

List of Variables

Business Survey Insurance Sector

Data: Q4/1999-Q4/2014

As of January 2016

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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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- 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	Nama	Lahal	
No.	Name	Label German	
Collective o	<u>uestions</u>		
2.1)	statebus	state of buisness (appraisal) Beurteilung	der Geschäftslage
2.2)	devpi1	development of premium income vs. corresponding Entwicklung period last year (1999/12 - 2002/06) (12/1999 - 00	der Beitragseinnahmen im bisherigen Jahresverlauf 6/2002)
2.3)	devpi2	development of premium income vs. corresponding Entwicklung period last year (since 2002/09) 09/2002)	der Beitragseinnahmen im bisherigen Jahresverlauf (seit
2.4)	exp_devpi1		ntwicklung der Beitragseinnahmen gegenüber dem 1999 - 06/2002)
2.5)	exp_devpi2	expected development of premium income vs. previous Erwartete En year (since 2002/09) Vorjahr (seit	ntwicklung der Beitragseinnahmen gegenüber dem 09/2002)
2.6)	exp_devbus	expected business development (next six months) Erwartete En Monaten	ntwicklung der Geschäftslage i. d. nächsten sechs
2.7)	stabstock	stability of stock Bestandfesti	gkeit
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 Erwarteter V insurance branche	Vettbewerb innerhalb des eigenen Versicherungszweiges
2.a) Life ins 2.a.1)	dev_nbapl1	, , , , , , ,	des Neugeschäfts - current annual premium - im ahresverlauf (12/1999 - 06/2002)
2.a.2)	dev_nbapl2	development of new business (annual premium) vs. Entwicklung	des Neugeschäfts - current annual premium - im ahresverlauf (seit 09/2002)
2.a.3)	dev_nbspl1	, , , , , ,	des Neugeschäfts - single premium - im bisherigen if (12/1999 - 06/2002)
2.a.4)	dev_nbspl2		des Neugeschäfts - single premium - im bisherigen if (seit 09/2002)
2.a.5)	exp_dev_nbapl1		ntwicklung des Neugeschäfts - current annual premium - lem Vorjahr(12/1999 - 06/2002)
2.a.6)	exp_dev_nbapl2		ntwicklung des Neugeschäfts - current annual premium - lem Vorjahr (seit 09/2002)
2.a.7)	exp_dev_nbspl1		ntwicklung des Neugeschäfts - single premium - lem Vorjahr (12/1999 - 06/2002)
2.a.8)	exp_dev_nbspl2		ntwicklung des Neugeschäfts - single premium - lem Vorjahr (seit 09/2002)
2.a.9)	compothl	competition against companies of other insurance Wettbewerb branches	gegenüber anderen Versicherungszweigen
2.a.10)	exp_compothl	expected competition against companies of other Erwarteter V insurance branches	Vettbewerb gegenüber anderen Versicherungszweigen

2.b) Casualty insurance	20

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 year (since 2002/09) 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 Erwartete Schadenentwicklung gegenüber dem Vorjahr year
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	<u>insurances</u>	
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 year (since 2002/09) 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 Erwartete Leistungsentwicklung gegenüber dem Vorjahr
,	слр_ист	year

3. Special questions

Al-			
No.	Name	Label	German description
Collective qu	estions		
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 insu	rances		
		our dou nou business (onnuel exercises) and the	Favorate Catavialduna des Neuroschäfte
3.a.1)	edev_nbapl_yy	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
3.0.1)	edev_gnba_yy	cap. dev. gross new business next vs. current year	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 in	ocurances		
J.C/ HEARTH	isai arrees		
	edev_gnbh_yy		Erwartete Entwicklung des Bruttoneugeschäfts im nächsten Jahr
2 - 11	ENEV JUND VV	exp. dev. gross new business next vs. current year	
3.c.1)	cacv_gnbn_yy	,	gegenüber dem laufenden Jahr
3.c.1) 3.c.2)	edevih yy	exp. dev. indemnification next vs. current year	Erwartete Leistungsentwicklung im nächsten Jahr gegenüber dem laufenden Jahr

	1. Variable	s of ident	ification							
No.	Name		Label				Survey per	iod		Survey frequency
1.1)	year		year				West since			quarterly survey quarterly survey
1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	Further information
WEST										Survey year
2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	4 digits
WEST EAST										
No.	Name	_	Label	_		_	Survey per	iod		Survey frequency
	7761770							700		
			month, end month of the quarter							
1.2)	month		month, end n	nonth of the q	uarter		West since			quarterly survey quarterly survey
1.2)	month 2000	2001	month, end n	nonth of the q	uarter 2004	2005			2008	
1999 WEST		2001				2005	East since	12/1999	2008	quarterly survey Further information Month, end month of the respective quarter
1999 WEST		2001				2005	East since	12/1999	2008	quarterly survey Further information
1999 WEST EAST	2000		2002	2003	2004		East since	2007		quarterly survey Further information Month, end month of the respective quarter

No.	Name		Label				Survey period			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		_				_				rederar state according to no code
2000	2010	2011	2012	2042	2014	2045	2016	2017	2040	
2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	
WEST										
EAST										
										1

No.	Name		Label				Survey per	iod		Survey frequency
1.4)	westeast		western easte	ern			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										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 industr	у		West since	2 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									_	ib number of insurance industry
27101										
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										
										<u> </u>

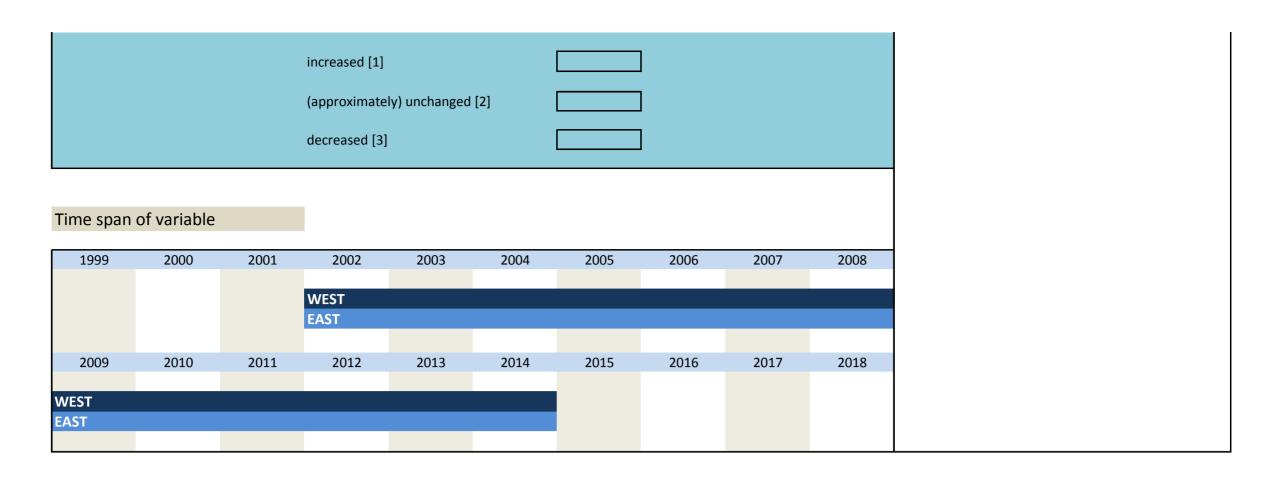
No.	Name		Label				Survey per	riod		Survey frequency
1.6)	idnum		KT and INNO	firm adressfile	id		West since	2 12/1999		quarterly survey
							East since	12/1999		quarterly survey
1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	Further information
WEST										KT and INNO firm adressfile id
EAST										7 digits
2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	digit 1-2: econoimic sector digit 3-7: company id number
WEST										
EAST										

No.	Name		Label				Survey per	iod		Survey frequency
1.7)	runnum		running numb	er of plant			West since	•		quarterly survey
							East since 12/1999			quarterly survey
1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	Further information
WEST										Running number of plant
EAST										
2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	
WEST										
EAST										

No.	Name		Label				Survey per	iod		Survey frequency
			_							
1.8)	plantnum		KT and INNO information containing id				West since	2 12/1999		quarterly survey
			_				East since	12/1999		quarterly survey
1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	Further information
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	riod		Survey frequency
1.9)	latecomer		latecomer				West since	2 12/1999		quarterly survey
,							East since	12/1999		quarterly survey
1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	Further information
			WECT							
			WEST							Latecomer
			EAST							
										[1] N=latecomer
2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	

2. Standard questions Survey period Survey frequency Label No. Name state of buisness (appraisal) West since 12/1999 statebus quarterly survey 2.1) East since 12/1999 quarterly survey Wording of question 12/1999 to 06/2002 insurances: HI, LI, CI Further information **Current situation** Appraisal of the state of business 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] Time span of variable 2000 1999 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 West 12/1999 to 06/2002 quarterly survey development of premium income vs. corresponding period last year (1999/12 - 2002/06) East 12/1999 to 06/2002 quarterly survey Wording of question Further information 12/1999 to 06/2002 insurances: HI, LI, CI Development in the year so far Development of premium income vs. corresponding 3) In the course of the year so far our premium income has been period last year (1999/12 - 2002/06) (compared to the respective period of previous year) clearly increased [1] slightly increased [2] (approximately) unchanged [3] slightly decreased [4] clearly decreased [5] Time span of variable 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 WEST **EAST** Survey period Survey frequency Label No. Name devpi2 development of premium income vs. corresponding West since 09/2002 quarterly survey 2.3) period last year (since 2002/09) East since 09/2002 quarterly survey Wording of question since 09/2002 insurances: HI, LI, CI Further information Development of premium income vs. corresponding Development in the year so far period last year (since 2002/09) 3) In the course of the year so far our premium income has been (compared to the respective period of previous year)



No.	Name		Label				Survey pe	eriod		Survey frequency
2.4)	exp_devpi:	1	expected deve			ne vs.		1999 to 06/2		quarterly survey
Wordin	g of question		previous year	(1333) 12 20	.02,00,		East 12/1	999 to 06/20	002	quarterly survey
Wording	g or question									
12/1999 t	o 06/2002							insurances:	HI, CI	Further information
Schedules	and expectations	s for the who	ole business year							Expected development of premium income vs.
6) Compa	red to last year ou	r premium ii	ncome will be							previous year (1999/12 - 2002/06)
			clearly raising	[1]]			
			slightly raising	[2]]			
			not changing [3]]			
			slightly falling	[4]]			
			clearly falling [[5]]			
12/1999 t	o 06/2002							insurances:	LI	
	s and expectations red to last year ou									
			clearly raising	[1]]			
			slightly raising	[2]]			
			not changing [3]]			
			slightly falling	[4]]			
			clearly falling [[5]]			
Time sp	an of variable									
1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	
WEST										
EAST										
No.	Name		Label				Survey pe	eriod		Survey frequency

				our rey periou		
2.5)	exp_devpi2	expected development of		West since 09/2002		quarterly survey
		previous year (since 2002	/09)	East since 09/2002		quarterly survey
Wording o	of question					
since 09/200)2			insurances:	HI, CI	Further information
	nd expectations for the who d to last year our premium in					Expected development of premium income vs. previous year (since 2002/09)
		raising [1]				*
		not changing [2]				20XX denotes the current business year
		falling [3]				e.g.:
						if the question was posed in 2011,
since 09/200)2			insurances:	LI	20XX means 2011
	nd expectations for the who					
		raising [1]				

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]
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 Schedules and expectations for the whole business year 20XX/YY* 5) Compared to last year our premium income will
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
not changing [2] falling [3] since 09/2011 Schedules and expectations for the whole business year 20XX/YY* 5) Compared to last year our premium income will
since 09/2011 insurances: LI Schedules and expectations for the whole business year 20XX/YY* 5) Compared to last year our premium income will
since 09/2011 insurances: LI Schedules and expectations for the whole business year 20XX/YY* 5) Compared to last year our premium income will
Schedules and expectations for the whole business year 20XX/YY* 5) Compared to last year our premium income will
5) Compared to last year our premium income will
raising [1]
1010118 [2]
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 CONTRACTOR OF THE PROPERTY OF THE PROPERT

No.	No. Name Label						Survey per	riod		Survey frequency			
			anno et e 11	to an de la		on and but		10/:					
2.6)	exp_devbu	IS	expected bus	iness developr	ment (next six	months)	West since East since			quarterly survey quarterly survey			
Wording	g of question						Eddt Siliec	12, 1333		quarterly survey			
since 12/19	999							insurances:	HI	Further information			
	ousiness develop	mont during t	the payt 12 or	6 months						Expected business development (next six months)			
	he next 6 months									Expected business development (next six months)			
				more favoura	ble [1]]					
				not changing	[2]]					
				more unfavo	urable [3]]					
since 12/19	999							insurances:	u				
	ousiness develop he next 6 months												
				more favoura	ble [1]]					
				not changing	[2]]					
				more unfavou	urable [3]]					
since 12/19	999							insurances:	CI				
	business develop he next 6 months												
				more favoura	ble [1]]					
				not changing	[2]]					
				more unfavo	urable [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													

No.	Name		Label				Survey per	iod		Survey frequency		
2.7)	stabstock		stability of stoo	ck			West 12/1			quarterly survey		
Wording	of question						East 12/19	99 to 06/20	002	quarterly survey		
wording	or question											
12/1999 to 0	06/2002									Further information		
<questions< td=""><td>not available yet></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>Stability of stock</td></questions<>	not available yet>									Stability of stock		
Time spar	n of variable											
1999	2000	2001	2002	2003	2004	2005	2006	2007	2008			
	2000	2001	2002	2003	2004	2003	2000	2007	2008			
WEST EAST												
No.	Name		Label				Survey per	riod		Survey frequency		
2.8)	compsame		competition ag branch	gainst compai	nies of same i	nsurance	West 12/1 East 12/19			quarterly survey		
Wording	of question						Last 12/19	<i>99</i> (0 00/20	JUZ	quarterly survey		
										Eurthor information		
12/1999 to 0										Further information		
<questions< td=""><td>not available yet></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>Competition against companies of same insurance branch</td></questions<>	not available yet>									Competition against companies of same insurance branch		
Time spar	n of variable											
Time spar	n of variable											
Time spar	of variable	2001	2002	2003	2004	2005	2006	2007	2008			
		2001	2002	2003	2004	2005	2006	2007	2008			
1999		2001	2002	2003	2004	2005	2006	2007	2008			
1999 WEST		2001	2002	2003	2004	2005	2006	2007	2008			
1999 WEST		2001	2002 Label	2003	2004	2005			2008	Survey frequency		
1999 WEST EAST	2000	2001		2003	2004	2005	2006 Survey per		2008	Survey frequency		
1999 WEST EAST	2000		Label expected comp	petition again				riod				
1999 WEST EAST No.	Name exp_compsar		Label	petition again			Survey per	riod				
No.	Name exp_compsar of question		Label expected comp	petition again			Survey per	riod		02 quarterly survey		
1999 WEST EAST No.	Name exp_compsar of question		Label expected comp	petition again			Survey per	riod				
1999 WEST EAST No. 2.9) Wording (12/1999 to (12/1999 to (12/1999))	Name exp_compsar of question	me	Label expected comp	petition again			Survey per	riod		O2 quarterly survey Further information Expected competition against companies of same		
1999 WEST EAST No. 2.9) Wording (12/1999 to (12/1999 to (12/1999))	Name exp_compsar of question	me	Label expected comp	petition again			Survey per	riod		02 quarterly survey Further information		
1999 WEST EAST No. 2.9) Wording (12/1999 to (12/1999 to (12/1999))	Name exp_compsar of question	me	Label expected comp	petition again			Survey per	riod		O2 quarterly survey Further information Expected competition against companies of same		
1999 WEST EAST No. 2.9) Wording (12/1999 to (12/1999 t	Name exp_compsar of question	me	Label expected comp	petition again			Survey per	riod		O2 quarterly survey Further information Expected competition against companies of same		
1999 WEST EAST No. 2.9) Wording (12/1999 to (12/1999 t	Name exp_compsar of question	me	Label expected comp	petition again			Survey per	riod		O2 quarterly survey Further information Expected competition against companies of same		
1999 WEST EAST No. 2.9) Wording (12/1999 to (12/1999 t	Name exp_compsar of question	me	Label expected comp	petition again			Survey per	riod		O2 quarterly survey Further information Expected competition against companies of same		
No. 2.9) Wording of Augustions	Name exp_compsar of question 06/2002 not available yet>	me	Label expected comp	petition again			Survey per	riod		O2 quarterly survey Further information Expected competition against companies of same		
No. 2.9) Wording of Augustions	Name exp_compsar of question	me	Label expected comp	petition again			Survey per	riod		O2 quarterly survey Further information Expected competition against companies of same		
No. 2.9) Wording of Augustions	Name exp_compsar of question 06/2002 not available yet>	me	Label expected comp	petition again			Survey per	riod		O2 quarterly survey Further information Expected competition against companies of same		
No. 2.9) Wording of Company to	Name exp_compsar of question 06/2002 not available yet>	me	Label expected companies insurance brance	petition again	nst companies	of same	Survey per West and I	riod East 12/199	99 to 06/20	O2 quarterly survey Further information Expected competition against companies of same		
No. 2.9) Wording of square spanning s	Name exp_compsar of question 06/2002 not available yet>	me	Label expected companies insurance brance	petition again	nst companies	of same	Survey per West and I	riod East 12/199	99 to 06/20	O2 quarterly survey Further information Expected competition against companies of same		
1999 WEST EAST No. 2.9) Wording of Company o	Name exp_compsar of question 06/2002 not available yet>	me	Label expected companies insurance brance	petition again	nst companies	of same	Survey per West and I	riod East 12/199	99 to 06/20	O2 quarterly survey Further information Expected competition against companies of same		
1999 WEST EAST No. 2.9) Wording of Company	Name exp_compsar of question 06/2002 not available yet> 1 of variable 2000	me	Label expected comprinsurance brance 2002	petition again	nst companies	of same	Survey per West and I	eiod East 12/199	99 to 06/20	Further information Expected competition against companies of same insurance branch		
1999 WEST EAST No. 2.9) Wording of Company o	Name exp_compsar of question 06/2002 not available yet>	me	Label expected companies insurance brance	petition again	nst companies	of same	Survey per West and I	eiod East 12/199	99 to 06/20	O2 quarterly survey Further information Expected competition against companies of same		
1999 WEST EAST No. 2.9) Wording of Company	Name exp_compsar of question not available yet> n of variable 2000 Name	me	Label expected compainsurance brance 2002 Label	petition again och	ast companies	of same	Survey per West and I	2007	2008	Further information Expected competition against companies of same insurance branch Survey frequency		
1999 WEST EAST No. 2.9) Wording of Company	Name exp_compsar of question 06/2002 not available yet> 1 of variable 2000	me	Label expected comprinsurance brance 2002	petition again sich 2003	2004	of same 2005	Survey per West and I 2006 Survey per West 12/1	2007 2007	2008 2002	Further information Expected competition against companies of same insurance branch Survey frequency quarterly survey		
1999 WEST EAST No. 2.9) Wording of Company	Name exp_compsar of question not available yet> n of variable 2000 Name	me	Label expected compinsurance brance 2002 Label development of	petition again sich 2003	2004	of same 2005	Survey per West and I	2007 2007	2008 2002	Further information Expected competition against companies of same insurance branch Survey frequency		
1999 WEST EAST No. 2.9) Wording of Company	Name exp_compsar of question n of variable 2000 Name dev_nbapl1 of question	me	Label expected compinsurance brance 2002 Label development of	petition again sich 2003	2004	of same 2005	Survey per West and I 2006 Survey per West 12/1	2007 2007	2008 2002 2002	Further information Expected competition against companies of same insurance branch Survey frequency quarterly survey		

Development	in the year so	o far	Development of new business (annual premium) vs.							
2)During the o	course of the y	ear so far our	new business	(compared to	the respective	period of pre	vious year)			corresponding period last year (1999/12 - 2002/06)
	a) current an	nual premium								
			decreased slig	ghtly [4]						
			decreased sig	nificantly [5]]			
Time span	of variable									
1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	
WEST										
EAST										
										•

2.a.2) dev_nbapl2 development of new business (annual premium) vs. corresponding period last year (since 2002/09) Wording of question West since 09/2002 East since 09/2002	quarterly survey quarterly survey urther information			
corresponding period last year (since 2002/09) East since 09/2002	quarterly survey			
Wording of question	urther information			
	urther information			
since 09/2002 insurances: LI F				
	evelopment of new business (annual premium) vs. orresponding period last year (since 2002/09)			
a) current annual premium				
increased [1]				
remained roughly unchanged [2]				
decreased [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				

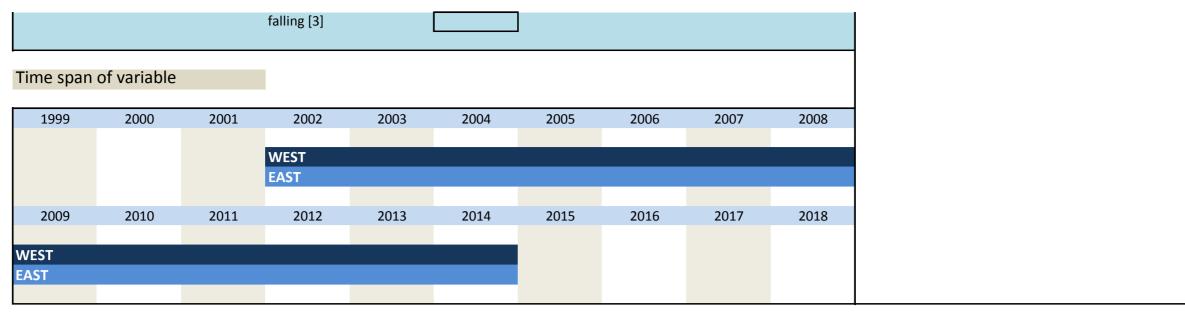
No.	Name		Label				Survey per	iod		Survey frequency		
2.a.3)	dev_nbspl1		development			nium) vs.	West 12/1	999 to 06/2	002	quarterly survey		
			previous year	(1999/12 - 200	02/06)		East 12/19	99 to 06/20	02	quarterly survey		
Wording	of question											
12/1999 to	06/2002						insurances:	LI	Further information			
Developme	ent in the year so	far								Development of new business (single premium) vs.		
	e course of the ye		r new business (compared to t	the respective	period of pre	vious year) has			previous year (1999/12 - 2002/06)		
	b) single prem	ium										
			clearly increas	ed [1]								
			slightly increas	sed [2]								
			(approximatel	y) remained u	nchanged [3]							
			slightly decrea	ised [4]								
			clearly decrea	sed [5]								
			,									
Time spa	n of variable											
1999	2000	2001	2002	2003	2004	2005	2006	2007	2008			
WEST												
EAST												

Distingtone the course of the years for our sew abusiness (compared to the respective period of stretion year)	No.	Name	Label	Survey period	Survey frequency
Moreoning of question previous process process (previous previous process (previous previous previou					
More in got question services of large processes of large period of precious year information in the processes of large period in precious year information in the processes of large period in precious year information in the processes of large period in precious year information in the processes of large period in precious year information in the processes of large period in precious year information in the processes of large period in precious year information in the processes of large period in precious year information in the processes of large period in precious year information in the processes of large period in precious year information in the processes of large period in precious year information in the processes of large period in precious year information in the processes of large period in the processes	2.a.4)	dev_nbspl2		11 000 011 000	
Development in the year or lar During the concerned the year or tar and seek bodies to compared to the engective period of periodics year)	Wording	of question	previous year (since 2002/05)	East since 09/2002	quarterly survey
Personant in the year so far position in the year so far year so far year so far year so far year so year year so year year year year year year year year	vvoruing	or question			
b) single premium mortrased [1] remained apparamentary unchanged [2] decreased [3] Time span of variable 1395 2000 2011 2012 2013 2014 2015 2016 2017 2018 No. Name Label Survey period Survey period Survey frequency West 12/1599 to 06/2002 paramentary unchanged (promate premium) increase significantly [1] paramental ones significantly [1] decrease significantly [2] decrease significantly [3] West 12/1599 to 06/2002 insurance significantly [3] decrease significantly [4] decrease significantly [5] West 12/1599 to 06/2002 insurance significantly [6] Time span of variable 100 period of variable 101 period of variable 102 period of variable 103 period of variable 104 period of variable 105 period of variable 105 period of variable 106 period of variable 107 period of variable 108 period of variable 109 period of variable 109 period of variable 109 period of variable 100 period of variable	since 09/200	02		insurances: LI	Further information
Increase 1		e course of the year so far o	ur new business (compared to the respective per	riod of previous year)	Development of new business (single premium) vs previous year (since 2002/09)
Time span of variable		b) single premium			
Survey Description Descr			increased [1]		
Time span of variable			remained approximately unchanged [2]		
1999 2000 2001 2002 2003 2004 2005 2006 2007 2008			decreased [3]		
1999 2000 2001 2002 2003 2004 2005 2006 2007 2008					
1999 2500 2001 2002 2003 2004 2005 2006 2007 2008 2007 2008 2009 2009 2001 2012 2013 2014 2015 2016 2017 2018 2018 2017 2017	. .				
West PAST	Time spar	n of variable			
Compared to list year our new business will	1999	2000 2001	2002 2003 2004	2005 2006 2007 200	08
2009 2010 2011 2012 2013 2014 2015 2014 2015 2016 2017 2018 WEST TEXT NO. Name Label Survey period Survey frequency 2a.5) exp_dev_nbap11 expended development of new business luminal premiumly vs. previous year (1999/12 - 2002/06) West 12/1999 to 06/2002 quarterly survey periods and expected development of new business (annual premium) vs. previous year (since 2002/03) No. Name Label Survey period Survey frequency West since 09/2002 quarterly survey quarte			WEST		
No. Name Label Survey period Survey frequency 2.a.5) exp_dev_nbap11 expected develorment of new business (annual premium) vs. previous year (1999/12 - 2002/05) West 12/1999 to 06/2002 quarterly survey quarterly survey quarterly survey as 12/1999 to 06/2002 quarterly survey period survey quarterly survey period survey quarterly survey period survey quarterly s			EAST		
No. Name Label Survey period Survey frequency 2.a.5! exp_dev_nbap 1 premium) vs. previous year (1999/12 - 2002/06) Wording of question 12/1999 to 06/2002 quarterly survey quarterly survey Wording of question 12/1999 to 06/2002 quarterly survey Quarterly survey Quarterly survey Quarterly survey Quarterly survey Increase significantly (1) previous year (1999/12 - 200 premium) vs. previous year (19	2009	2010 2011	2012 2013 2014	2015 2016 2017 201	.8
No. Name Label Survey period Survey frequency 2.a.5 exp_dev_nbap 1	WEST				
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exp_dev_nbap11 expected develoment of new business (annual premium) vs. previous year (1999/12 - 2002/06) Wording of question 12/1999 to 06/2002 quarterly survey wording of question 12/1999 to 06/2002 quarterly survey 12/1999 to 06/2002 quarterly survey Strickelists and expectations for the whole business year 4) Compared to last year our new business will					
exp_dev_nbap(1) expected develoment of new business (annual premium) vs. previous year (1999/12 - 2002/06) Wording of question 12/1999 to 06/2002 insurances: U further information Expected develoment of new business (annual premium) vs. previous year (1999/12 - 2002/06) 12/1999 to 06/2002 insurances: U further information Expected develoment of new business (annual premium) vs. previous year (1999/12 - 2002/06) 12/1999 to 06/2002 insurances: U Expected develoment of new business (annual premium) vs. previous year (1999/12 - 2002/06) 12/1999 to 06/2002 insurances: U increase significantly [1] increase significantly [2] increase significantly [3] increase significantly [4] increase significantly [5] increase significantly [5] increase significantly [6] increase significantly [7] increase significantly [8] increase significantly [8] increase significantly [9]	No	Namo	Lahal	Survey period	Curvoy fraguancy
wording of question East 12/1999 to 06/2002 quarterly survey	NO.	Name	Label	Survey period	Survey frequency
Wording of question East 12/1999 to 06/2002 quarterly survey	2 a 5)	evn dev nhanl1	expected develoment of new business (annua	West 12/1999 to 06/2002	quarterly survey
Insurances U Further information Expected development of new business (annual premium) vs. previous year (since 2002/09) East since 09/2002 quarterly survey Wording of question Quarterly survey Quarterly su	2.a.5)	exp_dev_libabit		00)	
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] Time span of variable 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 WEST EAST No. Name Label Survey period Survey frequency West since 09/2002 exp_dev_nbap12 expected develoment of new business (annual premium) vs. previous year (since 2002/09) Experimentally vs. previous year (since 2002/09) Schedules and expectations for the whole business year 4) Compared to last year our new business will a) current annual premium rather increase [1] Expected develoment of new business year rather increase [1] Expected develoment of new business year e.g.:	Wording	of question		,	, , ,
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] Time span of variable 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 WEST EAST No. Name Label Survey period Survey frequency West since 09/2002 exp_dev_nbap12 expected develoment of new business (annual premium) vs. previous year (since 2002/09) Experimentally vs. previous year (since 2002/09) Schedules and expectations for the whole business year 4) Compared to last year our new business will a) current annual premium rather increase [1] Expected develoment of new business year rather increase [1] Expected develoment of new business year e.g.:	12/1999 to (06/2002		insurances: II	Further information
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.6) exp_dev_nbapl2 expected develoment of new business (annual premium) vs. previous year (since 2002/09) Wording of question Schedules and expectations for the whole business year 4) Compared to last year our new business will a) current annual premium rather increase [1] Further information Expected develoment of new business (annual premium) vs. previous year (since 2002/09) Expected develoment of new business (annual premium) vs. previous year (since 2002/09) Expected develoment of new business (annual premium) vs. previous year (since 2002/09) Expected develoment of new business (annual premium) vs. previous year (since 2002/09) Expected develoment of new business (annual premium) vs. previous year (since 2002/09) Expected develoment of new business (annual premium) vs. previous year (since 2002/09) Expected develoment of new business (annual premium) vs. previous year (since 2002/09)			increase slightly [2] stay about the same [3] decrease slightly [4]		
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) Wording of question Since 09/2002 insurances: LI Further information Expected develoment of new business (annual premium) vs. previous year (since 2002/09) Schedules and expectations for the whole business year 4) Compared to last year our new business will a) current annual premium rather increase [1]	Time spar	n 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) Wording of question Since 09/2002 insurances: LI Further information Expected develoment of new business (annual premium) vs. previous year (since 2002/09) Schedules and expectations for the whole business year 4) Compared to last year our new business will a) current annual premium rather increase [1] e.g.:	1999	2000 2001	2002 2003 2004	2005 2006 2007 200	18
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) Wording of question Since 09/2002 insurances: LI Further information Expected develoment of new business (annual premium) vs. previous year (since 2002/09) Schedules and expectations for the whole business year 4) Compared to last year our new business will a) current annual premium rather increase [1] e.g.:					
2.a.6) exp_dev_nbapl2 expected develoment of new business (annual premium) vs. previous year (since 2002/09) Wording of question Since 09/2002 insurances: LI Further information Expected develoment of new business (annual quarterly survey) Further information Expected develoment of new business (annual quarterly survey) The provious year (since 2002/09) Expected develoment of new business (annual quarterly survey)	EAST				
2.a.6) exp_dev_nbapl2 expected develoment of new business (annual premium) vs. previous year (since 2002/09) Wording of question Since 09/2002 insurances: LI Further information Expected develoment of new business (annual quarterly survey) Further information Expected develoment of new business (annual quarterly survey) Further information Expected develoment of new business (annual quarterly survey) Expected develoment of new business (annual quarterly survey) Further information Expected develoment of new business (annual quarterly survey)					
premium) vs. previous year (since 2002/09) East since 09/2002 quarterly survey Since 09/2002 insurances: LI Further information Expected develoment of new business (an premium) vs. previous year (since 2002/09 4) Compared to last year our new business will a) current annual premium rather increase [1] e.g.:	No.	Name	Label	Survey period	Survey frequency
premium) vs. previous year (since 2002/09) Wording of question Since 09/2002 insurances: LI Further information Expected develoment of new business (an premium) vs. previous year (since 2002/09) ** a) current annual premium rather increase [1] ** 20XX denotes the current business year e.g.:	2.a.6)	exp dev nbapl2	expected develoment of new business (annua	West since 09/2002	quarterly survey
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] Further information Expected develoment of new business (an premium) vs. previous year (since 2002/09) * 20XX denotes the current business year e.g.:	·		premium) vs. previous year (since 2002/09)		
Expected develoment of new business (an premium) vs. previous year (since 2002/09 and current annual premium) a) current annual premium rather increase [1] Expected develoment of new business (an premium) vs. previous year (since 2002/09 and 2	Wording	of question			
Schedules and expectations for the whole business year 4) Compared to last year our new business will * a) current annual premium rather increase [1] premium) vs. previous year (since 2002/09) * 20XX denotes the current business year e.g.:	since 09/200	02		insurances: LI	Further information
Schedules and expectations for the whole business year 4) Compared to last year our new business will * a) current annual premium rather increase [1] premium) vs. previous year (since 2002/09) * 20XX denotes the current business year e.g.:					Expected developent of new husiness (appual
* 20XX denotes the current business year rather increase [1] e.g.:					premium) vs. previous year (since 2002/09)
rather increase [1] e.g.:	4) Compared	d to last year our new busin	iess will		*
		a) current annual premiu	um		20XX denotes the current business year
		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,			
stay about the same [2] if the question was posed in 2011,			rather increase [1]		e.g.:
			stay about the same [2]		if the question was posed in 2011,
rather decrease [3]					
since 09/2011 insurances: LI			rather decrease [3]		20XX means 2011

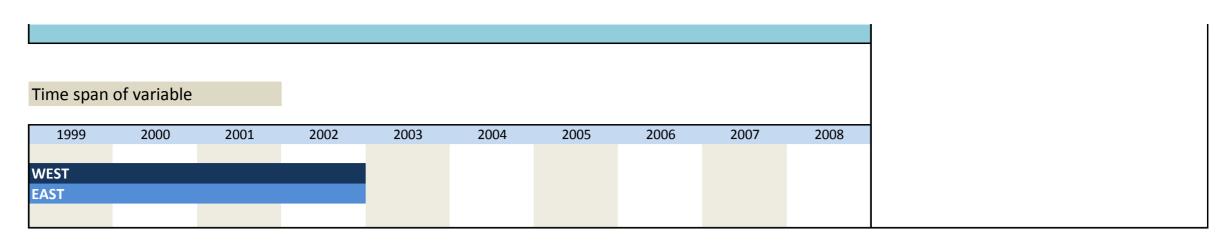
	ind expectations d to last year ou			r 20XX/YY*							
	a) current anr	nual premiun	n								
			rather increas	se [1]]				
			stay about the	e same [2]]				
			rather decrea	se [3]]				
Time spa	n of variable										
1999	2000	2001	2002	2003	2004	2005	2006	2007	2008		
			WEST								
			EAST								
2009	2010	2011	2012	2013	2014	2015	2016	2017	2018		
WEST											
EAST											
NI =	Name		Labal				C			C fue	

No.	Name		Label				Survey per	riod		Survey frequency			
2.a.7)	exp_dev_nl	bspl1	expected deve	lopment of n	ew business (s	ingle	West 12/1	.999 to 06/2	.002	quarterly survey			
		•	premium) vs. p	orevious year	(1999/12 - 20	02/06)		999 to 06/20		quarterly survey			
Wording	of question												
12/1999 to	06/2002		Further information										
	and expectations ed to last year our			•						Expected development of new business (single premium) vs. previous year (1999/12 - 2002/06)			
4) Compare	eu to iast year our	new busine	ss will be										
	b) single prem	ium											
			clearly raising	[1]			1						
			cicarry raising	[+]									
			slightly raising	[2]									
			not changing [3]									
			slightly falling	[4]			 						
			3.18.16.7										
			clearly falling [[5]									
_													
Time spa	in of variable												
1999	2000	2001	2002	2003	2004	2005	2006	2007	2008				
WEST													
WEST EAST		_											

No.	Name	Label	Survey period		Survey frequency		
2.a.8)	exp_dev_nbspl2	expected development of new business (single	West since 09/2002		quarterly survey		
		premium) vs. previous year (since 2002/09)	East since 09/2002		quarterly survey		
Wording	of question						
since 09/20	02		insurances:	LI	Further information		
	and expectations for the who d to last year our new busine				Expected development of new business (single premium) vs. previous year (since 2002/09)		
	b) single premium						
		raising [1]			*		
		not changing [2]			20XX denotes the current business year		
		falling [3]			e.g.:		
since 09/20	11		insurances:	LI	if the question was posed in 2011 20XX means 2011		
	and expectations for the who d to last year our new busine b) single premium						



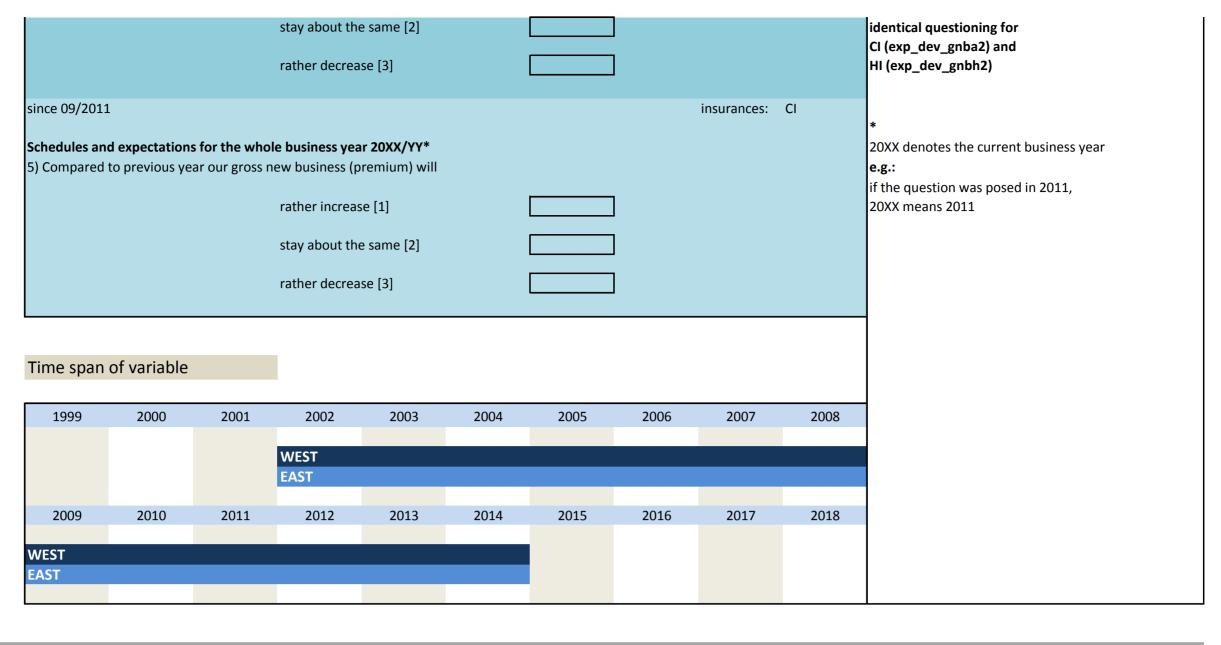
No.	Name		Label				Survey per	riod		Survey frequency
2.a.9)	compothl		competition a	gainst compa	nies of other i	nsurance		.999 to 06/2		quarterly survey
Wording o	of question						East 12/15	999 to 06/20	102	quarterly survey
12/1999 to 0	06/2002							insurances:	Ц	Further information
<questions< td=""><td>not available yet</td><td>></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>Competition against companies of other insur branches</td></questions<>	not available yet	>								Competition against companies of other insur branches
Time spar	n of variable									
1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	
WEST EAST	_									
No.	Name	_	Label	_	_	_	Survey per	riod	_	Survey frequency
2.a.10)	exp_compo	thl	expected com insurance brai		nst companies	of other		999 to 06/2 999 to 06/20		quarterly survey quarterly survey
\A/audiaa	-tti									
Wording of 12/1999 to 0		;>						insurances:	LI	Further information Expected competition against companies of o insurance branches
12/1999 to 0	06/2002 not available yet	:>						insurances:	LI	Expected competition against companies of o
12/1999 to 0 <questions< td=""><td>not available yet</td><td></td><td>2002</td><td>2003</td><td>2004</td><td>2005</td><td>2006</td><td></td><td></td><td>Expected competition against companies of o</td></questions<>	not available yet		2002	2003	2004	2005	2006			Expected competition against companies of o
12/1999 to 0	06/2002 not available yet	2001	2002	2003	2004	2005	2006	insurances:	LI 2008	Expected competition against companies of o
Time spar	not available yet		2002 Label	2003	2004	2005	2006 Survey per	2007		Expected competition against companies of o
Time span 1999 WEST EAST	not available yet nof variable 2000 Name		Label				Survey per	2007	2008	Expected competition against companies of o insurance branches Survey frequency
Time span 1999 WEST EAST No.	not available yet nof variable 2000 Name dev_gnba1			of gross new	business vs. co		Survey per West 12/1	2007	2008	Expected competition against companies of o
Time span 1999 WEST EAST No. 2.b.1)	not available yet not available yet 2000 Name dev_gnba1 of question		Label development	of gross new	business vs. co		Survey per West 12/1	2007 .999 to 06/2	2008	Expected competition against companies of o insurance branches Survey frequency quarterly survey quarterly survey
Time span 1999 WEST EAST No. 2.b.1) Wording of the company o	not available yet not available yet 2000 Name dev_gnba1 of question	2001 far ear so far ou	development period last year	of gross new ar (1999/12 - i	business vs. co 2002/06)		Survey per West 12/1	2007 riod .999 to 06/2	2008	Expected competition against companies of or insurance branches Survey frequency quarterly survey
Time span 1999 WEST EAST No. 2.b.1) Wording of the company o	not available yet not available yet 2000 Name dev_gnba1 of question 06/2002 nt in the year so the course of the year.	2001 far ear so far ou	development period last year gross new bus revious year) are clearly increase	of gross new ar (1999/12 - : iness (premiu e sed [1]	business vs. co 2002/06)		Survey per West 12/1	2007 .999 to 06/2	2008	Expected competition against companies of or insurance branches Survey frequency quarterly survey quarterly survey quarterly survey Further information Development of gross new business vs. correspondences
Time span 1999 WEST EAST No. 2.b.1) Wording of the company o	not available yet not available yet 2000 Name dev_gnba1 of question 06/2002 nt in the year so the course of the year.	2001 far ear so far ou	development period last year gross new bus revious year) are clearly increases slightly increases	of gross new ar (1999/12 - i	business vs. co 2002/06)		Survey per West 12/1	2007 .999 to 06/2	2008	Expected competition against companies of or insurance branches Survey frequency quarterly survey quarterly survey quarterly survey Further information Development of gross new business vs. correspondences
Time span 1999 WEST EAST No. 2.b.1) Wording of the company o	not available yet not available yet 2000 Name dev_gnba1 of question 06/2002 nt in the year so the course of the year.	2001 far ear so far ou	development period last year gross new bus revious year) are clearly increase	of gross new ar (1999/12 - i	business vs. co 2002/06)		Survey per West 12/1	2007 .999 to 06/2	2008	Expected competition against companies of or insurance branches Survey frequency quarterly survey quarterly survey quarterly survey Further information Development of gross new business vs. correspondences



lo.	Name		Label				Survey per	iod		Survey frequency
.b.2)	dev_gnba2		development	of gross new	business vs. co	orresponding	West since	09/2002		quarterly survey
•			period last ye	ar (since 2002	/09)		East since			quarterly survey
Vording (of question									
ince 09/200	09/2002 insurances: C								CI	Further information
Development in the year so far 2) During the course of the year so far our gross new business (premium) (compared to the respective period of previous year) are										Development of gross new business vs. corresponding period last year (since 2002/09)
			increased [1]]			
	approximately unchanged [2]									identical questioning for
							- 1			CI (dev_gnba2) and H
			decreased [3]				J			(dev_gnbh2)
	6									
ime spar	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	
VEST										
AST										

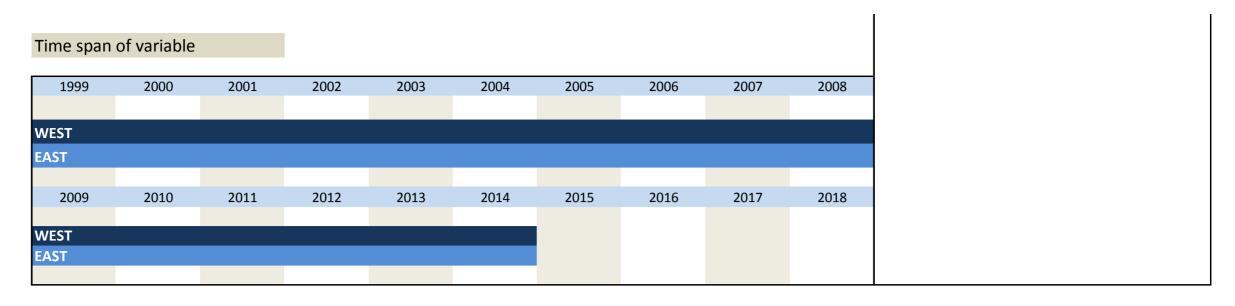
No.	Name		Label				Survey per	iod		Survey frequency		
2.b.3)	exp_dev_gn	ba1	expected deve	_		ess vs.	West 12/1	999 to 06/2	2002	quarterly survey		
			previous year	(1999/12 - 200	02/06)		East 12/19	99 to 06/20	002	quarterly survey		
Wording of question												
12/1999 to 06/2002								insurances:	CI	Further information		
Schedules and expectations for the whole business year 5) Compared to previous year our gross new business (premium) will be										Expected develoment of gross new business vs. previous year (1999/12 - 2002/06)		
	clearly increased [1]											
slightly increased [2]												
			(approximate	ly) unchanged	[3]]					
			slightly decrea	ased [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												

No.	Name	Label	Survey period	Survey frequency
2.b.4)	exp_dev_gnba2	expected development of gross new business vs.	West since 09/2002	quarterly survey
		previous year (since 2002/09)	East since 09/2002	quarterly survey
Wording o	of question			
since 09/200)2		insurances: CI	Further information
	nd expectations for the who d to previous year our gross	ple business year new business (premium) will		Expected development of gross new business vs. previous year (since 2002/09)
		rather increase [1]		



No.	Name		Label				Survey per	riod		Survey frequency
2.b.5)	devia		development	of indemnifica	ation vs. previ	ous year	West since 12/1999			quarterly survey
							East since	12/1999		quarterly survey
Wording	of question									
since 12/199	99							insurances:	CI	Further information
4) During co	nt in the year so ourse of the year d to the respecti	so far the de			ı					Development of indemnification vs. previous year
(compare	u to the respecti	ve period or j	more favoura]			1999 to 2002 the G-J-indemnification quota was inquired
			approximatel	y unchanging [2]]			
			more unfavou	ırable]			
Time spar	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										

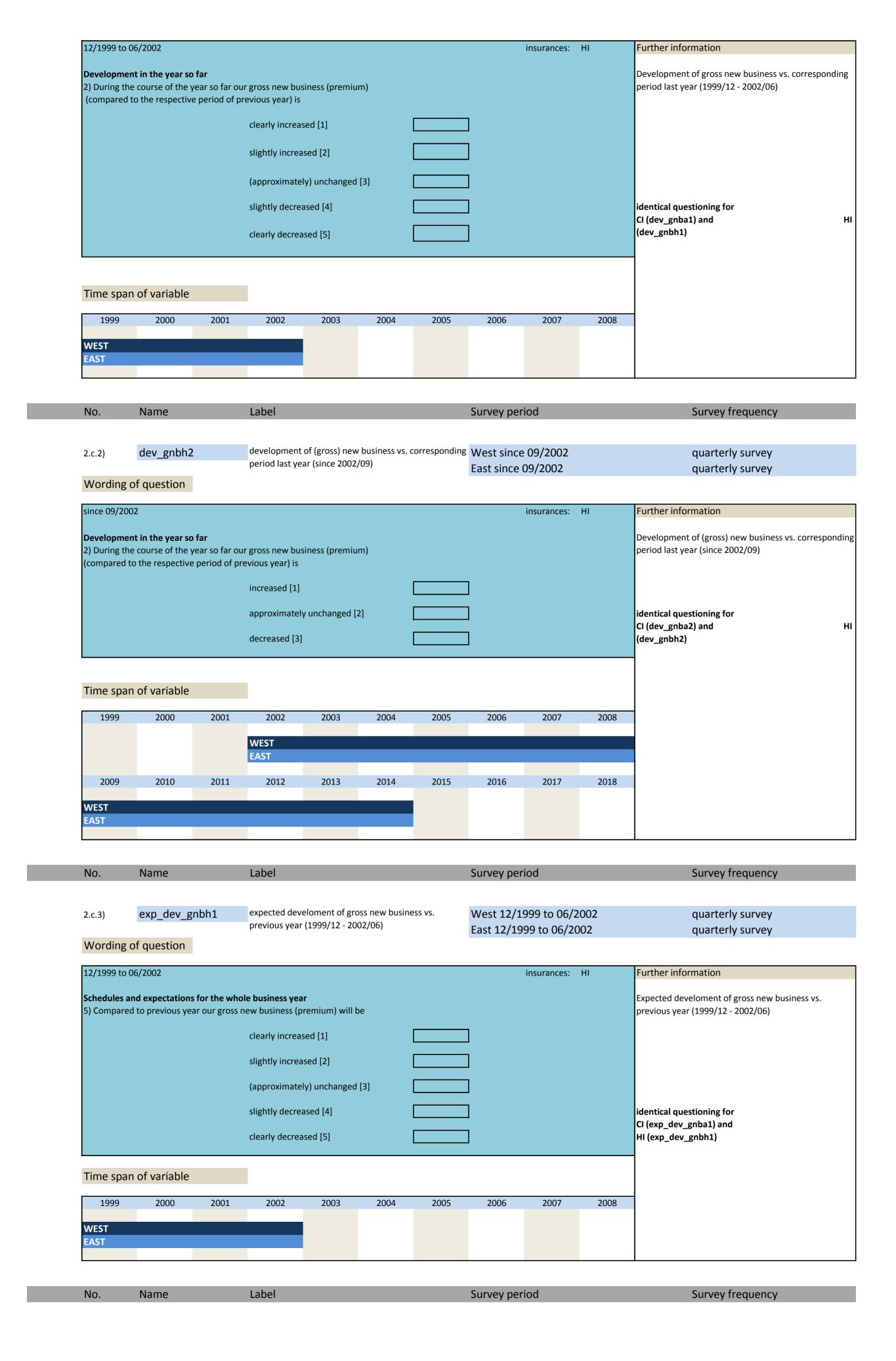
No	0.	Name	Label		Survey period		Survey frequency		
					<i>,</i> ,		, , , , , , , , , , , , , , , , , , , ,		
2.k	o.6)	exp_devia	expected development of indemnification vs. pre	revious	West since 12/1999		quarterly survey		
W	ording o	of question			East since 12/1999		quarterly survey		
sin	ice 12/199	9			insurances:	CI	Further information		
		nd expectations for the who to previous year the develo	ple business year represent of indemnification will be				Expected development of indemnification vs. previous year		
			more favourable [1]]		1999 to 2002 the G-J-indemnification quota was		
			approximately unchanging [2]		l		inquired		
			more unfavourable				*		
sin	ice 09/201	1			insurances:	CI	20XX denotes the current business year e.g.:		
		nd expectations for the who to previous year the develo	ple business year 20XX/YY* ppment of indemnification will be				if the question was posed in 2011, 20XX=2011		
			more favourable [1]]				
			approximately unchanging [2]]				
			more unfavourable						
							1		



No.	Name		Label				Survey per	iod		Survey frequency
2.b.7)	exp_atstock	a		stment of tari	ffs in stock (ne	xt 12	West since	12/1999		quarterly survey
			months)				East since	12/1999		quarterly survey
Wording	Vording of question									
since 12/199	99							insurances:	CI	Further information
	usiness developm e next 112 month								Expected adjustment of tariffs in stock (next 12 months)	
	a) in stock									
			up [1]							
			no, no change	e [2]						
			down [3]							
										-
Timo snar	n of variable									
Time Spai	n of variable									
1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	
NA/FCT										
WEST EAST	_	_	_	_	_	_	_	_	_	
2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	
WEST										
EAST										
										1

No.	Name		Label				Survey pe	riod		Survey frequency
2.b.8)	exp_atnba		expected adju	istment of ta	riffs in new busir	ness (next 12	West since	2 12/1999		quarterly survey
		ı	months)				East since	12/1999		quarterly survey
Wording	of question									
since 12/199	99							insurances:	CI	Further information
	usiness develop e next 112 mont									Expected adjustment of tariffs in new business (next 12 months)
	b) in new bus	iness								
			up [1]							
			no, no change	[2]						
			down [3]							
Time spar	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										

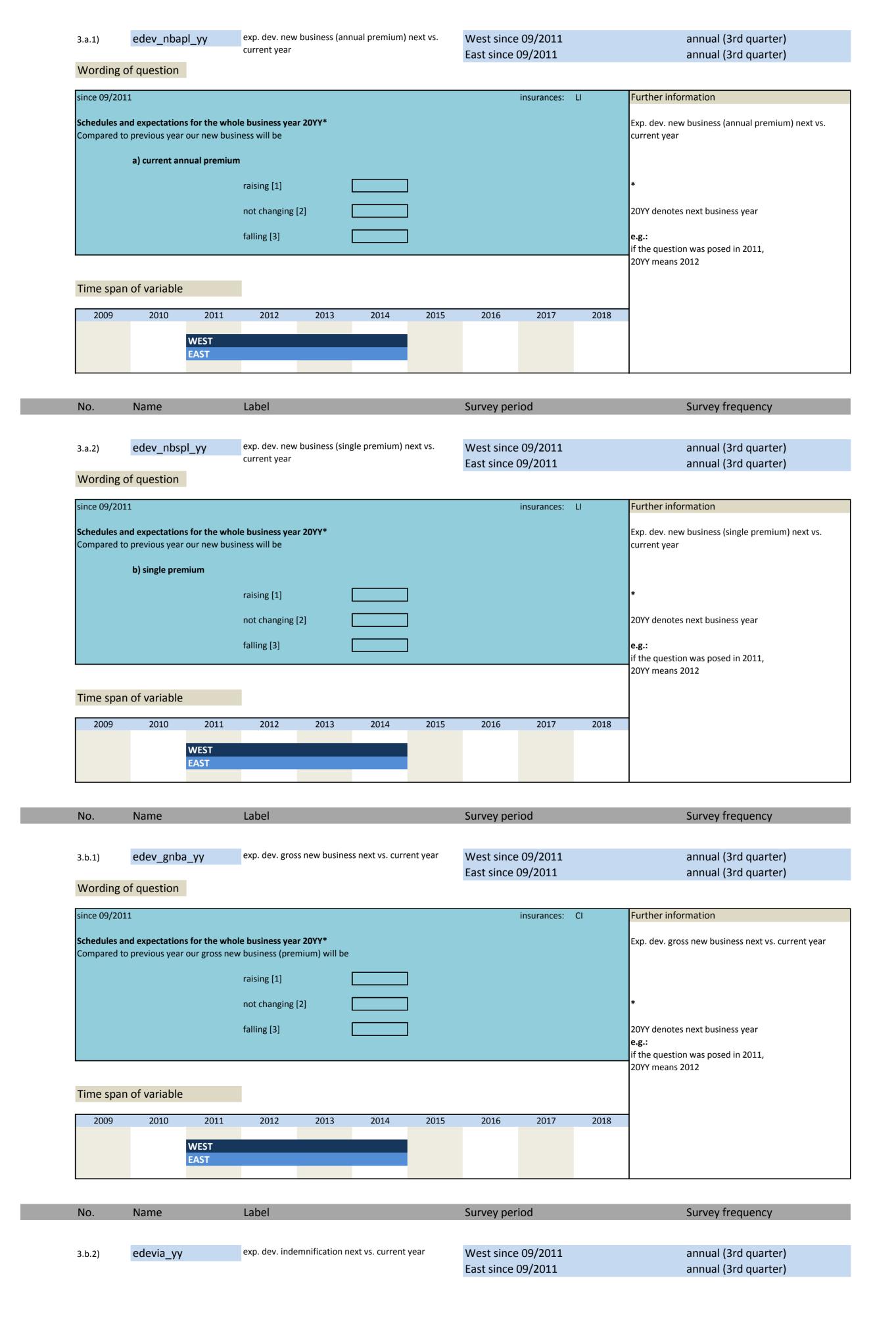
No.	Name	Label	Survey period	Survey frequency
2.c.1)	dev gnbh1	development of gross new business vs. corresponding	West 12/1999 to 06/2002	quarterly survey
		period last year (1999/12 - 2002/06)	East 12/1999 to 06/2002	quarterly survey
Wording	of question			



	d expectations to previous yea	ar the develop		ces for costs o	f illness will ex	pectedly]]			
Time span	of variable								
1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
MEST									
WEST EAST									
2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
\\/=O=									
WEST EAST									
LAST									

No.	Name		Label				Survey period			Survey frequency
2.c.7)	exp_aph		expected adju	stment of pre	mium		West 12/1	999 to 06/2	2002	quarterly survey
							East 12/19	99 to 06/20	002	quarterly survey
Wording	of question									
12/1999 to 0	06/2002									Further information
<questions< td=""><td>not available ye</td><td>et></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	et>								Expected adjustment of premium
Time spar	n of variable									
1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	
WEST										
EAST										

3. Special questions Survey period Survey frequency No. Name Label profit situation in the current accounting year annual (2nd quarter) West since 06/2011 profsit 3.1) East since 06/2011 annual (2nd quarter) Wording of question since 06/2011 insurances: HI, LI, CI Further information Profit situation in the current accounting year 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 Only total business in each case pertains sector_wz03-numbers: favourable [1] 660310 660100 660320 acceptable [2] unfavourable [3] Time span of variable 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 WEST **EAST** Label Survey period Survey frequency No. Name expected profit situation in the next three years annual (2nd quarter) exp_profsit West since 06/2011 3.2) East since 06/2011 annual (2nd quarter) Wording of question since 06/2011 insurances: HI, LI, CI Further information Profit situation and profit expectations Expected profit situation in the next three years 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 Only total business in each case more favourable [1] pertains sector_wz03-numbers: 660100 approximately unchanging [2] 660310 660320 more unfavourable [3] Time span of variable 2010 2009 2011 2012 2013 2014 2015 2016 2017 2018 WEST **EAST** No. Name Label Survey period Survey frequency exp. dev. of premium income next vs. current year West since 09/2011 annual (3rd quarter) edevpi_yy 3.3) East since 09/2011 annual (3rd quarter) Wording of question Further information since 09/2011 insurances: HI, LI, CI Schedules and expectations for the whole business year 20YY* Exp. dev. of premium income next vs. current year compared to previous year our premium income will be raising [1] not changing [2] 20YY denotes next business year falling [3] if the question was posed in 2011, 20YY means 2012 Time span of variable 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 WEST **EAST** Survey period Survey frequency No. Name Label



Wording of question

since 09/2012	1							insurances:	CI	Further information
Schedules an	d expectation	ns for the who ear the develo	Exp. dev. indemnification next vs. current year							
			improving [1]					*		
			not changing	[2]						20YY denotes next business year
			declining [3]							e.g.: if the question was posed in 2011,
										20YY mean 2012
Time span	of variable	2								
2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	
		WEST								
		EAST								

No.	Name		Label				Survey pe	riod		Survey frequency	
3.c.1)	edev_gnb	h_yy	exp. dev. gros	s new busines	ss next vs. curre	ent year	West since	9/2011		annual (3rd quarter)	
								09/2011		annual (3rd quarter)	
Wording of question											
since 09/2011									HI	Further information	
Schedules and expectations for the whole business year 20YY* Compared to previous year our gross new business (premium) will										Exp. dev. gross new business next vs. current year	
			*								
			20YY denotes next business year								
				e.g.: If the question was posed in 2011,							
										20YY means 2012	
Time spar	n of variable										
2009	2010	2011	2012	2013	2014	2015	2016	2017	2018		
		WEST									
		EAST									

No.	Name		Label				Survey per	iod		Survey frequency
3.c.2)	edevih_yy		exp. dev. inde	mnification r	next vs. current	year	West since	09/2011		annual (3rd quarter)
							East since	09/2011		annual (3rd quarter)
Wording	of question									
since 09/20	11							insurances:	НІ	Further information
	and expectations ed to previous yea				of illness will be				Exp. dev. indemnification next vs. current year	
	improving [1]									*
not changing [2]										20YY denotes next business year
			declining [3]							e.g.: if the question was posed in 2011,
										20YY means 2012
Time spa	n of variable									
2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	
		WEST								
		EAST								