

Annex XXVI – Proposal for Instructions for new NL template similar to S.14

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Non-Life analysis

General comments:

This section relates to annual submission of information for individual entities.

This template includes information about non-life insurance contracts (direct business). In case of products unbundled, the different parts of the product shall be reported in different rows, using different ID codes.

Columns C0010 to C0080 shall be reported by product.

Columns C0090 to C0160 characterise the product.

Columns C0170 to C0210 shall be reported by Homogeneous Risk Group.

ITEM		INSTRUCTIONS
Portfolio		
C0020	Product ID code	<p>Internal product ID code used by the undertaking for the product. If a code is already in use or is attributed by the competent authority for supervisory purposes that code shall be used.</p> <p>Different products are characterised according to cells C0100 to C0130.</p> <p>The ID code shall be consistent over time.</p>
C0030	Line of Business	<p>Line of business as defined in Annex 1 of Delegated Regulation (EU) 2015/35. The following closed list shall be used:</p> <ul style="list-style-type: none">1 – Medical expense insurance2 – Income protection insurance3 – Workers' compensation insurance4 – Motor vehicle liability insurance5 – Other motor insurance6 – Marine, aviation and transport insurance

		<p>7 – Fire and other damage to property insurance</p> <p>8 – General liability insurance</p> <p>9 – Credit and suretyship insurance</p> <p>10 – Legal expenses insurance</p> <p>11 – Assistance</p> <p>12 – Miscellaneous financial loss</p>
C0040	Number of contracts at the end of the year	<p>Number of contracts attached to each reported product. Contracts with more than one policyholder count as only one contract.</p> <p>In case of inactive policyholders (no premium paid) the contract shall be reported anyway unless the contract is cancelled.</p>
C0050	Number of new contracts during year	<p>Number of new contracts during reporting year (this is for all new contracts).</p> <p>Contracts with more than one policyholder count as only one contract.</p> <p>In case of inactive policyholders (no premium paid) the contract shall be reported anyway unless the contract is cancelled.</p>
C0060	Number of renewed contracts during year	<p>Number of contracts existing at the end of the last reporting year that were renewed during year.</p> <p>Contracts with more than one policyholder count as only one contract.</p> <p>In case of inactive policyholders (no premium paid) the contract shall be reported anyway unless the contract is cancelled.</p>
C0070	Number of insured at the end of the year	<p>Number of insured persons at the end of the year with respect to the contracts reported in C0040.</p>

C0080	Number of insured at the end of the year - of which number of insured related to new contracts during year	Number of insured persons at the end of the year with respect to the contracts reported in C0050.
C0090	Total amount of Written premiums - direct underwriting	Total amount of gross written premiums as defined in Article 1(11) of Delegated Regulation (EU) 2015/35 written directly by the insurance undertaking.
C0100	Total amount of Written premiums – written via credit institutions	Total amount of gross written premiums as defined in Article 1(11) of Delegated Regulation (EU) 2015/35 written via credit institutions acting as insurance distributors.
C0110	Total amount of Written premiums – written via other insurance distributors	Total amount of gross written premiums as defined in Article 1(11) of Delegated Regulation (EU) 2015/35 written via insurance distributors other than credit institutions.
C0120	Total amount of commissions paid during year	Commissions should include any form of monetary benefits which is paid to an insurance distributor by any other person than the customer or a third party acting on behalf of the customer, in relation to insurance distribution activities. Whereas commissions are generally calculated as a percentage of the premium paid by the customer for insurance coverage, this applies for any type of payment made to an insurance distributor (e.g., paid/received initially based on the conclusion of an insurance contract or paid/received on a recurring basis).
C0130	Total amount of commissions paid during year – new contracts during year	Commissions paid relating to new contracts during reporting year. Commissions should include any form of monetary benefits which is paid to an insurance distributor by any other person than the customer or a third

		party acting on behalf of the customer, in relation to insurance distribution activities. Whereas commissions are generally calculated as a percentage of the premium paid by the customer for insurance coverage, this applies for any type of payment made to an insurance distributor (e.g., paid/received initially based on the conclusion of an insurance contract or paid/received on a recurring basis).
C0140	Country	<p>Country ISO 3166-1 alpha-2 code or list of codes according to the following instructions:</p> <ul style="list-style-type: none"> - ISO 3166-1 alpha-2 code of the country of location of risk, for countries representing more than 10 % of technical provisions or written premiums for a given product. - For countries representing less than 10 % of Technical Provisions or written premiums for a given product, report a list of ISO 3166-1 alpha-2 Codes of the countries concerned.
Characteristics of product		
C0100	Product ID code	<p>Same code as in C0010.</p> <p>Internal product ID code used by the undertaking for the product. If a code is already in use or is attributed by the competent authority for supervisory purposes that code shall be used.</p> <p>The ID code shall be consistent over time.</p>
C0110	Product classification	<p>The following closed list shall be used:</p> <ul style="list-style-type: none"> 1- single non-life 2- Collective 3- Other <p>If more than one characteristic is applicable use "3 – other".</p>

C0120	Product denomination	Commercial name of product (undertaking-specific).
C0130	Product still commercialised?	Specify if product is still for sale or if it is just in run-off. The following closed list shall be used: 1 – Still commercialised 2 – In run-off
C0140	Type of product	General qualitative description of the product type. If a product code is attributed by the competent authority for supervisory purposes, the description of product type for that code shall be used.