Three clusters were selected for this issue because the configuration reflects the primary themes that were discussed in the consultation. The first two clusters were relatively robust across the two configurations, with only minor variation. Cluster one turns on a few issues, including (1) a concern that the IGS would induce moral hazard amongst policyholders; (2) a belief that Solvency II, an existing compensation scheme, is already sufficient; and (3) a debate surrounding the *kind* of insurance covered (e.g. life, non-life, motor, etc.). Cluster 2 deals with concerns over protecting policyholders in case an insurance company becomes insolvent as well as a debate between the utility of a supranational framework to avoid a “patchwork scheme” and the desire to reinforce protections at the national level. The final cluster, Cluster 3, turns on the following issues: (a) a further discussion of Solvency II, with some arguing that the policy is doing enough and those that view it as insufficient; (b) a major emphasis on policyholder protection as a key component of the IGS; (c) the desire to leave insurance protection schemes to Member States and those that want supranational protection; and (d) concerns about the kind of insurance being protected. Overall, this issue did not see many different frames, as is evidenced by the similarities across words in the “top ten” list. Of note as well, the top ten list is not particularly informative regarding the frames for this issue.

1: Concern over moral hazard from policyholders, belief that existing schemes are sufficient, and debate on the *kind* of insurance covered.

2: Desire for greater protection for policyholders as well as a debate between whether the new IGS should be implemented at the supranational level or if Member States should deal with the issue.

3: Whether Solvency II is sufficient or not, an emphasis on policyholder protection, where the onus should be for the protection schemes, and concerns over the kind of insurance that is being protected.