



Insurance Europe COVID-19 Market Monitoring 31/08/2022

The summary below provides an overview of the key market metrics which are being monitoring as part of the contingency measures developed in response to the COVID-19 pandemic.

Euro market data	Monitor	Current Level	Change relative to...				Reference point	
			1 year	YE2021	1 week	1 day	Level	Date
Government bond spreads (10yr)								
	ECB	0.0%	-0.1%	-0.1%	0.0%	0.0%	0.5%	17/03/2020
	Austria	-0.2%	-0.1%	0.0%	0.0%	0.0%	0.2%	17/03/2020
	Belgium	-0.2%	-0.2%	-0.1%	0.0%	0.0%	0.4%	17/03/2020
	France	-0.3%	-0.2%	-0.2%	0.0%	0.0%	0.3%	17/03/2020
	Germany	-0.9%	-0.5%	-0.4%	0.0%	0.0%	-0.4%	17/03/2020
	Italy	1.5%	0.7%	0.6%	0.1%	0.1%	2.4%	17/03/2020
	Netherlands	-0.5%	-0.3%	-0.2%	0.0%	0.0%	0.0%	17/03/2020
	Spain	0.3%	0.0%	0.0%	0.0%	0.0%	1.1%	17/03/2020
	UK	0.0%	0.0%	0.0%	0.0%	0.0%	-0.2%	17/03/2020
EUR Swap rates								
	1yr	1.8%	2.4%	2.3%	0.4%	0.0%	-0.5%	11/03/2020
	5yr	2.3%	2.6%	2.3%	0.2%	0.0%	-0.5%	09/03/2020
	10yr	2.4%	2.4%	2.1%	0.2%	0.0%	-0.3%	09/03/2020
	20yr	2.4%	2.0%	1.8%	0.1%	0.0%	-0.1%	09/03/2020
	30yr	2.1%	1.8%	1.6%	0.1%	0.0%	-0.3%	11/03/2020
Corporate bond spreads								
	iBoxx EUR Financials	2.5%	1.5%	1.4%	0.1%	0.1%	3.0%	24/03/2020
	iBoxx EUR Non-Financials	2.0%	1.0%	0.9%	0.1%	0.0%	2.4%	03/04/2020
	iBoxx EU High-Yield	6.2%	2.9%	2.6%	0.1%	0.1%	9.4%	23/03/2020
Equity Markets								
	MSCI Europe	260.2	-7.9%	-12.0%	-3.9%	-1.2%	164.5	18/03/2020
	MSCI World	408.4	-0.3%	-7.5%	-4.5%	-1.3%	224.2	23/03/2020
Volatility measures								
	VSTOXX	27.9	48.9%	45.0%	9.8%	-1.5%	85.6	16/03/2020
Latest applicable monthly EUR VA(bp)								
	31 August 2022	15						
Refinitiv Equity Sector Indices								
	European Non-Life	87.4	-8.7%	-6.9%	-1.9%	0.3%	56.3	23/03/2020
	European Life and Health	77.8	-11.8%	-14.8%	-2.1%	-0.4%	45.8	18/03/2020
	European insurance	99.2	-6.4%	-9.9%	-1.4%	-0.1%	62.2	18/03/2020

Key

 Better than reference point
 Worse than reference point

- Source: Refinitiv/EIOPA
- Fixed income instruments show changes in Yield/spread
- Equities indices show relative changes