

S.05.01. – 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 annual disclosure of information for individual entities.

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.

For quarterly reporting administrative expenses, investment management expenses, acquisition expenses, overhead expenses shall be presented aggregated.

	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/R0140	Premiums written – Reinsurers' share	Definition of premiums written provided in application of directive 91/674/EEC where applicable. Gross premiums written shall comprise all amounts ceded to reinsurers during the financial year in respect of insurance contracts 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	Premiums earned	Definition of earned premiums provided in directive 91/674/EEC

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C0160/R0210	– Gross – Direct business	<p>where applicable.</p> <p>It is the sum of gross premiums written minus the change in the gross provision for unearned premiums related to direct insurance business.</p>
C0010 to C0120/R0220	Premiums earned – Gross – Proportional reinsurance accepted	<p>Definition of earned premiums provided in directive 91/674/EEC where applicable.</p> <p>It is the sum of gross premiums written minus the change in the gross provision for unearned premiums related to proportional reinsurance accepted business.</p>
C0130 to C0160/R0230	Premiums earned – Gross – Non proportional reinsurance accepted	<p>Definition of earned premiums provided in directive 91/674/EEC where applicable.</p> <p>It is the sum of gross premiums written minus the change in the gross provision for unearned premiums related to non-proportional reinsurance accepted business.</p>
C0010 to C0160/R0240	Premiums earned – reinsurers' share	<p>Definition of earned premiums provided in directive 91/674/EEC where applicable.</p> <p>It is the sum of reinsurer's share in gross premiums written minus the change in the reinsurer's share in provision for unearned premiums.</p>
C0010 to C0160/R0300	Premiums earned - Net	<p>Definition of earned premiums provided in directive 91/674/EEC where applicable.</p> <p>It is the sum of gross premiums written minus the change in the gross provision for unearned premiums related to the sum of the direct business and the accepted insurance business reduced by the amount ceded to reinsurance undertakings.</p>
C0010 to C0160/R0310	Claims incurred Gross – Direct business	<p>Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable.</p> <p>The claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year related to insurance contracts arising from direct business.</p>
C0010 to C0120/R0320	Claims incurred Gross – Proportional reinsurance accepted	<p>Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable.</p> <p>The claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year related to insurance contracts arising from the gross proportional reinsurance accepted.</p>
C0130 to C0160/R0330	Claims incurred – Gross – Non proportional reinsurance accepted	<p>Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable.</p> <p>The claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year related to insurance contracts arising from the gross non proportional reinsurance accepted.</p>
C0010 to C0160/R0340	Claims incurred - Reinsurers' share	<p>Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable.</p> <p>It is the reinsurer's share in the sum of the claims paid and the change in the provision for claims during the financial year.</p>

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C0010 to C0160/R0400	Claims incurred – Net	<p>Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable.</p> <p>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.</p>
C0010 to C0160/R0410	Changes in other technical provisions – Gross - Direct business	<p>Changes in other technical provisions as defined in directive 91/674/EEC where applicable.</p> <p>It is the changes in other technical provisions for the gross direct business.</p>
C0010 to C0160/R0420	Changes in other technical provisions – Gross – Proportional reinsurance accepted	<p>Changes in other technical provisions as defined in directive 91/674/EEC where applicable.</p> <p>It is the changes in other technical provisions for the gross proportional reinsurance accepted.</p>
C0130 to C0160/R0430	Changes in other technical provisions - Gross - Non-proportional reinsurance accepted	<p>Changes in other technical provisions as defined in directive 91/674/EEC where applicable.</p> <p>It is the changes in other technical provisions for the gross non-proportional reinsurance accepted.</p>
C0010 to C0160/R0440	Changes in other technical provisions - Reinsurers' share	<p>Changes in other technical provisions as defined in directive 91/674/EEC where applicable.</p> <p>It is the changes in other technical provisions related to the amounts ceded to reinsurers.</p>
C0010 to C0160/R0500	Changes in other technical provisions - Net	<p>Changes in other technical provisions as defined in directive 91/674/EEC where applicable.</p> <p>The net amount of changes in other technical provisions represent the sum of the direct business and the accepted insurance business reduced by the amount ceded to reinsurance undertakings.</p>
C0010 to C0160/R0550	Expenses incurred	All expensed incurred by the undertaking during the reporting period, on accrual basis.
C0200/R0110-R0550	Total	Total for different items for all Lines of Business.
C0200/R1200	Other expenses	<p>Other expenses not covered by above mentioned expenses and not split by LoBs.</p> <p>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.</p>
C0200/R1300	Total expenses	Amount of all expenses
C0210 to C0280/R1410	Premiums written – Gross - Direct business and reinsurance accepted	<p>Definition of premiums written provided in application of directive 91/674/EEC where applicable.</p> <p>Gross premiums written shall comprise all amounts due during the financial year in respect of insurance contracts, arising from gross</p>

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		<p>business, regardless of the fact that such amounts may relate in whole or in part to a later financial year.</p> <p>It includes both direct and reinsurance business.</p>
C0210 to C0280/R1420	Premiums written – Reinsurers’ share	<p>Definition of premiums written provided in application of directive 91/674/EEC where applicable.</p> <p>Gross premiums written shall comprise all amounts ceded to reinsurers due during the financial year in respect of insurance contracts regardless of the fact that such amounts may relate in whole or in part to a later financial year.</p>
C0210 to C0280/R1500	Premiums written – net	<p>Definition of premiums written provided in application of directive 91/674/EEC where applicable.</p> <p>The net premiums written represent the sum of the direct business and the accepted insurance business reduced by the amount ceded to reinsurance undertakings.</p>
C0210 to C0280/R1510	Premiums earned – Gross - Direct business and reinsurance accepted	<p>Definition of earned premiums provided in directive 91/674/EEC where applicable.</p> <p>It is the sum of gross premiums written minus the change in the gross provision for unearned premiums related to direct insurance and reinsurance accepted business.</p>
C0210 to C0280/R1520	Premiums earned – reinsurers’ share	<p>Definition of earned premiums provided in directive 91/674/EEC where applicable.</p> <p>It is the reinsurer's share in gross premiums written minus the change in the reinsurer's share in provision for unearned premiums.</p>
C0210 to C0280/R1600	Premiums earned - Net	<p>Definition of earned premiums provided in directive 91/674/EEC where applicable.</p> <p>It is the sum of gross premiums written minus the change in the gross provision for unearned premiums related to the sum of the direct business and the accepted insurance business reduced by the amount ceded to reinsurance undertakings.</p>
C0210 to C0280/R1610	Claims incurred - Gross - Direct business and reinsurance accepted	<p>Claims incurred in the reporting period as defined in directive 91/674/EEC.</p> <p>The claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year, related to insurance contracts arising from the direct and reinsurance business.</p>
C0210 to C0280/R1620	Claims incurred - Reinsurers’ share	<p>Claims incurred in the reporting period as defined in directive 91/674/EEC.</p> <p>It is the reinsurer's share in the sum of the claims paid and the change in the provision for claims during the financial year.</p>
C0210 to C0280/R1700	Claims incurred – Net	<p>Claims incurred in the reporting period as defined in directive 91/674/EEC.</p> <p>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</p>

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		of the direct business and the accepted insurance business reduced by the amount ceded to reinsurance undertakings.
C0210 to C0280/R1710	Changes in other technical provisions – Gross - Direct business and reinsurance accepted	<p>Definition of changes in other technical provisions provided in directive 91/674/EEC where applicable.</p> <p>It is the changes in other technical provisions relating to insurance contracts arising from the gross direct and reinsurance business.</p>
C0210 to C0280/R1720	Change in other technical provisions - Reinsurers' share	<p>Definition of changes in other technical provisions provided in directive 91/674/EEC where applicable.</p> <p>It is the reinsurers' share in changes in other technical provisions.</p>
C0210 to C0280/R1800	Change in other technical provisions - Net	<p>Definition of changes in other technical provisions provided in directive 91/674/EEC where applicable.</p> <p>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.</p>
C0210 to C0280/R1900	Expenses incurred	All expensed incurred by the undertaking during the reporting period, on accrual basis.
C0300/R1410-R21900	Total	Total for different items for all life lines of business.
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.
C0210 to C0280/R2700	Total amount of surrenders	This amount represents the total amount of surrenders.