



CONFEDERATION DES ASSOCIATIONS DE RETRAITES DE L'OTAN  
CONFEDERATION OF NATO RETIRED CIVILIAN STAFF ASSOCIATIONS

Sous la présidence d'honneur de  
Monsieur le Secrétaire Général de l'OTAN

18 January 2019

(Annexes: 2)

### **Newsletter 9**

This is the ninth of a series of Newsletters which the Confederation issues periodically to keep its members updated on recent developments and major issues of relevance to them.

All queries you may have on the topics dealt with below should preferably be addressed to your respective associations. Do not hesitate to send your comments to the CNRCSA Secretariat, NATO Staff Centre, Boulevard Léopold III – B1110 Brussels, Belgium (00 32 2 707 2688).

The Bureau of the Confederation wishes all members of the four pensioners Associations (ARO, ANARCP, NOBA and AROF) all the best for the new year with their Seasons Greetings.

The total number of NATO pensioners has almost reached its peak. As you know, as of July 2005, new staff could no longer join the 1974 Coordinated Pension Scheme. Our membership will gradually grow older while there is more need for representation in view of the growing risk of a reduction of the pensioners' rights.

To go back in history, the Confederation has existed for about 20 years and was created so that retirees could speak with one voice on matters of importance for all pensioners. Active staff associations were at that time already united in a Liaison committee. That committee (now also a confederation), can say in its relations with the Administration that it represents all personnel. The same is not completely true for us because it is not mandatory to become a member of a retiree association and thus not all retirees are represented. Last year the CNRCSA Executive Committee renewed its relationship with its delegates (formerly known as national or regional representatives) who act as interlocutors between members and the Confederation on matters experienced in their country. A meeting was held with delegates in the new NATO Headquarters in October (See Annex1)

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The CNRCSA Executive Committee met on 13 February (extraordinary meeting), 7 June, and 25 October 2018 (enlarged meeting). The CNRCSA Bureau, which comprises the Chairman, the Vice-Chairman, the Secretary and the Treasurer, held several informal meetings during the year to make suggestions and prepare the

Agendas of the Executive Committee and the JCB, including its working groups. Most of the reports of these meetings are available on the CNRCSA website ([www.cnrdsa.nato.int](http://www.cnrdsa.nato.int)). The following items on the Agendas were discussed:

## **1. COMPOSITION OF THE CNRCSA BUREAU**

Mr. Hessel Rutten (ANARCP) as Chairman and Mr. Robert Goyens (AROF) as Secretary, had been elected for a 2 years' period in November 2017. As they agreed to continue their mission and they were the only candidates, Mr. Olivier Guidetti (NOBA) as Vice-Chairman and Mr. Erwig Marquenie (ARO) as Treasurer were appointed for two years by the Executive Committee at its last October meeting.

## **2. NATO GROUP INSURANCE CONTRACT AND MATTERS RELATING TO ALLIANZ CARE**

2018 saw a great number of discussions about the future of our health insurance.

The CNRCSA Working Group on Health Insurances, now chaired by Ms Isabelle Tezcan, met on several occasions, not only to review progress on ongoing issues, but also to strengthen ties with the various other stakeholders, i.e. (1) Allianz, (2) the serving staff Confederation (CNCSC) and (3) the Head of the Insurance Service of the International Staff.

During a visit to the Allianz offices in Brussels on 20 February 2018, we were able to discuss the issues encountered by some retired staff and get useful clarifications on the following matters especially:

a. excessive claim-processing periods. Since the visit, Allianz has added extra staff to its teams and is now able, or close to being able, to process claims within 48 hours, as per the terms of its contract. Note that this is the time for actually processing claims, and does not include the time it takes for the bank to make payments, which is out of Allianz's control.

b. the role of Allianz's 24/7 helpline; outside Belgian working days and hours, calls are taken by a call centre in Dublin. Staff there do not all speak French and can only handle emergencies (hospitalization for instance). Administrative or contractual questions about coverage should therefore not be asked at night or on weekends or public holidays.

c. One message Allianz is always keen to get across is "please do not be rude when talking to its staff". We were able to see how devoted Allianz's staff is and how much effort they put into satisfying all contract-related queries. If Allianz is unable to cover such or such medical benefit, they always politely explain why. If you notice a mistake, it is up to you to politely ask for correction, with the help of your representatives if necessary. But please never be aggressive towards Allianz staff. All you will do is discourage them.

Regarding our relations with the CNCSC, a first informal meeting was held in Geilenkirchen on 16 January 2018 at the invitation of Mr Lon Raets, who is both the President of the local civilian staff association and the Chairman of the CNCSC

Working Group on Health Insurance. A second meeting was held in the same format in the ARNS offices in Brussels, on 27 June 2018.

The aim of the meetings was to agree on our work priorities and to get information on the harmonization of supplementary insurances, which is something serving staff have been working on for some years already and has already been at the heart of discussions this year.

Lastly, Ms Isabelle Tezcan has regular informal contacts with Mr Philippe Vieillemard, the Head of Insurance Service of the International Staff. These contacts are very useful and help us get our views across and stay up to date about the various insurance-related issues.

In addition to all these direct contacts, the JCB Working Group on Medical Insurance Matters met on 8 November 2018 to discuss the main ongoing issues, as detailed below:

### **Issue 1: Harmonization of supplementary insurances**

As you know, with supplementary insurances some services are 100% reimbursed instead of just 90% reimbursed, and some reimbursement ceilings are raised or doubled. Following a commitment made to the International Staff in 2014, in June 2018 the CNCSC proposed to simplify the supplementary insurance regime by introducing a single system for all serving and retired staff in all countries, which meant eliminating some advantages that had been negotiated by the local staff associations in some countries (Supplements A, B, C and D). This does not mean modifying the “basic” supplementary insurance, i.e. 100% reimbursement for serious illnesses and hospitalization and for disabled children.

Supplement C, applicable in Turkey, had already been eliminated at the CNCSC’s request, with effect from 1 January 2018. There was no prior coordination with the CNRCSA – despite legitimate expectations – causing strong concern still far from being alleviated, but from the insurer’s perspective this is a done deal unless there is a successful appeal against it.

This is why, based on a decision taken at its meeting in June, and again in October, the CNCSC requested that Supplements A (applicable in all countries with no specific supplementary insurance) and B (applicable in the Netherlands and partly in Germany) be eliminated, but that Supplement D (applicable in France, based on its specific “médecine conventionnée” regime) be kept as it saves money.

To date, the Administration has not yet responded favourably to the CNCSC’s request. It was only in response to a question from the CNRCSA that the JCB decided that the Working Group should look into the consequences of the request. In principle, the CNRCSA shares the CNCSC’s position that a harmonization of the various supplementary insurance regimes is a major cost-control measure. However, in practice, it raises a number of questions. These questions, which are essentially legal in nature, were discussed at the meeting of the JCB Working Group. It was decided that all correspondence and data related to this would be made available to all parties, and that the International Staff would develop a roadmap for the harmonization of

supplementary insurance. The implementation date for the harmonization effort has thus been pushed back for the time being. The CNRCSA is directly involved in the discussions on this, through its participation in the JCB Working Group.

## **Issue 2: Surveys**

Another issue that concerns you directly is the two surveys that are expected to be conducted in the coming weeks or months. The first survey, which is the most important and the most urgent one, concerns the update of Allianz' database on "basic insurance", i.e. any national or private insurance scheme to which the insured person or his/her dependents (partner, children) belong. As you know, if you or your family have national or private insurance, any claims you make must first go through that insurance; you may only request reimbursement of the balance from Allianz. This is in the interest of the insured community, as it brings down costs. But it is also in your interest: you are 100% reimbursed because the amount not covered by your national (or other private) scheme is covered by Allianz. We have been asking Allianz for a long time now to conduct a survey so that it can update its database and properly implement this cost-control measure. A draft questionnaire was presented at the JCB Working Group meeting on 8 November. Some of the practicalities still have to be worked out (in particular paper forms for people who do not have an Internet connection, which is the case of many of our members), but this important update finally seems well on track.

The second survey is a customer satisfaction survey that the CNCSC plans to have conducted. We are working hand in hand with all the stakeholders to get the questionnaire ready but the second survey will only be launched once the first one has been done, probably in the first quarter of 2019.

## **Issue 3: Data privacy**

Following the entry into force of the General Data Protection Regulation (GDPR) on 18 June 2018, Allianz introduced some very strict rules on how staff associations can intervene on behalf of their members. Every time we request clarifications on the way a case is handled (claim or other), Allianz refuses to reply until the insured person confirms in writing that they did indeed mandate us to act on their behalf. In practice, the insured person will have to sign a consent form that Allianz has just produced for that purpose. This is a new constraint that we will now have to take into account.

Furthermore, Allianz considers that under the GDPR it must have direct contact with the person receiving care, be it the insured person himself/herself or his/her dependents (partner or adult children). Therefore, you will soon be receiving new instructions on how to address claims for your dependents. In practice, your dependents will have to send their claims themselves to Allianz, unless they sign a form allowing you to do so on their behalf.

## **Issue 4: Fraud detection**

Thanks to its new fraud-detecting and staff-training programme, Allianz has made a lot of progress on this in the past year. At our request, at the last JCB Working Group meeting the International Staff promised to send us in early 2019 some statistics about

the investigations carried out (number of suspicious cases that resulted in an investigation, number of actual cases of fraud, how much money was saved, etc.).

### **Issue 5: Change to the footnote to Article 51.2 of the CPR/Appeal supported by the CNRCSA**

On 5 September 2018, NATO's Administrative Tribunal rendered its judgment on a case which concerned a retiree who was obliged to contribute to the medical insurance scheme as of 3 August 2016 because of a change to the CPRs.

The Tribunal noted that the Administration had failed to comply with its duty to convene a validly constituted Complaints Committee, and found that this irregularity had resulted in the complaint procedure's being annulled. It asked the Administration to resume the complaint procedure in line with the CPRs.

Because of this annulment for procedural irregularity, the Administrative Tribunal did not have the chance to rule on the substance of the case, i.e. the legality of the amendment to the footnote.

A new Complaints Committee should be set up soon, which should hopefully result in a decision on the substance without further delay.

### **What's new for 2019?**

The CNRCSA Working Group on Health Insurances is working on a number of issues, under the watchful eye of the Executive Committee. The information we have been getting from our representatives in the various countries shows that our coverage does not always perfectly follow developments in healthcare, and it is obvious that what we need is to be able to adapt it all the time. Allianz's "case-by-case" approach to addressing age-related health issues in particular does not seem sustainable to us. That is why we are considering asking the JCB Working Group to launch a study on better case management for our "elders". The International Staff's Insurance Service seems open to such an initiative, but we must not forget it has limited human resources.

We care about your health more than ever before! Rest assured that we will do everything it takes to improve our health insurance.

### **3. RETIREES' MEDICAL CLAIMS FUND (RMCF)**

At its 15 November 2018 meeting, chaired by the NATO Financial Controller, the RMCF Supervisory Committee reviewed the Fund's recent performance and exchanged views on possible strategic approaches for long-term sustainability.

The value of the assets in the Fund was €326 million at the end of November 2018. It had remained stable throughout the year, and was even slightly higher than the year before (€323 million). This was despite the increase in costs due to the higher number of beneficiaries and to medical inflation, and despite slower income growth in a slightly contracting financial market.

However, over the long term, policies must be defined to make sure the assets available are sufficient to cover future expenses. Two major factors will be demographic changes and how successful efforts to control costs are.

The Supervisory Committee members agreed, as a first step, to test a number of hypotheses and scenarios with various changing parameters to assess what the financial consequences would be for the Fund. For that purpose, the CNRCSA and CNCSC both insisted that the International Service for Remunerations and Pensions (ISRP) be asked to update the study on the Fund's assets and commitments.

The latest update was based on data from late 2013 and does not take into consideration the recent changes in NATO's personnel policy for instance. The two Confederations have decided to prepare a joint document to be sent to the ISRP with detailed proposals for which variables to test. This document is currently under development.

On the issue of the future of the RMCF, it should be noted that both Confederations (CNRCSA and CNCSC) have been working together in a very positive spirit. So the whole situation is under control and being closely monitored both by the CNRCSA and by the CNCSC.

#### **4. JOINT CONSULTATIVE BOARD**

The most important forum in the relations between staff, pensioners and the Administration is the Joint Consultative Board (JCB). We have two representatives in the JCB. The JCB consists also of representatives of the active staff Confederation and of major elements of the Organisation. It is chaired by the Assistant Secretary General (ASG) for Executive Management. All proposed changes to the CPRs must be examined by the JCB. The Advisory Panel (AP) consists of HR managers from all Agencies and HQs and reports to the JCB. The JCB has its own working groups.

On the agenda in the last year the most important issues to be mentioned were the Single Salary Spine (SSS), Pensions and the Complaints and Appeals regulations. The SSS, the proposed new salary scheme in NATO that does away with the current A, B and C grades is of great importance to active staff. For pensioners it is essential that our pensions remain based on the existing salary scheme so that there will not be a degradation. This promise has been made at our request both by NATO and by the responsible committee in the CCR structure in Paris. The introduction of the SSS has not yet taken place. One Nation must still be convinced to agree.

As to the Pensions, the Defined Contribution Pension Scheme (DCPS) that came in effect in July 2005 was discussed at length in the JCB and in a special Working Group, because this scheme has failed to provide annuities that should have made it a real pension fund. Various proposals were made with cosmetic changes, none of which could repair the basic flaw. Last year we, together with the active staff Confederation have pressed the Administration to come up with a real pension scheme so that NATO would no longer be ashamed to be the only Coordinated Organisation that does not have a real pension scheme for its new employees as of 2005. The 3rd Council of Europe pension scheme was proposed to be copied, a scheme that is certainly not optimal in what it offers, but it is a real pension scheme.

Early in the year, the Nations will be presented with a draft. There was a unanimous spirit in a WG of the JCB to create the new pension scheme. It will provide minimal coverage, but it should be acceptable to Nations because it will cost less to them than the DCPS.

In July 2013, new Complaints and Appeals regulations entered into force. A major reason for the change was that the appeal was not seen as a real appeal because it was the first as well as the last step and there was not a second instance. The end result in 2013 was in our view worse than the old rules. The Appeals Board was renamed Administrative Tribunal. It would only decide after an administrative review and a complaints procedure. Time limitations were introduced that did in practice only bind the claimant and in the end the Tribunal would not do justice per se but simply rule on the compliance of the decision with the CPRs. In reality it turned out it did not work, the percentage of cases won by claimers dropped dramatically compared to the old situation and often the Tribunal declared itself incompetent to decide.

The CNRCSA found the active staff Confederation on its side to set up a JCB WG. The end result after many, many meetings was not really the result we and the actives were looking for but we have achieved improvements that have been agreed in the JCB and were agreed by Nations end of last year. We have obtained that pensioners do not have to go through a complaints committee as was the rule since 2013. Active staff still has to. Secondly, the Tribunal will have to follow International Administrative Law instead of just the CPRs. Time limitations have also been amended.

It can be seen from this short compilation that retirees have influence on matters that are important to them in the relevant NATO fora. This role is laid down in the CPRs. The wording does not completely mirror the wording used for the active staff representation yet, but we have proposed corrections which were discussed in the JCB and did not meet objections. We trust that our proposal will be accepted in due course.

Furthermore, the CNRCSA assists members in litigation, if this is seen as a matter of importance for all retirees by the Confederation. We have assisted this year a retiree who was a bridger with nearly 25 years but just a month short (see Health Insurance Matters above). It should be noted that active staff, sometimes with over 25 years of service, have lost their cases.

As of the beginning of the year the Confederation assisted its Turkish members who were confronted with the rescinding of Supplement C. They felt left aside in the decision making, and had to learn from their payslip that rescinding had taken place.

## **5. AAPOCAD AND CCR**

The CPRs include wording that the Confederation is supposed to represent its members in AAPOCAD, the Association of pensioners of all Coordinated Organisations. However, in the AAPOCAD Board of Governors only voting members

decide. Voting members are those that have been elected as persons, not because they represent an association, though Chairmen of associations may sit at the table. In reality each of the four NATO Associations is well represented by elected members in the Board. NATO is also well represented in the Bureau by i.a. a Vice Chairman. The CPRs mention AAPOCAD because AAPOCAD is represented in the Committee of Representatives of the Personnel (CRP). The CRP together with the Committee of Representatives of the Secretary Generals (CRSG) is the interlocutor of the Committee of Coordinated Remuneration (CCR) that decides on recommendations to the Organisations on coordinated matters like remunerations and pensions.

The Council has approved the CCR recommendations of this year on the salary adjustment. The result stayed within the limits of the so called moderation clause that was introduced a year ago. (See Annex 2).

After long talks, the CCR had given its initial approval for the creation of a salary scale for Luxembourg as of 1 January 2021. NATO delegates to the CRSG were not happy with this proposal, and the CCR therefore decided, after meeting in closed session, to bring the creation of the salary scale forward to 1 January 2020. The CRP noted the CCR's decision.

The CCR will convene again in March and will focus on our 1974 pension. During the last years, all allowances have been reviewed and now a holistic review of the pension is on the agenda. The CCR received last year a report from its own Legal Adviser and Vice Chairman, who argued that, since the 1974 pension scheme was frozen when new schemes were introduced in all Coordinated Organisations, the vested rights of pensioners would not allow any major changes with the exception of possibly a rise in the pensionable age. This report was published but did apparently not impress the CCR.

As you can read, the time is over where pensioners could relax, enjoy their pension and be happy that no one dared to touch their rights. Your representation is of importance and your membership is no longer just about being a local member of an Association. Our rights are at stake and we together must do everything we can to uphold our status.

That is why the Confederation is important to represent you at NATO and why AAPOCAD is important to represent you in the CRP on all aspects of pension because the pension rules are the same in all Coordinated Organisations.

## **6. CNRCSA WEBSITE AND DATABASE**

Mr. Alec Grant and Mr. Michel Geeraerts, in charge of the Website and the IT environment of CNRCSA, are still working on the Website, Database and the CNRCSA wide Member Application Form (MAF). They were not helped by the problems of the move of our Secretariat and the disconnection, among others, with the Translation Service. The MAF should become available early 2019. The Secretaries of the four Associations are invited to follow more strictly the rule of at least quarterly updates of the database of their members. Reinforcement of the IT crew will be a goal for 2019.



## **7. TRANSFER OF THE CNRCSA SECRETARIAT TO THE NEW NATO HEADQUARTERS**

It took more than three months to move the CNRCSA Secretariat to its new premises in the NATO Sports and Leisure Centre of the new Headquarters and to provide it with the required offices, furniture, telephone and computer connections. During that period, we have been totally disconnected from our community but we were totally dependent from the Executive Management and its good will in finding “quick” fixes to our problems.

The new offices are open from Monday to Friday (8.30 a.m.- 4 p.m.) and manned by the CNRCSA Assistant, Irene Jongbloed, supported by a number of retired volunteers. The telephone number remains unchanged: 00 32 2 707 2688.

At the CNRCSA Executive Committee meeting held in October, it was agreed to provide all the constituent associations with new email addresses based on the "cnrcsa.nato.int" domain name. This has been done and the CNRCSA Secretariat one is: [confed@cnrcsa.nato.int](mailto:confed@cnrcsa.nato.int). The other new email addresses are:

[aro-arns@cnrcsa.nato.int](mailto:aro-arns@cnrcsa.nato.int) for ARO  
[noba@cnrcsa.nato.int](mailto:noba@cnrcsa.nato.int) for NOBA  
[anarcp@cnrcsa.nato.int](mailto:anarcp@cnrcsa.nato.int) for ANARCP  
[arof@cnrcsa.nato.int](mailto:arof@cnrcsa.nato.int) for AROF

These new addresses should be used as from 1st February 2019.

## **8. RETIREES' DAY**

You may remember that the NATO Pension Unit had proposed to organize a Retirees' Day in the new NATO Headquarters in Brussels where all NATO retirees would be invited, among others, to visit the new premises. The idea had to be postponed, due to the organization of two Summits, but it has been revamped recently and the Pension Unit has confirmed that it would re-contact the CNRCSA Secretariat in the coming weeks to discuss the practicalities of the event.

Annex 1

18 January 2019

**LISTE DES DELEGUES CNRCSA - LIST OF CNRCSA DELEGATES**

**ALLEMAGNE/GERMANY**

M. Rüdiger NEITZEL

E- [ruediger.neitzel@online.de](mailto:ruediger.neitzel@online.de)

**ITALIE/ITALY**

M. Vincenzo ARZENI

E- [varzeni@libero.it](mailto:varzeni@libero.it)

**ROYAUME-UNI/  
UNITED KINGDOM**

M. Denis RAIT

E- [ukrep.anarcp@yahoo.com](mailto:ukrep.anarcp@yahoo.com)

M. Franco VELTRI

E- [f.veltri@alice.it](mailto:f.veltri@alice.it)

M. David WOODCOCK

E- [david.woodcock@skynet.be](mailto:david.woodcock@skynet.be)

**BELGIQUE/BELGIUM**

M. Marc STEVENSON

E- [stevensonmarc@hotmail.com](mailto:stevensonmarc@hotmail.com)

**LUXEMBOURG**

Mme Daniele DEGROTTE

E- [mamylu@pt.lu](mailto:mamylu@pt.lu)

**TURQUIE/TURKEY**

M. Suleyman Acar

E- [slymn.acar@gmail.com](mailto:slymn.acar@gmail.com)

M. Yves SANDERS

E- [Yves.sanders@skynet.be](mailto:Yves.sanders@skynet.be)

M. Yigit Gücer

E- [ygucer@yahoo.com](mailto:ygucer@yahoo.com)

**DANEMARK/DENMARK  
STATES**

M. Gert L. THORSEN

E- [gertlt@mvmmail.dk](mailto:gertlt@mvmmail.dk)

**NORVEGE/NORWAY**

M. Jan Frederik EIKEN

E- [jan.eiken@online.no](mailto:jan.eiken@online.no)

**ETATS-UNIS/UNITED**

**CANADA**

VACANT

M. Torstein HAMMARGREN

E- [Thorstein.hammargren@gmail.com](mailto:Thorstein.hammargren@gmail.com)

**FRANCE**

M. Günter FRANZREB

E- [sgfranzreb@orange.fr](mailto:sgfranzreb@orange.fr)

**PAYS-BAS/NETHERLANDS**

M. Jelle BATSTRA

E- [jellebatstra@gmail.com](mailto:jellebatstra@gmail.com)

M. Graham ROBERTSON

E- [g.robertson@orange.fr](mailto:g.robertson@orange.fr)

M. Klaas VAN DEN BROEK

E- [klaas@v-d-broek.nl](mailto:klaas@v-d-broek.nl)

## ANNEXE 1

## ORGANISATIONS COORDONNÉES

INDICES D'AJUSTEMENT SALARIAL PAR PAYS D'AFFECTATION AU 1<sup>er</sup> JANVIER 2019

Indice de Référence	Indice des Prix à la Consommation IPCH (autrement IPC)	Indice de Référence x Indice des prix à la consommation (col. 1 x col. 2 +100)	Effet de la courbe de référence de pouvoir d'achat (Appendice 2 de l'Annexe au 244 <sup>e</sup> Rapport)	INDICES D'AJUSTEMENT  applicables au 01.01.2019 aux barèmes en vigueur au 31.12.2018	
(1)	(2)	(3)	(4)	(5)	
AUSTRALIE	102.1 <sup>IPC</sup>	101.4		101.4	AUSTRALIE
AUTRICHE	102.3	101.6		101.6	AUTRICHE
BELGIQUE	102.6	101.9		101.9	BELGIQUE
CANADA	102.5 <sup>IPC</sup>	101.8	0.3	102.1	CANADA
DANEMARK	101.1	100.4	1.5	101.9	DANEMARK
FINLANDE	101.2	100.5		100.5	FINLANDE
FRANCE	102.3	101.6	0.9	102.5	FRANCE
ALLEMAGNE	102.1	101.4	1.9	103.3	ALLEMAGNE
GRÈCE	101.0	100.3		100.3	GRÈCE
HONGRIE	103.2	102.5	1.1	103.6	HONGRIE
ISLANDE	101.4	100.7		100.7	ISLANDE
IRLANDE	100.7	100.0	1.1	101.1	IRLANDE
ITALIE	101.4	100.7	-0.7	100.0	ITALIE
JAPON	100.7 <sup>IPC</sup>	100.0	1.5	101.5	JAPON
CORÉE	101.5 <sup>IPC</sup>	100.8		100.8	CORÉE
LUXEMBOURG <sup>1</sup>	102.6	101.9		101.9	LUXEMBOURG <sup>1</sup>
MEXIQUE	104.6 <sup>IPC</sup>	103.9	2.0	106.0	MEXIQUE
PAYS-BAS	101.7	101.0	1.0	102.0	PAYS-BAS
NOUV. ZÉLANDE	101.5 <sup>IPC</sup>	100.8		100.8	NOUV. ZÉLANDE
NORVÈGE	102.7	102.0	1.3	103.3	NORVÈGE
POLOGNE	101.4	100.7		100.7	POLOGNE
PORTUGAL	102.0	101.3	0.4	101.7	PORTUGAL
ESPAGNE	102.3	101.6		101.6	ESPAGNE
SUÈDE	102.1	101.4	2.4	103.8	SUÈDE
SUISSE	100.9	100.2		100.2	SUISSE
TURQUIE <sup>2</sup>	115.4	114.6		114.6	TURQUIE <sup>2</sup>
ROYAUME-UNI	102.4	101.7		101.7	ROYAUME-UNI
ÉTATS-UNIS	102.9 <sup>IPC</sup>	102.2		102.2	ÉTATS-UNIS

NOTES: <sup>1</sup> L'indice de la Belgique s'applique également au Luxembourg conformément au 244<sup>e</sup> Rapport.

<sup>2</sup> Pays concerné par un ajustement exceptionnel à déduire (voir Annexe 1a).

À usage officiel