

<b>Comments Template on CP-12-003 – Draft Technical Specifications QIS IORP II</b>		<b>Deadline 31 July 2012 18:00 CET</b>
Name of Company:	METRO AG, Duesseldorf	
Disclosure of comments:	Please indicate if your comments should be treated as confidential:	Public
<p>Please follow the following instructions for filling in the template:</p> <ul style="list-style-type: none"> <li>⇒ Do <b>not</b> change the numbering in the column "reference"; <b>if you change numbering, your comment cannot be processed by our IT tool</b></li> <li>⇒ Leave the last column <u>empty</u>.</li> <li>⇒ Please fill in your comment in the relevant row. If you have <u>no comment</u> on a paragraph or a cell, keep the row <u>empty</u>.</li> <li>⇒ Our IT tool does not allow processing of comments which do not refer to the specific numbers below.</li> </ul> <p><b>Please send the completed template, in Word Format, to CP-12-003@eiopa.europa.eu. Our IT tool does not allow processing of any other formats.</b></p> <p>The numbering of the paragraphs refers to Consultation Paper 12-003.</p>		
Reference	Comment	
General Comment	<p>We are a global organisation, representing approximately 211,000 employees within the EU. We have significant occupational pension plan assets and have invested billions of Euros in these plans around the world, especially in Germany, the Netherlands and the United Kingdom where we operate large pension schemes. We administer more than 140,000 pension rights in these countries.</p> <p>We urge EIOPA and the European Commission to re-think their approach to the review of the IORP Directive including this current consultation. <b>We firmly believe that the Solvency II based approach taken is not adequate to serve the aims laid down in the Commission's White Paper on Adequate, Safe and</b></p>	

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	<p><b>Sustainable Pensions.</b> We are extremely concerned about the potential impact of any change to legislation on the future costs of these plans and the global competitiveness of the European region.</p> <p>The scale and complexity of the proposed QIS specifications demonstrate how serious the effects of applying Solvency II capital requirements to IORP would be. Setting aside the possible quantitative impact, <b>our business and the IORP we operate would be burdened with considerable bureaucracy. We believe that the additional cost of providing the information required will be significant in comparison with the benefit expected.</b> It is also clear that IORP would have to hold additional capital as a result of risk-based capital requirements. The holistic balance sheet approach (HBS approach) proves to be poorly suited to taking adequate account of the specific characteristics of occupational retirement provision and in particular in preventing additional burdens.</p> <p>A new IORP Directive should not provide an incentive to scale back second pillar pension provision or to move the pensions outside the scope of the IORP Directive (moving back to first pillar pensions, shift to book reserves or individual defined contribution schemes). <b>For us as a plan sponsor it is clear that as a consequence of the proposed changes to the IORP Directive and the financial impact this will have on our business we will not be able to keep our involvement in occupational pensions at today’s level.</b></p> <p>Given the low level of supplementary pension scheme participation and the need of more supplementary pensions in Europe (see also EC White Paper on Pensions), we are not prepared to accept this consequence.</p> <p>A tailor-made European supervision regime for occupational retirement provision is clearly more appropriate for coming to grips with the specific characteristics of</p>	

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	<p>occupational retirement provision.</p> <p>No proof has been given that the aims of the Commission’s White Paper on Adequate, Safe and Sustainable Pensions cannot be sufficiently achieved by the Member States themselves or that the proposed supervision regime is in accordance with the principles of subsidiarity and proportionality, given the extensive scale and complexity of the proposed QIS specifications.</p> <p>We feel it is still worth considering a “best-practice” approach and let Member States adopt lean supervision regimes and/or insolvency protection measures satisfying qualitative minimum standards rather than imposing an extensive Solvency II based regime on them and their plan sponsors.</p> <p>Thank you in advance for considering our significant concerns.</p>	
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	<b>Comments Template on CP-12-003 – Draft Technical Specifications QIS IORP II</b>	<b>Deadline 31 July 2012 18:00 CET</b>
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	<b>Comments Template on CP-12-003 – Draft Technical Specifications QIS IORP II</b>	<b>Deadline 31 July 2012 18:00 CET</b>
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	<b>Comments Template on CP-12-003 – Draft Technical Specifications QIS IORP II</b>	<b>Deadline 31 July 2012 18:00 CET</b>
SCR.7.84.		
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	<b>Comments Template on CP-12-003 – Draft Technical Specifications QIS IORP II</b>	<b>Deadline 31 July 2012 18:00 CET</b>
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	<b>Comments Template on CP-12-003 – Draft Technical Specifications QIS IORP II</b>	<b>Deadline 31 July 2012 18:00 CET</b>
SCR.10.8.		
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SCR.10.11.		
MCR.1.1.		
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PRO.1.1.		
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	<b>Comments Template on CP-12-003 – Draft Technical Specifications QIS IORP II</b>	<b>Deadline 31 July 2012 18:00 CET</b>
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	<b>Comments Template on CP-12-003 – Draft Technical Specifications QIS IORP II</b>	<b>Deadline 31 July 2012 18:00 CET</b>
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