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Financial Instruments
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Nota di contenuto	Cover; CONTENTS; GLOSSARY; EXECUTIVE SUMMARY; ASSESSMENT OF INSURANCE CORE PRINCIPLES; A. Introduction and Scope; B. Information and Methodology Used for Assessment; C. Overview-Institutional and Macprudential Setting; TABLES; 1. Insurance Penetration and Density in 2012; 2. Size of the Insurance Sector in 2012; 3. Trends in Insurance Market Structure (number of companies); 4. Trend in Technical Provisions; 5. Composition of Assets; 6. Gross Premiums Written by Major Lines of Business; 7. Profitability Indicators; 8. Solvency Ratios (Solvency I) by Major Lines of Business D. Preconditions for Effective Insurance Supervision 9. Summary of Compliance with the ICP's; E. Recommendations and Authorities' Response; 10. Summary of Observance Level; 11. Recommendations to Improve Observance of the ICP's; F. Authorities' Responses to the Assessment; DETAILED ASSESSMENT; 12. Detailed Assessment of Observance of the ICP's
Sommario/riassunto	This paper discusses findings of the Detailed Assessment of Observance of the Insurance Core Principles on Denmark. Insurance regulation in Denmark has a good level of compliance with the Insurance Core Principles. A particular strength of the Danish Financial Supervisory Authority's approach is its close focus on key risks in the sector and its readiness to require action by companies to address vulnerabilities. Regular, even daily monitoring of market risk

sensitivities is carried out on life insurers' balance sheets. In nonlife insurance, regular testing of a number of key performance ratios helps to highlight potential weaknesses and to support early intervention. There is comprehensive oversight of the reinsurance programs of the nonlife companies in particular.
