

Solvency II

- Aim: Economic risk-based solvency requirements for all insurers and reinsurers
- Economic impact:
Greater competition between insurers, due to the opening up of the single market, leading to downward pressure on prices
- Social impact:
 1. Reduced likelihood of failure of an insurer
 2. Better understanding of risk amongst consumers, though potential for greater risk transfer to consumers
- Sectoral social impact: There will be rules on remuneration

Economic Impact Of A Solvency Crisis In The Insurance Industry

Roman Wölfel



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