

## **AAE Questionnaire**

### **Solvency II USP practice in European markets**

**Version as at 4<sup>th</sup> May 2017**

-----

**Q1) How would you qualify the understanding of USP methods in your local market: strong, reasonable, in progress or weak?**

**Q2) How many insurance companies use USP to calculate Pillar 1 requirements? (Give an estimate of number of companies and market percentage, splitting between Life and GI)**

**Q3) What is the business model of the companies using USP to calculate Pillar 1 requirements? E.g. do they mainly specialise in one line of business? (Any other observation on their business model is welcome.)**

**Q4) How many insurance companies use USP to calculate Pillar 2 requirements? (Give an estimate of number of companies and market percentage, splitting between Life and GI)**

**Q5) What percentage of insurance companies plans to use USP to calculate Pillar 1 or Pillar 2 requirements in the next three years?**

**Q6) How do you qualify the implication of your local supervisor on that topic? (Supportive / neutral / restrictive?). Do they give special guidance on USP? Please explain.**

**Q7) What do you think about the standardised methods of USP calibration? Please distinguish clearly premium methods from reserve methods in your comments.**

**Q8) Which aspect of USP calibration do insurance companies find most challenging? Please explain.**

**Q9) Is there any parameter in the Standard Model discussed in the local market to be additionally subject to USP?**