

S.05.01.h – Premiums, claims and expenses by line of business (old Cover-A1)

General comments:

This Annex contains additional instructions in relation to the templates included in Annex I of this Regulation. The first column of the next table identifies the items to be reported by identifying the columns and lines as showed in the template in Annex I.

This annex relates to quarterly submission of information for financial stability purposes for groups.

This template shall be reported from an accounting perspective (Local GAAP valuation) but using SII lines of business.

The template is based on a year-to-date basis.

	ITEM	INSTRUCTIONS
C0010 to C0160/R0110	Premiums written – Gross - Direct Business	Definition of premiums written provided in application of directive 91/674/EEC where applicable. Gross premiums written shall comprise all amounts due during the financial year in respect of insurance contracts, arising from direct business, regardless of the fact that such amounts may relate in whole or in part to a later financial year.
C0010 to C0120/R0120	Premiums written – Gross - Proportional reinsurance accepted	Definition of premiums written provided in application of directive 91/674/EEC where applicable. Gross premiums written shall comprise all amounts due during the financial year in respect of insurance contracts, arising from proportional reinsurance accepted business, regardless of the fact that such amounts may relate in whole or in part to a later financial year.
C0130 to C0160/R0130	Premiums written – Gross - Non proportional reinsurance accepted	Definition of premiums written provided in application of directive 91/674/EEC where applicable. Gross premiums written shall comprise all amounts due during the financial year in respect of insurance contracts, arising from non-proportional reinsurance accepted business, regardless of the fact that such amounts may relate in whole or in part to a later financial year.
C0010 to C0160/R0200	Premiums written – net	Definition of premiums written provided in application of directive 91/674/EEC where applicable. The net premiums written represent the sum of the direct business and the accepted insurance business reduced by the amount ceded to reinsurance undertakings.
C0010 to C0160/R0400	Claims incurred – Net	Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable. The claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year related to the sum of the direct business and the accepted insurance business reduced by the amount ceded to reinsurance undertakings.
C0010 to C0160/R0550	Expenses incurred	All expensed incurred by the undertaking during the reporting period, on accrual basis.
C0200/R1200	Other expenses	Other expenses not covered by above mentioned expenses and not split

	ITEM	INSTRUCTIONS
		by LoBs. Such expenses could be for example company pension scheme deficits, holding companies' operational expenses connected with expenses linked to entities which are not insurance or reinsurance undertakings.
C0200/R1300	Total expenses	Amount of all expenses
C0210 to C0280/R1500	Premiums written – net	Definition of premiums written provided in application of directive 91/674/EEC where applicable. The net premiums written represent the sum of the direct business and the accepted insurance business reduced by the amount ceded to reinsurance undertakings.
C0210 to C0280/R1800	Change in other technical provisions - Net	Definition of changes in other technical provisions provided in directive 91/674/EEC where applicable. The net changes in other technical provisions related to the sum of the direct business and the accepted insurance business reduced by the amount ceded to reinsurance undertakings.
C0210 to C0280/R1900	Expenses incurred	All expensed incurred by the undertaking during the reporting period, on accrual basis.
C0300/R2500	Other expenses	Other expenses not covered by above mentioned expenses and not split by LoBs. Such expenses could be for example company pension scheme deficits, holding companies' operational expenses connected with expenses linked to entities which are not insurance or reinsurance undertakings.
C0300/R2600	Total expenses	Amount of all expenses.