

S.05.02 – Premiums, claims and expenses by country (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.

T This annex relates to annual disclosure of information for groups.

This template shall be reported from an accounting perspective (Local GAAP valuation).

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

The following criteria for the classification by country shall be used:

- The information, provided by country, shall be completed for the five most significant countries in addition to the home country or until reaching 90% of the gross written premiums:
- For the direct business for the lines of business “Medical expense”, “Income protection”, “Workers’ compensation”, “Fire and other damage to property” and “Credit and suretyship” information shall be reported by country where the risk is situated as defined in Article 13 (13) of Directive 2009/138/EC;
- For direct business for all other lines of business, information shall be reported by country where the contract was entered into;
- For proportional and non-proportional reinsurance information shall be reported by country of localisation of the ceding undertaking.

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

For the purposes of this template “country where the contract was entered into” means:

- a. The country where the insurance undertaking is established (home country) when the contract was not sold through a branch or freedom to provide services;
- b. The country where the branch is located (host country) when the contract was sold through a branch;
- c. The country where the freedom to provide services was notified (host country) when the contract was sold through freedom to provide services.
- d. If an intermediary is used or in any other situation, it is a), b) or c) depending on who sold the contract.

	ITEM	INSTRUCTIONS
C0020 to C0060/R0010	Top 5 countries (by amount of gross premiums written) - non-life obligations	Identify the ISO 3166-1 alpha-2 code of the countries being reported for the non-life obligations.
C0080 to C0140/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. .
C0080 to C0140/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.

	ITEM	INSTRUCTIONS
C0080 to C0140/R0130	Premiums written – Gross - Non proportional 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 non-proportional reinsurance accepted business, regardless of the fact that such amounts may relate in whole or in part to a later financial year.</p>
C0080 to C0140/R0140	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 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>
C0080 to C0140/R0200	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>
C0080 to C0140/R0210	Premiums earned – Gross – Direct business	<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 insurance direct business.</p>
C0080 to C0140/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>
C0080 to C0140/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>
C0080 to C0140/R0240	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>
C0080 to C0140/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>

	ITEM	INSTRUCTIONS
C0080 to C0140/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>
C0080 to C0140/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 proportional reinsurance accepted.</p>
C0080 to C0140/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 non-proportional reinsurance accepted.</p>
C0080 to C0140/R0340	Claims incurred - Reinsurers' share	<p>Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable.</p> <p>The claims incurred means the the reinsurer's share in sum of the claims paid and the change in the provision for claims during the financial year.</p>
C0080 to C0140/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>
C0080 to C0140/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>
C0080 to C0140/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>
C0080 to C0140/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>
C0080 to C0140/R0440	Changes in other technical provisions -	<p>Changes in other technical provisions as defined in directive 91/674/EEC where applicable.</p>

	ITEM	INSTRUCTIONS
	Reinsurers' share	It is the changes in other technical provisions related to the amounts ceded to reinsurers.
C0080 to C0140/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>
C0080 to C0140/R0550	Expenses incurred	All expenses incurred by the undertaking during the reporting period, on accrual basis.
C0140/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>
C0140/R1300	Total expenses	Amount of all expenses corresponding to countries covered by this template.
C0160 to C0200/R1400	Top 5 countries (by amount of gross premiums written) - life obligations	Identify the ISO 3166-1 alpha-2 code of the countries being reported for the life obligations.
C0220 to C0280/R1410	Premiums written - Gross	<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 business, regardless of the fact that such amounts may relate in whole or in part to a later financial year.</p>
C0220 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>
C0220 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>
C0220 to C0280/R1510	Premiums earned – Gross	<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 and reinsurance accepted gross business.</p>

	ITEM	INSTRUCTIONS
C0220 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>
C0220 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>
C0220 to C0280/R1610	Claims incurred - Gross	<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 direct and reinsurance business.</p>
C0220 to C0280/R1620	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 reinsurers’ share in the sum of the claims paid and the change in the provision for claims during the financial year.</p>
C0220 to C0280/R1700	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>
C0220 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>
C0220 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>
C0220 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>It is the 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>

	ITEM	INSTRUCTIONS
C0220 to C0280/R1900	Expenses incurred	All expenses incurred by the undertaking during the reporting period, on accrual basis.
C0280/R2500	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>
C0280/R2600	Total expenses	Amount of all expenses corresponding to countries covered by this template.