

Official Journal

of the European Communities

ISSN 0378-6978

L 154

Volume 42

19 June 1999

English edition

Legislation

Contents

I *Acts whose publication is obligatory*

- ★ Commission Regulation (EC) No 1225/1999 of 27 May 1999 concerning the definitions of characteristics for insurance services statistics ⁽¹⁾ 1
- ★ Commission Regulation (EC) No 1226/1999 of 28 May 1999 concerning the derogations to be granted for insurance services statistics ⁽¹⁾ 46
- ★ Commission Regulation (EC) No 1227/1999 of 28 May 1999 concerning the technical format for the transmission of insurance services statistics ⁽¹⁾ 75
- ★ Commission Regulation (EC) No 1228/1999 of 28 May 1999 concerning the series of data to be produced for insurance services statistics ⁽¹⁾ 91

Price: EUR 24,50

⁽¹⁾ Text with EEA relevance

EN

Acts whose titles are printed in light type are those relating to day-to-day management of agricultural matters, and are generally valid for a limited period.

The titles of all other acts are printed in bold type and preceded by an asterisk.

I

(Acts whose publication is obligatory)

COMMISSION REGULATION (EC) No 1225/1999
of 27 May 1999
concerning the definitions of characteristics for insurance services statistics
(Text with EEA relevance)

THE COMMISSION OF THE EUROPEAN COMMUNITIES,

Having regard to the Treaty establishing the European Community,

Having regard to Council Regulation (EC, Euratom) No 58/97 of 20 December 1996 concerning structural business statistics⁽¹⁾, as last amended by Regulation (EC, Euratom) No 410/98⁽²⁾, and in particular Article 12(iii) thereof,

- (1) Whereas Council Regulation (EC, Euratom) No 58/97 established a common framework for the production of Community statistics on the structure, activity, performance and competitiveness of the insurance sector in the Community;
- (2) Whereas it is necessary to implement a set of definitions for the insurance services statistics characteristics;
- (3) Whereas the measures provided for in this Regulation are in accordance with the opinion of the Statistical Programme Committee,

HAS ADOPTED THIS REGULATION:

Article 1

1. The characteristics referred to in Article 4 of Regulation (EC, Euratom) No 58/97 are defined in the Annex to this Regulation.

⁽¹⁾ OJ L 14, 17.1.1997, p. 1.

⁽²⁾ OJ L 52, 21.2.1998, p. 1.

2. In these definitions, references to company accounts use the headings laid down in Article 6 (balance sheet), Article 34 (profit and loss account) or Article 63 (notes on the accounts) of Council Directive 91/674/EEC⁽³⁾ on the annual accounts and consolidated accounts of insurance undertakings.

Article 2

1. Member States shall apply these definitions for the list A characteristics listed in point 3, Section 4 of Annex 5 to Regulation (EC, Euratom) No 58/97 for the 1999 reference year and subsequent years and for the list B of characteristics listed in point 4, Section 4 of Annex 5 to the said Regulation for the 2003 reference year and subsequent years.

2. Member States shall also apply these definitions for list A characteristics for the 1996, 1997 and 1998 reference years where this corresponds to existing national practices and for list B of characteristics for the 2000, 2001 and 2002 reference years where this corresponds to existing national practices.

Article 3

This Regulation shall enter into force on the 20th day following its publication in the *Official Journal of the European Communities*.

⁽³⁾ OJ L 374, 31.12.1991, p. 7.

This Regulation shall be binding in its entirety and directly applicable in all Member States.

Done at Brussels, 27 May 1999.

For the Commission
Yves-Thibault de SILGUY
Member of the Commission

ANNEX

DEFINITIONS OF CHARACTERISTICS

STRUCTURAL VARIABLES

Code: 11 11 0

Name: Number of enterprises

Definition

The number of enterprises is defined in the Annex to Commission Regulation (EC) No 2700/98 of 17 December 1998 concerning the definitions of characteristics for structural business statistics⁽¹⁾.

Note: All enterprises authorised at the end of the reference period are included. Enterprises wound up or being in the run-off are excluded (enterprises in the run-off should be excluded if their investments/provisions are small, while large enterprises in the run-off have to be accounted for). Branches of enterprises with head office in non-EEA countries are covered. For reinsurance enterprises no branches of enterprises with head office in non-EEA countries are recorded.

Code: 11 11 1

Name: Number of enterprises broken down by legal status

Definition

The number of enterprises (see variable 11 11 0) is broken down by legal status as follows: incorporated enterprises limited by shares, mutual enterprises, branches of insurance enterprises with head office in non-EEA Member States, others.

Link to other variables

Number of enterprises broken down by legal status is a further breakdown of the number of enterprises (11 11 0).

Code: 11 11 2

Name: Number of enterprises broken down by class of gross premiums written

Definition

The number of enterprises (see variable 11 11 0) broken down by size classes of gross premiums written.

⁽¹⁾ OJ L 344, 18.12.1998, p. 49.

Link to other variables

Number of enterprises broken down by size class of gross premiums written is a further breakdown of the number of enterprises (11 11 0).

Code: 11 11 3

Name: Number of enterprises broken down by size class of gross technical provisions

Definition

The number of enterprises (see variable 11 11 0) broken down by size class of gross technical provisions.

Link to other variables

Number of enterprises broken down by size class of gross technical provisions is a further breakdown of the number of enterprises (11 11 0).

Code: 11 11 5

Name: Number of enterprises broken down by country of residence of the parent enterprise

Definition

‘Parent enterprise’: shall mean a parent undertaking within the meaning of Article 1(1) of Council Directive 83/349/EEC of 13 June 1983 based on Article 54(3)(g) of the Treaty on consolidated accounts⁽¹⁾, and any undertaking which, in the opinion of the relevant supervisory authority, effectively exercises a dominant influence over the insurance enterprise.

The following geographical breakdown of parent enterprises has to be used: parent enterprise situated in the home Member State (the observed enterprise can be regarded as domestic controlled), parent enterprise situated in other countries (the observed enterprise can be regarded as foreign controlled). As mutual enterprises and branches of insurance enterprises with head office in non-EEA countries do not have any parent enterprise, these enterprises are not considered here. The ultimate beneficiary ownership is the concept preferred which should as far as possible be followed.

Note: For practical reasons Member States have the choice to deliver this variable only for those insurance enterprises which are — as regards their gross premiums written — under the top 90 % of the life insurance, non-life insurance, composite insurance and specialist reinsurance markets. If Member States follow this alleviation it has to be indicated.

Link to other variables

Number of enterprises by residence of the parent enterprise is a further breakdown of the number of enterprises (11 11 0).

⁽¹⁾ OJ L 193, 18.7.1983, p. 1.

Code: 11 41 0

Name: Total number and location of branches in other countries

Definition

Branch as defined in Article 1 of Council Directive 92/49/EEC ⁽¹⁾ (third non-life insurance Directive) and Article 1 of Council Directive 92/96/EEC ⁽²⁾ (third life assurance Directive). The following geographical breakdown of the number of branches abroad has to be used: each single other Member State, other EEA countries, Switzerland, United States of America, Japan, other third countries (rest of the world).

Note: Enterprises wound up or being in the run-off or enterprises without a large amount of investments or provisions are excluded. All branches established abroad by an insurance enterprise which is registered in the home Member State are covered.

PROFIT AND LOSS ACCOUNT VARIABLES

Note for the presentation of profit and loss account data

The only data which should be provided with an algebraical sign are the variables for which values are likely to be either positive or negative depending on the business.

For the variables which amounts are always positive or always negative, no algebraical sign should be provided.

In the following, the variables which algebraical sign is not constant are marked: (+/-)

IMPORTANT: an increase in a provision leads to an *expenditure* (e.g. an increase in the provision for unearned premiums leads to lower premiums earned compared to premiums written), the corresponding variable (e.g. change in the provision for unearned premiums) should therefore be reported with a MINUS sign. Inversely a drop in a provision leads to an *income* (e.g. a decrease in the provision for unearned premiums means higher premiums earned compared to premiums written) the corresponding variable should therefore be reported with a PLUS sign.

Code: 12 11 0

Name: Gross premiums written

Definition

Article 35 of Directive 91/674/EEC: gross premiums written as equivalent for turnover.

Note: For the layout of the profit and loss account (technical account): Article 34, I. 1(a) of Directive 91/674/EEC for non-life insurance business and Article 34, II. 1(a) of Directive 91/674/EEC for life insurance business.

Link to other variables

Gross premiums written (12 11 0) is based on:

⁽¹⁾ OJ L 228, 11.8.1992, p. 1.

⁽²⁾ OJ L 360, 9.12.1992, p. 1.

Gross direct premiums written (12 11 1)

+ Gross reinsurance premiums accepted, written premiums (12 11 2)

Gross premiums written is used in the calculation of gross premiums earned and other aggregates and balances.

Code: 32 11 4

Name: Gross premiums written broken down by legal status

Definition

The gross premiums written (see variable 12 11 0) are broken down by legal status as follows: incorporated enterprises limited by shares, mutual enterprises, branches of insurance enterprises with head office in non-EEA Member States, others.

Note: For reinsurance enterprises no branches of enterprises with head office in non-EEA countries are recorded.

Link to other variables

Gross premiums written broken down by legal status is a further breakdown of the gross premiums written (12 11 0).

Code: 12 11 1

Name: Gross premiums written

Definition

Article 35 of Directive 91/674/EEC. Only direct insurance premiums are covered.

Note: For the layout of the profit and loss account (technical account): Article 34, I. 1(a) of Directive 91/674/EEC for non-life insurance business and Article 34 , II. 1(a) of Directive 91/674/EEC for life insurance business.

Link to other variables

Gross premiums written (12 11 1)

+ Gross reinsurance premiums accepted, written premiums (12 11 2)

= Gross premiums written (12 11 0)

Code: 12 11 3

Name: Gross premiums written, individual premiums

Definition

Article 35 of Directive 91/674/EEC.

Note: For the breakdown individual premiums: Article 63 of Directive 91/674/EEC.

Link to other variables

Gross premiums written, individual premiums (12 11 3)

+ Gross direct premiums written, premiums under group contracts (12 11 4)

= Gross direct premiums written (12 11 1)

Code: 12 11 4

Name: Gross direct premiums written, premiums under group contracts

Definition

Article 35 of Directive 91/674/EEC.

Note: For the breakdown premiums under group contracts: Article 63 of Directive 91/674/EEC.

Link to other variables

Gross direct premiums written, individual premiums (12 11 3)

+ Gross direct premiums written, premiums under group contracts (12 11 4)

= Gross direct premiums written (12 11 1)

Code: 12 11 5

Name: Gross direct premiums written, periodic premiums

Definition

Article 35 of Directive 91/674/EEC.

Note: For the breakdown periodic premiums: Article 63 of Directive 91/674/EEC.

Link to other variables

Gross direct premiums written, periodic premiums (12 11 5)

+ Gross direct premiums written, single premiums (12 11 6)

= Gross direct premiums written (12 11 1)

Code: 12 11 6

Name: Gross direct premiums written, single premiums

Definition

Article 35 of Directive 91/674/EEC.

Note: For the breakdown single premiums: Article 63 of Directive 91/674/EEC.

Link to other variables

Gross direct premiums written, periodic premiums (12 11 5)

+ Gross direct premiums written, single premiums (12 11 6)

= Gross direct premiums written (12 11 1)

Code: 12 11 7

Name: Gross direct premiums written, premiums from non-bonus contracts

Definition

Article 35 of Directive 91/674/EEC.

Note: For the breakdown premiums from non-bonus contracts: Article 63 of Directive 91/674/EEC.

Link to other variables

Gross direct premiums written, premiums from non-bonus contracts (12 11 7)

+ Gross direct premiums written, premiums from bonus contracts (12 11 8)

+ Gross direct premiums written, premiums from contracts where the investment risk is borne by policyholders (12 11 9)

= Gross direct premiums written (12 11 1)

Code: 12 11 8

Name: Gross direct premiums written, premiums from bonus contracts

Definition

Article 35 of Directive 91/674/EEC.

Note: For the breakdown premiums from bonus contracts: Article 63 of Directive 91/674/EEC.

Link to other variables

Gross direct premiums written, premiums from non-bonus contracts (12 11 7)

+ Gross direct premiums written, premiums from bonus contracts (12 11 8)

+ Gross direct premiums written, premiums from contracts where the investment risk is borne by policyholders (12 11 9)

= Gross direct premiums written (12 11 1)

Code: 12 11 9

Name: Gross direct premiums written, premiums from contracts where the investment risk is borne by policyholders

Definition

Article 35 of Directive 91/674/EEC.

Note: For the breakdown premiums from contracts where the investment risk is borne by policyholders: Article 63 of Directive 91/674/EEC.

Link to other variables

Gross direct premiums written, premiums from non-bonus contracts (12 11 7)

+ Gross direct premiums written, premiums from bonus contracts (12 11 8)

+ Gross direct premiums written, premiums from contracts where the investment risk is borne by policyholders (12 11 9)

= Gross direct premiums written (12 11 1)

Code: 32 11 5

Name: Gross direct premiums written broken down according to the country of residence of the parent enterprise

Definition

In accordance with the breakdown of variable 11 11 5 the gross direct premiums written are broken down into a share related to domestic controlled enterprises and a share related to foreign controlled enterprises.

Code: 12 11 2

Name: Gross reinsurance premiums accepted, written premiums

Definition

Article 35 of Directive 91/674/EEC. Only written premiums of the business accepted are covered.

Note: For the layout of the profit and loss account (technical account): Article 34, I. 1(a) of Directive 91/674/EEC for non-life insurance business and Article 34 , II. 1(a) of Directive 91/674/EEC for life insurance business.

Link to other variables

Gross direct premiums written (12 11 1)

+ Gross reinsurance premiums accepted, written premiums (12 11 2)

= Gross premiums written (12 11 0)

Code: 32 11 6

Name: Gross reinsurance premiums accepted, written premiums broken down according to the country of residence of the parent enterprise

Definition

In accordance with the breakdown of variable 11 11 5 the gross reinsurance premiums accepted, written premiums are broken down into a share related to domestic controlled enterprises and a share related to foreign controlled enterprises.

Code: 32 11 2

Name: Gross change in the provision for unearned premiums (+/-)

Definition

Articles 25 and 37 of Directive 91/674/EEC.

Note: For the layout of the profit and loss account (technical account): Article 34, I. 1(c) of Directive 91/674/EEC for non-life insurance business and Article 34, II 1(c) of Directive 91/674/EEC for life insurance business.

Link to other variables

Gross change in the provision for unearned premiums is used in the calculation of gross premiums earned as well as in the calculation of the gross balance of the technical account (32 17 0) and other aggregates and balances.

Code: 32 12 0

Name: Allocated investment return transferred from the non-technical account

Definition

Articles 42 and 43 of Directive 91/674/EEC.

Note: For the layout of the profit and loss account: Article 34, I. 2 of Directive 91/674/EEC. This data will be collected according to the different methods of allocating the investment income in the technical and non-technical account. For the countries which are using the possibilities permitted by Article 42(4) of Directive 91/674/EEC this item can be replaced by other items based on the choices created by this Article.

Link to other variables

Allocated investment return transferred from the non-technical account is used in the calculation of the gross balance of the technical account (32 17 0) and other aggregates and balances.

Code: 32 13 1

Name: Gross claims payments

Definition

Article 38 of Directive 91/674/EEC.

Note: For the layout of the profit and loss account (technical account): Article 34, I. 4(a)(aa) of Directive 91/674/EEC for non-life insurance business and Article 34, II. 5(a)(aa) of Directive 91/674/EEC for life insurance business. All gross payments on claims made during the financial year are covered.

Link to other variables

Gross claims payments are used in the calculation of gross claims incurred as well as in the calculation of the gross balance of the technical account (32 17 0) and other aggregates and balances.

Code: 32 13 2

Name: Gross payments in respect of claims incurred in the current accounting year

Definition

Article 38 of Directive 91/674/EEC.

Note: All gross payments on claims made during the financial year which are referring to claims incurred in the current accounting year are covered.

Link to other variables

Gross payments in respect of claims incurred in the current accounting year are part of the variable gross claims payments (32 13 1).

Code: 32 13 4

Name: Gross change in the provisions for outstanding claims (+/-)

Definition

Article 38 of Directive 91/674/EEC.

Note: For the layout of the profit and loss account (technical account): Article 34, I. 4(b)(aa) of Directive 91/674/EEC for non-life insurance business and Article 34, II. 5(b)(aa) of Directive 91/674/EEC for life insurance business.

Link to other variables

Gross change in the provision for outstanding claims is used in the calculation of the variable gross claims incurred as well as in the calculation of the gross balance of the technical account (32 17 0) and other aggregates and balances.

Code: 32 14 0

Name: Gross operating expenses

Definition

This variable is the sum of acquisition costs, change in deferred acquisition costs and administrative expenses.

Note: For the layout of the profit and loss account (technical account): Article 34, I. 7(a), (b) and (c) of Directive 91/674/EEC for non-life insurance business and Article 34, II. 8(a), (b) and (c) of Directive 91/674/EEC for life insurance business.

Link to other variables

Gross operating expenses are used in the calculation of the gross balance of the technical account (32 17 0) and other aggregates and balances.

Code: 32 15 0

Name: Change in the equalisation provision (+/-)

Definition

Article 30 of Directive 91/674/EEC.

Note: For the layout of the profit and loss account (technical account): Article 34, I. 9 of Directive 91/674/EEC for non-life insurance.

Link to other variables

Change in the equalisation provision is used in the calculation of the gross balance of the technical account (32 17 0) and other aggregates and balances.

Code: 32 16 0

Name: Other items in the technical account, gross amount (+/-)

Definition

This variable is the balance of the other technical income, gross amount, the gross changes in other technical provisions, not shown under other headings, bonuses and rebates, gross amount and the other technical charges, gross amount.

If the difference between the gross amount and the net amount of this item is of minor importance, this item can be replaced by 'other items in the technical account, net amount'. In this case this variable is the balance of the other technical income, net amount (32 16 1), the net changes in other technical provisions, not shown under other headings (32 16 2), bonuses and rebates, net amount (32 16 3) and the other technical charges, net amount (32 16 4). If Member States use the net amount it has to be indicated.

Link to other variables

Other items in the technical account, gross amount is used in the calculation of the gross balance of the technical account (32 17 0) and other aggregates and balances.

Code: 32 16 1

Name: Other technical income, net amount

Definition

Net technical income, not shown under other headings.

Note: For the layout of the profit and loss account (technical account): Article 34, I. 3 of Directive 91/674/EEC for non-life insurance and Article 34, II. 4 of Directive 91/674/EEC for life insurance business.

Code: 32 16 2

Name: Net changes in other technical provisions, not shown under other headings (+/-)

Definition

Article 26 of Directive 91/674/EEC.

Note: For the layout of the profit and loss account (technical account): Article 34, I. 5 of Directive 91/674/EEC for non-life insurance business and Article 34, II. 6(b) of Directive 91/674/EEC for life insurance business.

Code: 32 16 3

Name: Bonuses and rebates, net amount

Definition

Articles 29 and 39 of Directive 91/674/EEC.

Note: For the layout of the profit and loss account (technical account): Article 34, I. 6 of Directive 91/674/EEC for non-life insurance business and Article 34, II. 7 of Directive 91/674/EEC for life insurance business.

Code: 32 16 4

Name: Other technical charges, net amount

Definition

Net technical charges, not shown under other headings.

Note: For the layout of the profit and loss account (technical account): Article 34, I. 8 of Directive 91/674/EEC for non-life insurance business and Article 34, II. 11 of Directive 91/674/EEC for life insurance business.

Code: 32 22 0

Name: **Investment income**

Definition

Article 42 of Directive 91/674/EEC.

Note: For the layout of the profit and loss account (technical account): Article 34, II. 2 of Directive 91/674/EEC for life insurance business. This variable will be collected according to the different methods of allocating the investment income in the technical and non-technical account.

Link to other variables

The investment income is used in the calculation of the sub-total I (= gross balance of the technical account) (32 17 0).

Code: 32 23 0

Name: **Unrealised gains on investments**

Definition

Article 44 of Directive 91/674/EEC.

Note: For the layout of the profit and loss account (technical account): Article 34, II. 3 of Directive 91/674/EEC for life insurance business.

Link to other variables

The unrealised gains on investments are used in the calculation of the sub-total I (= gross balance of the technical account) (32 17 0).

Code: 32 25 0

Name: **Gross change in life insurance provision (+/-)**

Definition

Article 27 of Directive 91/674/EEC.

Note: For the layout of the profit and loss account (technical account): Article 34, II. 6(a)(aa) of Directive 91/674/EEC for life insurance business.

Link to other variables

The gross change in life insurance provision is used in the calculation of the sub-total I (= gross balance of the technical account) (32 17 0).

Code: 32 27 0

Name: **Investment charges**

Definition

Article 42 of Directive 91/674/EEC.

Note: For the layout of the profit and loss account (technical account): Article 34, II. 9 of Directive 91/674/EEC for life insurance business. This data will be collected according to the different methods of allocating the investment income in the technical and non-technical account.

Link to other variables

The investment charges are used in the calculation of the sub-total I (= gross balance of the technical account) (32 17 0).

Code: 32 28 0

Name: **Unrealised losses on investments**

Definition

Article 44 of Directive 91/674/EEC.

Note: For the layout of the profit and loss account (technical account): Article 34, II. 10 of Directive 91/674/EEC.

Link to other variables

The unrealised losses on investments are used in the calculation of the sub-total I (= gross balance of the technical account) (32 17 0).

Code: 32 29 0

Name: **Allocated investment return transferred to the non-technical account**

Definition

Article 43 of Directive 91/674/EEC.

Note: For the layout of the profit and loss account: Article 34, II. 12 of Directive 91/674/EEC. This data will be collected according to the different methods of allocating the investment income in the technical and non-technical account.

Link to other variables

The allocated investment return transferred to the non-technical account in the calculation of the sub-total I (= gross balance of the technical account) (32 17 0).

Code: 32 17 0

Name: Sub-total I (= gross balance of the technical account) (+/-)

Definition

Gross balance of the technical account of the profit and loss account.

Note: Gross amount corresponding to the sub-total as included in Article 34, I. 10 of Directive 91/674/EEC (technical account) for non-life insurance business and in Article 34, II. 13 of Directive 91/674/EEC for life insurance business.

Link to other variables

Sub-total I is calculated as follows for non-life insurance business:

- Gross premiums earned [12 11 0 + 32 11 2 (+/-)]
- + Allocated investment return transferred from the non-technical account (32 12 0)
- Gross claims incurred [32 13 1 + 32 13 4 (+/-)]
- Gross operating expenses (32 14 0)
- + Change in equalisation provision (32 15 0) (+/-)
- + Other items in the technical account, gross amount (32 16 0) (+/-).

In the 'other items in the technical account' (32 16 0) are recorded on net base only this net amount is considered in the calculation of the sub-total I: gross balance of the technical account.

Sub-total I is calculated as follows for life insurance business:

- Gross premiums earned [12 11 0 + 32 11 2 (+/-)]
- + Investment income (32 22 0)
- + Unrealised gains on investments (32 23 0)
- Gross claims incurred [32 13 1 + 32 13 4 (+/-)]
- + Gross change in life insurance provision (32 25 0) (+/-)
- Gross operating expenses (32 14 0)
- Investment charges (32 27 0)
- Unrealised gains on investments (32 28 0)
- Allocated investment return transferred to the non-technical account (32 29 0)
- + Other items in the technical account, gross amount (32 16 0) (+/-).

If the 'other items in the technical account' (32 16 0) are recorded on net base only this net amount is considered in the calculation of sub-total I: gross balance of the technical account.

Sub-total I (= gross balance of the technical account) is used in the calculation of sub-total II (= net balance of the technical account) (32 19 0).

Code: 32 18 0

Name: Reinsurance balance (+/-)

Definition

Reinsurance balance of the technical account of the profit and loss account.

Note: Article 63 of Directive 91/674/EEC.

Link to other variables

This variable is calculated as follows:

- Reinsurers share of gross premiums written (32 18 1)
- + Reinsurers share of the gross change in the provision for unearned premiums (32 18 3) (+/-)
- Reinsurers share of gross claims incurred [32 18 5 + 32 18 6 (+/-)]
- Reinsurance commissions and profit participations (32 18 7)
- + Reinsurers share of the gross amount of other items in the technical account (32 18 8) (+/-)
- + Reinsurers share of gross change in life insurance provision (32 33 4) (+/-)

The reinsurance balance is used in the calculation of sub-total II (= net balance of the technical account) (32 19 0) (+/-).

Code: 32 18 1

Name: Reinsurers share of gross premiums written

Definition

Article 36 of Directive 91/674/EEC.

Note: For the layout of the profit and loss account (technical account): Article 34, I. 1(b) of Directive 91/674/EEC for non-life insurance business and Article 34, II 1(b) of Directive 91/674/EEC for life insurance business.

Link to other variables

Reinsurers share of gross premiums written is part of the reinsurance balance (32 18 0).

Code: 32 18 2

Name: Reinsurers share of gross premiums written broken down according to the country of residence of the parent enterprise

Definition

In accordance with the breakdown of variable 11 11 5 the reinsurers share of gross premiums written is broken down into a share related to domestic controlled enterprises and a share related to foreign controlled enterprises.

Code: 32 18 3

Name: Reinsurers share of the gross change in the provision for unearned premiums (+/-)

Definition

Articles 25 and 37 of Directive 91/674/EEC.

Note: For the layout of the profit and loss account (technical account): Article 34, I. 1(d) of Directive 91/674/EEC for non-life insurance business and Article 34, II. 1(c) of Directive 91/674/EEC for life insurance business. Here the reinsurers share of the gross amount is recorded.

Link to other variables

The reinsurers share of the gross change in the provision for unearned premiums is part of the reinsurance balance (32 18 0).

Code: 32 18 5

Name: Reinsurers share of gross claims payments

Definition

Article 38 of Directive 91/674/EEC.

Note: For the layout of the profit and loss account (technical account): Article 34, I. 4(a)(bb) of Directive 91/674/EEC for non-life insurance business and Article 34, II. 5(a)(bb) of Directive 91/674/EEC for life insurance business.

Link to other variables

The reinsurers share of gross claims payments is part of the reinsurance balance (32 18 0).

The reinsurers share of gross claims payments is part of the variable reinsurers share of gross claims incurred.

Code: 32 18 6

Name: Reinsurers share of gross change in the provision for outstanding claims (+/-)

Definition

Article 38 of Directive 91/674/EEC.

Note: For the layout of the profit and loss account (technical account): Article 34, I. 4(b)(bb) of Directive 91/674/EEC for non-life insurance business and Article 34, II. 5(b)(bb) of Directive 91/674/EEC for life insurance business.

Link to other variables

The reinsurers share of gross change in the provision for outstanding claims is part of the reinsurance balance (32 18 0).

The reinsurers share of gross change in the provisions for outstanding claims is part of the variable reinsurers share of gross claims incurred.

Code: 32 18 7

Name: Reinsurance commissions and profit participations

Definition

Reinsurance commissions and profit participations received for the business ceded.

Note: For the layout of the profit and loss account (technical account): Article 34, I. 7(d) of Directive 91/674/EEC for life insurance business and Article 34, II. 8(d) of Directive 91/674/EEC for life insurance business.

Link to other variables

Reinsurance commissions and profit participations are part of the reinsurance balance (32 18 0).

Code: 32 18 8

Name: Reinsurers share of the gross amount of other items in the technical account (+/-)

Definition

This variable is the reinsurers share corresponding to variable 32 16 0 (covering the following components: other technical income; changes in other technical provisions, not shown under other headings; bonuses and rebates; other technical charges).

Note: If the 'other items in the technical account' (32 16 0) are recorded on net base only, this variable does not have to be delivered.

Link to other variables

The reinsurers share of the gross amount of other items in the technical account is part of the reinsurance balance (32 18 0).

Code: 32 33 4

Name: Reinsurers share of gross change in life insurance provision (+/-)

Definition

Article 27 of Directive 91/674/EEC.

Note: For the layout of the profit and loss account: Article 34, II. 6(a)(bb) of Directive 91/674/EEC.

Link to other variables

The reinsurers share of gross change in life insurance provision is part of the reinsurance balance (32 18 0).

Code: 32 19 0

Name: Sub-total II (= net balance of the technical account) (+/-)

Definition

Net balance of the technical account of the profit and loss account (net of reinsurance).

Note: For the layout of the profit and loss account: Article 34, I. 10 of Directive 91/674/EEC (technical account) for non-life insurance business, Article 34, II. 13 of Directive 91/674/EEC (technical account) for life insurance business and Article 34, III. 1 and 2 of Directive 91/674/EEC (non-technical account).

Link to other variables

This variable is calculated as follows:

Gross balance of the technical account (32 17 0) (+/-)

– Reinsurance balance (32 18 0) (+/-).

Code: 32 42 0

Name: Investment income

Definition

Article 42 of Directive 91/674/EEC.

Note: For the layout of the profit and loss account (technical account): Article 34, III. 3 of Directive 91/674/EEC. This variable will be collected according to the different methods of allocating the investment income in the technical and non-technical account.

Code: 32 43 0

Name: Allocated investment return transferred from the life-assurance technical account

Definition

Article 43 of Directive 91/674/EEC.

Note: For the layout of the profit and loss account (non-technical account): Article 34, III. 4 of Directive 91/674/EEC. This data will be collected according to the different methods of allocating the investment income in the technical and non-technical account.

Code: 32 44 0

Name: Investment charges

Definition

Article 42 of Directive 91/674/EEC.

Note: For the layout of the profit and loss account (non-technical account): Article 34, III. 5 of Directive 91/674/EEC. This data will be collected according to the different methods of allocating the investment income in the technical and non-technical account.

Code: 32 45 0

Name: Allocated investment return transferred from the non-technical account

Definition

Article 42 of Directive 91/674/EEC.

Note: For the layout of the profit and loss account (non-technical account): Article 34, III. 6 of Directive 91/674/EEC. This data will be collected according to the different methods of allocating the investment income in the technical and non-technical account.

Code: 32 46 0

Name: Other income

Definition

Other income, not shown under other headings.

Note: For the layout of the profit and loss account (non-technical account): Article 34, III. 7 of Directive 91/674/EEC for the non-technical account.

Code: 32 47 0

Name: Other charges, including value adjustments

Definition

Other charges, not shown under other headings (including value adjustments).

Note: For the layout of the profit and loss account (non-technical account): Article 34, III. 8 of Directive 91/674/EEC.

Code: 32 48 0

Name: Profit or loss on ordinary activities (+/-)

Definition

Some information in Article 22 and following of Directive 78/660/EEC⁽¹⁾.

Note: For the layout of the profit and loss account (non-technical account): Article 34, III. 9 and 10 of Directive 91/674/EEC.

Code: 32 49 0

Name: Extraordinary profit or loss (+/-)

Definition

Some information in Article 22 and following of Council Directive 78/660/EEC.

Note: For the layout of the profit and loss account (non-technical account): Article 34, III. 13 of Directive 91/674/EEC.

Code: 32 50 0

Name: All taxes (tax on profit or loss on ordinary activities, tax on extraordinary profit or loss, other taxes)

Definition

Some information in Article 22 and following of Directive 78/660/EEC.

Note: For the layout of the profit and loss account (non-technical account): Article 34, III. 9, 14 and 15 of Directive 91/674/EEC.

⁽¹⁾ OJ L 222, 14.8.1978, p. 11.

Code: 32 51 0

Name: Profit or loss for the financial year (+/-)

Definition

Some information in Article 22 and following of Directive 78/660/EEC.

Note: For the layout of the profit and loss account (non-technical account): Article 34, III. 16 of Directive 91/674/EEC.

Code: 32 61 1

Name: Commissions for total insurance business

Definition

This variable is the sum of commissions for the direct insurance business (32 61 2) and the business accepted (see also Article 64 of Directive 91/674/EEC).

Link to other variables

Commissions for total insurance business are used in the calculation of the variable external expenses on goods and services (32 61 4).

Code: 32 61 2

Name: Commissions for direct insurance business

Definition

Article 64 of Directive 91/674/EEC. This variable includes the total amount of commissions for the direct insurance business.

Link to other variables

Commissions for direct insurance business are part of the variable commissions for total insurance business (32 61 1).

Code: 32 61 4

Name: External expenses on goods and services

Definition

Total purchases of goods and services (variable 13 11 0 of Regulation (EC) No 2700/98 concerning the definitions of characteristics for structural business statistics) less commissions for total insurance business (variable 32 61 1).

Note: Allocation on enterprise level has to be assured by means of a distribution key in the case of enterprise groups.

Code: 13 31 0

Name: Personnel costs

Definition

The personnel cost are defined in the Annex to Regulation (EC) No 2700/98.

Note: Allocation on enterprise level has to be assured by means of a distribution key in the case of enterprise groups.

Code: 32 61 5

Name: External and internal claims management expenses

Definition

External and internal claims management expenses.

Note: The total of commissions, external expenditure on goods and services and personnel costs (32 61 1 + 32 61 4 + 13 31 0) are to be allocated by function. It has therefore to be broken down in the variables 32 61 5, 32 61 6, 32 61 7, 32 61 8 and 32 61 9 (see also Article 38 of Directive 91/674/EEC).

Link to other variables

External and internal claims management expenses are part of the variable total of commissions, external expenditure on goods and services and personnel costs.

Code: 32 61 6

Name: Acquisition costs

Definition

Article 40 of Directive 91/674/EEC.

Note: The total of commissions, external expenditure on goods and services and personnel costs (32 61 1 + 32 61 4 + 13 31 0) are to be allocated by function and has therefore to be broken down in the variables 32 61 5, 32 61 6, 32 61 7, 32 61 8 and 32 61 9.

For the layout of the profit and loss account (technical account): Article 34 I. 7(a) and II. 8(a) of Directive 91/674/EEC respectively for the non-life insurance business and the life insurance business.

Link to other variables

Acquisition costs are part of the variable total of commissions, external expenditure on goods and services and personnel costs.

Code: 32 61 7

Name: Administrative expenses

Definition

Article 41 of Council Directive 91/674/EEC.

Note: The total of commissions, external expenditure on goods and services and personnel costs (32 61 1 + 32 61 4 + 13 31 0) are to be allocated by function and has therefore to be broken down in the variables 32 61 5, 32 61 6, 32 61 7, 32 61 8 and 32 61 9.

For the layout of the profit and loss account (technical account): Article 34, I. 7(c) and II. 8(c) of Directive 91/674/EEC respectively for the non-life insurance business and the life insurance business.

Link to other variables

Administrative expenses are part of the variable total of commissions, external expenditure on goods and services and personnel costs.

Code: 32 61 8

Name: Gross other technical charges

Definition

Gross other technical charges.

Note: The total of commissions, external expenditure on goods and services and personnel costs (32 61 1 + 32 61 4 + 13 31 0) are to be allocated by function and has therefore to be broken down in the variables 32 61 5, 32 61 6, 32 61 7, 32 61 8 and 32 61 9.

Note: For the layout of the profit and loss account (technical account): Article 34, I. 8 and II. 11 of Directive 91/674/EEC respectively for the non-life insurance business and the life insurance business.

Link to other variables

Gross other technical charges are part of the variable total of commissions, external expenditure on goods and services and personnel costs.

Code: 32 61 9

Name: Investment management charges

Definition

Article 42 of Directive 91/674/EEC.

Note: The total of commissions, external expenditure on goods and services and personnel (32 61 1 + 32 61 4 + 13 31 0) are to be allocated by function and has therefore to be broken down in the variables 32 61 5, 32 61 6, 32 61 7, 32 61 8 and 32 61 9.

Note: For the layout of the profit and loss account (technical account): Article 34, II. 9(a) and III 5(a) of Directive 91/674/EEC respectively for the non-life insurance business and the life insurance business.

Link to other variables

Investment management charges are part of the variable total of commissions, external expenditure on goods and services and personnel costs.

Code: 32 71 1

Name: **Income from participating interests**

Definition

Article 42 of Directive 91/674/EEC.

Note: For the layout of the profit and loss account: Article 34, II. 2(a) of the life insurance business (technical account) and III 3a of Directive 91/674/EEC (non-technical account).

Link to other variables

Income from participating interests is used in the calculation of the variable Investment income.

Code: 32 71 3

Name: **Income from land and buildings**

Definition

Article 42 of Directive 91/674/EEC.

Note: For the layout of the profit and loss account: Article 34, II. 2(b)(aa) for the life insurance business (technical account) and III. 3(b)(aa) of Directive 91/674/EEC (non-technical account).

Link to other variables

Income from land and buildings is used in the calculation of the variable Investment income.

Code: 32 71 4

Name: **Income from other investments**

Definition

Article 42 of Directive 91/674/EEC.

Note: For the layout of the profit and loss account: Article 34, II. 2(b)(bb) of the life insurance business (technical account) and III. 3(b)(bb) of Directive 91/674/EEC (non-technical account).

Link to other variables

Income from other investments is used in the calculation of the variable investment income.

Code: 32 71 5

Name: Value re-adjustments on investments

Definition

Article 42 of Directive 91/674/EEC.

Note: For the layout of the profit and loss account: Article 34, II. 2(c) of the life insurance business (technical account) and III. 3(c) of Directive 91/674/EEC (non-technical account).

Link to other variables

Value re-adjustments on investments are used in the calculation of the variable investment income.

Code: 32 71 6

Name: Gains on the realisation on investments

Definition

Article 42 of Directive 91/674/EEC.

Note: For the layout of the profit and loss account: Article 34, II. 2(d) of the life insurance business (technical account) and III. 3(d) of Directive 91/674/EEC (non-technical account).

Link to other variables

Gains on the realisation on investments are used in the calculation of the variable investment income.

Code: 32 72 1

Name: Investment management charges, including interest

Definition

Article 42 of Directive 91/674/EEC.

Note: For the layout of the profit and loss account: Article 34, II. 9(a) of the life insurance business (technical account) and III. 5(a) of Directive 91/674/EEC (non-technical account).

Link to other variables

Investment management charges, including interest are used in the calculation of the variable investment charges.

Code: 32 72 2

Name: Value adjustments on investments

Definition

Article 42 of Directive 91/674/EEC.

Note: For the layout of the profit and loss account: Article 34, II. 9(b) of the life insurance business (technical account) and III. 5(b) of Directive 91/674/EEC (non-technical account).

Link to other variables

Value adjustments on investments are used in the calculation of the variable investment charges.

Code: 32 72 3

Name: Losses on the realisation on investments

Definition

Article 42 of Directive 91/674/EEC.

Note: For the layout of the profit and loss account: Article 34, II. 9(c) of the life insurance business (technical account) and III. 5(c) of Directive 91/674/EEC (non-technical account).

Link to other variables

Losses on the realisation on investments are used in the calculation of the variable investment charges.

VARIABLES BY PRODUCT

Code: 33 11 1

Name: Gross premiums written in direct business by (sub)categories of the CPA (5-digit level and subcategories 66.03.21, 66.03.22)

Definition

Article 35 of Directive 91/674/EEC and classification of products according to activities for insurance and pension funding services: five-digit level and subcategories 66.03.21, 66.03.22.

Note: For the breakdown in products refer to Article 63, I of Directive 91/674/EEC.

Link to other variables

Gross premiums written in direct business by (sub)categories of the CPA (five-digit level and subcategories 66.03.21, 66.03.22) is a further breakdown of variable Gross direct premiums written (12 11 1).

Code: 33 12 1

Name: Reinsurers share of gross direct premiums written by (sub)categories of the CPA (5-digit level, subcategories 66.03.21 and 66.03.22)

Definition

Article 35 of Directive 91/674/EEC and classification of products according to activities for insurance and pension funding services: five-digit level and subcategories 66.03.21, 66.03.22.

Note: For the breakdown in products refer to Article 63, I of Directive 91/674/EEC.

Link to other variables

Reinsurers share of gross direct premiums written by (sub)categories of the CPA (five-digit level, subcategories 66.03.21 and 66.03.22) is a further breakdown of part of variable reinsurers share of gross premiums written (32 18 1).

Code: 33 13 1

Name: Gross claims incurred, direct business by (sub)categories of the CPA (5-digit level and subcategories 66.03.21, 66.03.22)

Definition

Article 38 of Directive 91/674/EEC and classification of products according to activities for insurance and pension funding services: five-digit level and subcategories 66.03.21, 66.03.22.

Note: For the breakdown in products refer to Article 63, I of Directive 91/674/EEC.

Link to other variables

Gross claims incurred, direct business by (sub)categories of the CPA (five-digit level and subcategories 66.03.21, 66.03.22) is a further breakdown of part of variable Gross claims incurred.

Code: 33 14 1

Name: Gross operating expenses, direct business, by (sub)categories of the CPA (5-digit level and subcategories 66.03.21, 66.03.22)

Definition

Articles 40 and 41 of Directive 91/674/EEC and classification of products according to activities for insurance and pension funding services: five-digit level and subcategories 66.03.21, 66.03.22.

Note: For the breakdown in products refer to Article 63, I of Directive 91/674/EEC.

Link to other variables

Gross operating expenses, direct business by (sub)categories of the CPA (five-digit level and subcategories 66.03.21, 66.03.22) is a further breakdown of part of variable gross expenses (32 14 0).

Code: 33 15 1

Name: Reinsurance balance, direct business, by (sub)categories of the CPA (five-digit level and subcategories 66.03.21, 66.03.22)

Definition

See variable 32 18 0 and classification of products according to activities for insurance and pension funding services: five-digit level and subcategories 66.03.21 and 66.03.22.

Note: For the breakdown in products refer to Article 63, I of Directive 91/674/EEC.

Link to other variables

Reinsurance balance, direct business, by (sub)categories of the CPA (five-digit level and subcategories 66.03.21, 66.03.22) is a further breakdown of part of variable reinsurance balance (32 18 0).

VARIABLES ON INTERNATIONALISATION

Code: 34 11 0

Name: Geographical breakdown, in general, of gross direct premiums written

Definition

Article 35 of Directive 91/674/EEC. From the perspective of the home Member States the gross premiums written are broken down as follows: Member State of the head office, other Member States, other EEA countries, Switzerland, United States of America, Japan, other third countries (rest of the world).

Note: For the geographical breakdown reference is made to Article 63, IV of Directive 91/674/EEC.

Link to other variables

Geographical breakdown, in general, of gross direct premiums written is a further breakdown of variable gross direct premiums written (12 11 1).

Code: 34 12 0

Name: Geographical breakdown, in general, of gross reinsurance premiums accepted, premiums written

Definition

Article 35 of Directive 91/674/EEC. From the perspective of the home Member State the gross reinsurance premiums accepted, premiums written are broken down as follows: Member State of the head office, other Member States, other EEA countries, Switzerland, United States of America, Japan, other third countries (rest of the world).

Note: The breakdown considers the geographical allocation of the ceding insurer.

Link to other variables

Geographical breakdown, in general, of gross reinsurance premiums accepted, premiums written is a further breakdown of variable gross reinsurance premiums accepted, premiums written (12 11 2).

Code: 34 13 0

Name: Geographical breakdown, in general, of reinsurers' share of gross premiums written

Definition

Article 36 of Directive 91/674/EEC. From the perspective of the home Member State the reinsurers' of gross premiums written is broken down as follows: Member State of the head office, other Member States, other EEA countries, Switzerland, United States of America, Japan, other third countries (rest of the world).

Note: The breakdown considers the geographical allocation of the accepting insurance or reinsurance enterprise.

Link to other variables

Geographical breakdown, in general, of gross reinsurers' share of gross premiums written is a further breakdown of variable reinsurers' share of gross premiums written (32 18 1).

Code: 34 31 1

Name: Gross direct premiums written by CPA category (5-digit level) and by Member State, geographical breakdown of the business written under the right of establishment

Definition

Article 35 of Directive 91/674/EEC. From the perspective of the home Member State (= Member State where the head office is situated) the gross premiums written of branches in other Member States are broken down into each other single EEA Member State and into the classification of products according to activities for insurance and pension funding services: five-digit level.

Note: Reference to Article 43 of the Third Life Assurance Directive and Article 44 of the third non-life insurance Directive. The matrix created using the combination of the CPA categories and the Member States abroad permits recreating the scope of each national insurance market for direct business.

Link to other variables

Gross direct premiums written by CPA category (five-digit level) and by Member State, geographical breakdown of the business written under the right of establishment is part of variable gross direct premiums written (12 11 1).

Code: 34 32 1

Name: Gross direct premiums written by CPA category (five-digit level) and by Member State, geographical breakdown of the business written under the right of freedom to provide services

Definition

Article 35 of Council Directive 91/674/EEC. From the perspective of the home Member State (= Member State where the head office is situated) the gross premiums written under the right of freedom to provide services in other Member States are broken down into each other single EEA Member State and into the classification of products according to activities for insurance and pension funding services: five-digit level.

Note: Reference to Article 44 of the third non-life insurance Directive and Article 43 of the third life insurance Directive. The matrix created using the combination of the CPA categories and the Member States abroad permits recreating the scope of each national insurance market for direct business.

Link to other variables

Gross direct premiums written by CPA category (five-digit level) and by Member State, geographical breakdown of the business written under the right of freedom to provide services is part of variable gross direct premiums written (12 11 1).

VARIABLES ON EMPLOYMENT

Code: 16 11 0

Name: Number of persons employed

Definition

The number of persons employed are defined in the Annex to Regulation (EC) No 2700/98.

Note: The allocation on enterprise level has to be assured by means of a distribution key in the case of enterprise groups.

VARIABLES ON THE BALANCE SHEET

Code: 36 11 0

Name: Land and buildings

Definition

Some information in Article 8 and following of Council Directive 78/660/EEC of 25 July 1978 based on Article 54 (3) (g) of the Treaty on the annual accounts of certain types of companies.

Note: For the layout of the balance sheet: Article 6 (assets) C.I of Directive 91/674/EEC. According to the valuation rules of Directive 91/674/EEC the valuation of the investments can be based on the purchase price principle or the current value principle. For each Member State the valuation rule applied has to be indicated.

Link to other variables

Land and buildings are used in the calculation of the variable total of investments (36 11 0 + 36 12 0 + 36 13 0 + 36 14 0).

Code: 36 11 1

Name: Land and buildings occupied by an insurance enterprise for its own activities

Definition

This variable is part of variable 36 11 0. Only those land and buildings which are occupied by an insurance enterprise for its own activities are included here.

Note: For the layout of the balance sheet: Article 6 (assets) C.I of Directive 91/674/EEC. According to the valuation rules of Directive 91/674/EEC the valuation of the investments can be based on the purchase price principle or the current value principle. For each Member State the valuation rule applied has to be indicated.

Link to other variables

Land and buildings occupied by an insurance enterprise for its own activities are part of the variable land and buildings (36 11 0).

Code: 36 11 2

Name: Land and buildings (current value)

Definition

Article 45 and the following of Directive 91/674/EEC (according to these articles the purchase price principle and the current value principle can be used for the valuation of the investments).

Note: This data has only to be delivered if variable 36 110 shows land and buildings according to their book values.

Code: 36 12 0

Name: Investments in affiliated enterprises and participating interests

Definition

Some information in Article 8 and following of Directive 78/660/EEC. This variable is the sum of variables 36 12 1 and 36 12 2.

Note: For the layout of the balance sheet: Article 6 (assets) C.II of Directive 91/674/EEC. According to the valuation rules of Directive 91/674/EEC the valuation of the investments can be based on the purchase price principle or the current value principle. For each Member State the valuation rule applied has to be indicated.

Link to other variables

Investments in affiliated enterprises and participating interests are used in the calculation of the variable Total of investments (36 11 0 + 36 12 0 + 36 13 0 + 36 14 0).

Code: 36 12 3

Name: **Investments in affiliated enterprises and participating interests (current value)**

Definition

Article 45 and the following of Directive 91/674/EEC (according to these articles the purchase price principle and the current value principle can be used for the valuation of the investments).

Note: This data has only to be delivered if variable 36 12 0 shows the investments in affiliated enterprises and participating interests according to their book values.

Code: 36 12 1

Name: **Shares in affiliated enterprises and participating interest**

Definition

Some information in Article 8 and following of Directive 78/660/EEC.

Note: Reference to Article 6 (assets) C.II.1 and C.II.3 of Directive 91/674/EEC. According to the valuation rules of Directive 91/674/EEC the valuation of the investments can be based on the purchase price principle or the current value principle. For each Member State the valuation rule applied has to be indicated.

Link to other variables

Shares in affiliated enterprises and participating interest are used in the calculation of the variable Investments in affiliated enterprises and participating interests (36 12 0).

Code: 36 12 2

Name: **Debt securities issued by, and loans to, affiliated enterprises and to enterprises with which an insurance enterprise is linked by the virtue of a participating interest**

Definition

Some information in Article 8 and following of Directive 78/660/EEC.

Note: For the layout of the balance sheet: Article 6 (assets) C.II.2 and C.II.4 of Directive 91/674/EEC. According to the valuation rules of Directive 91/674/EEC the valuation of the investments can be based on the purchase price principle or the current value principle. For each Member State the valuation rule applied has to be indicated.

Link to other variables

Debt securities issued by, and loans to, affiliated enterprises and to enterprises with which an insurance enterprise is linked by the virtue of a participating interest are used in the calculation of the variable Investments in affiliated enterprises and participating interests (36 12 0).

Code: 36 13 0

Name: Other financial investments

Definition

This variable is the sum of variables 36 13 1, 36 13 2, 36 13 3, 36 13 4, 36 13 5, 36 13 6. According to the valuation rules of Directive 91/674/EEC the valuation of the investments can be based on the purchase price principle or the current value principle. For each Member State the valuation rule applied has to be indicated.

Note: For the layout of the balance sheet: Article 6 (assets) C.III of Council Directive 91/674/EEC.

Link to other variables

Other financial investments are used in the calculation of the variable total of investments (36 11 0 + 36 12 0 + 36 13 0 + 36 14 0).

Code: 36 13 1

Name: Shares and other variable-yield securities and units in unit trusts

Definition

Some information in Article 8 and following of Directive 78/660/EEC.

Note: For the layout of the balance sheet: Article 6 (assets) C.III.1 of Directive 91/674/EEC.

Link to other variables

Shares and other variable-yield securities and units in unit trusts are part of the variable other financial investments (36 13 0).

Shares and other variable-yield securities and units in unit trusts are used in the calculation of the variable total of investments (36 11 0 + 36 12 0 + 36 13 0 + 36 14 0).

Code: 36 13 2

Name: Debt securities and other fixed-income securities

Definition

Article 9 of Directive 91/674/EEC.

Note: For the layout of the balance sheet: Article 6 (assets) C.III.2 of Directive 91/674/EEC.

Link to other variables

Debt securities and other fixed-income securities are part of the variable other financial investments (36 13 0).

Debt securities and other fixed-income securities are used in the calculation of the variable total of investments (36 11 0 + 36 12 0 + 36 13 0 + 36 14 0).

Code: 36 13 3

Name: Participation in investment pools

Definition

Article 10 of Directive 91/674/EEC.

Note: For the layout of the balance sheet: Article 6 (assets) C.III.3 of Directive 91/674/EEC.

Link to other variables

Participation in investment pools are part of the variable other financial investments (36 13 0).

Participation in investment pools are used in the calculation of the variable total of investments (36 11 0 + 36 12 0 + 36 13 0 + 36 14 0).

Code: 36 13 4

Name: Loans guaranteed by mortgages

Definition

Article 11 of Directive 91/674/EEC.

Note: For the layout of the balance sheet: Article 6 (assets) C.III.4 of Directive 91/674/EEC.

Link to other variables

Loans guaranteed by mortgages are part of the variable other financial investments (36 13 0).

Loans guaranteed by mortgages are used in the calculation of the variable total of investments (36 11 0 + 36 12 0 + 36 13 0 + 36 14 0).

Code: 36 13 5

Name: Other loans

Definition

Article 11 of Directive 91/674/EEC and Article 8 and following of Directive 78/660/EEC.

Note: For the layout of the balance sheet: Article 6 (assets) C.III.5 of Directive 91/674/EEC.

Link to other variables

Other loans are part of the variable other financial investments (36 13 0).

Other loans are used in the calculation of the variable total of investments (36 11 0 + 36 12 0 + 36 13 0 + 36 14 0).

Code: 36 13 6

Name: Other (including deposits with credit institutions)

Definition

Articles 12 and Article 13 of Directive 91/674/EEC.

Note: For the layout of the balance sheet: Article 6 (assets) C.III.6 and C.III.7 of Directive 91/674/EEC.

Link to other variables

Other (including deposits with credit institutions) are part of the variable other financial investments (36 13 0).

Other (including deposits with credit institutions) are used in the calculation of the variable total of investments (36 11 0 + 36 12 0 + 36 13 0 + 36 14 0).

Code: 36 13 8

Name: Other financial investments (current value)

Definition

Article 45 and the following of Directive 91/674/EEC (according to these articles the purchase price principle and the current value principle can be used for the valuation of the investments).

Note: This data has only to be delivered if variable 36 13 0 shows other financial investments according to their book values.

Code: 36 14 0

Name: Deposits with ceding enterprises

Definition

Article 14 of Directive 91/674/EEC.

Note: For the layout of the balance sheet: Article 6 (assets) C.IV of Directive 91/674/EEC.

Link to other variables

Deposits with ceding enterprises are used in the calculation of the variable total of investments (36 11 0 + 36 12 0 + 36 13 0 + 36 14 0).

Code: 36 20 0

Name: Investments for the benefit of life-assurance policyholders who bear the investment risk

Definition

Article 15 of Directive 91/674/EEC.

Note: For the layout of the balance sheet: Article 6 (assets) D of Directive 91/674/EEC.

Code: 36 21 0

Name: **Investments for the benefit of life-assurance policyholders who bear the investment risk — land and buildings**

Definition

Some information in Article 8 and following of Directive 78/660/EEC. This variable is part of variable 36 20 0.

Note: The amount corresponding to the variable 36 11 0 has to be shown here.

Link to other variables

Investments for the benefit of life-assurance policyholders who bear the investment risk, land and buildings are part of the variable investments for the benefit of life-assurance policyholders who bear the investment risk (36 20 0).

Code: 36 22 0

Name: **Investments for the benefit of life-assurance policyholders who bear the investment risk — other financial investments**

Definition

This variable is part of variable 36 20 0.

Note: The amount corresponding to the variable 36 13 0 is shown here.

Link to other variables

Investments for the benefit of life-assurance policyholders who bear the investment risk, other financial investments are of the variable investments for the benefit of life-assurance policyholders who bear the investment risk (36 20 0).

Code: 36 30 0

Name: **Balance sheet total**

Definition

This variable consists of the sum of the items, A, B, C, D, E, F, G and H of the asset side of the balance sheet or of the sum of the items A, B, C, D, E, F, G, H and I of the liability side of the balance sheet. In any case it has to be indicated if the loss for the financial year is shown on the asset side or on the liability side of the balance sheet.

Note: For the layout of the balance sheet: Article 6 of Directive 91/674/EEC.

Code: 37 10 0

Name: Total capital and reserves

Definition

Here the total of all parts of capital and reserves (= item A of the liability side of the balance sheet of Article 6 of Directive 91/674/EEC) is recorded. The loss for the financial year ought to be included here (if this is not the case it has to be indicated).

Code: 37 10 1

Name: Total capital and reserves, broken down by legal status

Definition

The total capital and reserves (see variable 37 10 0) are broken down by legal status as follows: incorporated enterprises limited by shares, mutual enterprises, branches of insurance enterprises with head office in non EEA Member States, other.

Link to other variables

Total capital and reserves broken down by legal status is a further breakdown of the total capital and reserves (37 10 0).

Code: 37 11 0

Name: Subscribed capital or equivalent funds

Definition

Article 19 of Directive 91/674/EEC.

Note: For the layout of the balance sheet: Article 6 (liabilities) A.I. of Directive 91/674/EEC.

Link to other variables

Subscribed capital or equivalent funds is part of the variable total capital and reserves (37 10 0).

Code: 37 12 0

Name: Share premium account, revaluation reserve, reserve

Definition

Some information in Article 8 and following of Directive 78/660/EEC.

Note: For the layout of the balance sheet: Article 6 (liabilities) A.II, A.III, A.IV of Directive 91/674/EEC.

Link to other variables

Share premium account, revaluation reserve, reserve is part of the variable total capital and reserves (37 10 0).

Code: 37 20 0

Name: **Subordinated liabilities**

Definition

Article 21 of Directive 91/674/EEC.

Note: For the layout of the balance sheet: Article 6 (liabilities) B of Directive 91/674/EEC.

Code: 37 31 0

Name: **Gross provision for unearned premiums**

Definition

Article 25 of Directive 91/674/EEC.

Note: For the layout of the balance sheet: Article 6 (liabilities) C.1(a) of Directive 91/674/EEC.

Link to other variables

Gross provision for unearned premiums is used in the calculation of the variable total gross technical provisions (37 31 0 + 37 32 0 + 37 33 0 + 37 34 0 + 37 35 0 + 37 36 0 + 37 37 0).

Code: 37 32 0

Name: **Gross life assurance provision**

Definition

Article 27 of Directive 91/674/EEC.

Note: For the layout of the balance sheet: Article 6 (liabilities) C. 2 (a) of Directive 91/674/EEC.

Link to other variables

Gross life assurance provision is used in the calculation of the variable total gross technical provisions (37 31 0 + 37 32 0 + 37 33 0 + 37 34 0 + 37 35 0 + 37 36 0 + 37 37 0).

Code: 37 33 0

Name: Gross provision for outstanding claims

Definition

Article 28 of Directive 91/674/EEC.

Note: For the layout of the balance sheet: Article 6 (liabilities) C.3(a) of Directive 91/674/EEC.

Link to other variables

Gross provision for outstanding claims is used in the calculation of the variable total gross technical provisions (37 31 0 + 37 32 0 + 37 33 0 + 37 34 0 + 37 35 0 + 37 36 0 + 37 37 0).

Code: 37 33 1

Name: Gross provision for outstanding claims, related to direct business

Definition

This variable is part of variable 37 33 0 (see also Article 28 of Directive 91/674/EEC).

Note: For the layout of the balance sheet: Article 6 (liabilities) C. 3(a) of Directive 91/674/EEC.

Link to other variables

Gross provision for outstanding claims, related to direct business is part of the variable gross provision for outstanding claims (37 33 0).

Code: 37 33 3

Name: Gross provision for outstanding claims related to direct business, by (sub)category of the CPA (five-digit level) and subcategories 66.03.21, 66.03.22

Definition

This is an additional breakdown of variable 37 33 1 (see also Article 28 of Directive 91/674/EEC). The gross provision for outstanding claims related to direct business is broken down according to the classification of products according to activities for insurance and pension funding services: five-digit level and subcategories 66.03.21, 66.03.22.

Note: For the layout of the balance sheet: Article 6 (liabilities) C. 3(a) of Directive 91/674/EEC.

Link to other variables

Gross provision for outstanding claims related to direct business, by (sub)category of the CPA (five-digit level) and subcategories 66.03.21, 66.03.22 is a further breakdown of the variable gross provision for outstanding claims, related to direct business (37 33 1).

Code: 37 34 0

Name: Gross provision for bonuses and rebates

Definition

Article 29 of Directive 91/674/EEC.

Note: For the layout of the balance sheet: Article 6 (liabilities) C. 4(a) of Directive 91/674/EEC.

Link to other variables

Gross provision for bonuses and rebates is used in the calculation of the variable total gross technical provisions (37 31 0 + 37 32 0 + 37 33 0 + 37 34 0 + 37 35 0 + 37 36 0 + 37 37 0).

Code: 37 35 0

Name: Equalisation provision

Definition

Article 30 of Directive 91/674/EEC.

Note: For the layout of the balance sheet: Article 6 (liabilities) C. 5 of Directive 91/674/EEC.

Link to other variables

Gross provision is used in the calculation of the variable total gross technical provisions (37 31 0 + 37 32 0 + 37 33 0 + 37 34 0 + 37 35 0 + 37 36 0 + 37 37 0).

Code: 37 36 0

Name: Gross other technical provisions

Definition

Article 26 of Directive 91/674/EEC.

Note: For the layout of the balance sheet: Article 6 (liabilities) C. 6(a) of Directive 91/674/EEC. The detailed breakdown of this variable has to be indicated.

Link to other variables

Gross other technical provisions is used in the calculation of the variable total gross technical provisions (37 31 0 + 37 32 0 + 37 33 0 + 37 34 0 + 37 35 0 + 37 36 0 + 37 37 0).

Code: 37 37 0

Name: **Gross technical provisions for life-assurance policies where the investment risk is borne by the policyholders**

Definition

Article 31 of Directive 91/674/EEC.

Note: For the layout of the balance sheet: Article 6 (liabilities) D.(a) of Directive 91/674/EEC.

Link to other variables

Gross technical provisions for life-assurance policies where the investment risk is borne by the policyholders is used in the calculation of the variable total gross technical provisions (37 31 0 + 37 32 0 + 37 33 0 + 37 34 0 + 37 35 0 + 37 36 0 + 37 37 0).

Code: 37 30 1

Name: **Total net technical provisions**

Definition

This variable is the sum of variables 37 31 0, 37 32 0, 37 33 0, 37 34 0, 37 35 0, 37 36 0 and 37 37 0 on net basis (= after deduction of the reinsurers part).

Note: This variable is needed for the detailed calculations of the macro-economic variables within the production account.

Code: 37 41 0

Name: **Debenture loans**

Definition

Some information in Article 8 and following of Directive 78/660/EEC.

Note: For the layout of the balance sheet: Article 6 (liabilities) G.III of Directive 91/674/EEC. This variable includes convertible loans.

Code: 37 42 0

Name: **Amounts owed to credit institutions**

Definition

Some information in Article 8 and following of Directive 78/660/EEC.

Note: For the layout of the balance sheet: Article 6 (liabilities) G.IV of Directive 91/674/EEC.

RESIDUAL VARIABLES

Code: 39 10 0

Name: Number of contracts outstanding at the end of the accounting year, relating to direct business for all individual life insurance contracts and for the following subcategories of the CPA: 66.01.1, 66.03.1, 66.03.4, 66.03.5.

Definition

The number of contracts outstanding at the end of the accounting year relating to direct insurance business is included here for all individual life insurance contracts and for the following subcategories of the classification of products according to activities for insurance and pension funding services: 66.01.1, 66.03.1, 66.03.4, 66.03.5.

Note: Only contracts still active at the end of the accounting year are taken into consideration. As regards individual life insurance contracts the data shown here corresponds to the contents of variable 12 11 3.

Code: 39 20 0

Name: Number of insured persons at the end of the accounting year, relating to direct business for all group life insurance contracts and for the following subcategory of the CPA: 66.03.1.

Definition

The number of insured persons at the end of the accounting year relating to direct business is included here for all group life insurance contracts and for the following subcategories of the classification of products according to activities for insurance and pension funding services: 66.03.1.

Note: Only persons whose contracts are still active at the end of the accounting year are taken into consideration. As regards group life insurance contracts the data shown here corresponds to the contents of variable 12 11 4.

Code: 39 30 0

Name: Number of insured vehicles at the end of the accounting year, relating to direct business, for the following subcategory of the CPA: 66.03.2.

Definition

The number of insured vehicles at the end of the accounting year relating to direct business is included here for the following subcategory of the classification of products according to activities for insurance and pension funding services: 66.03.2.

Note: Only vehicles still covered by active contracts at the end of the accounting year are taken into consideration. All single vehicles are counted also if covered by group contracts.

Code: 39 40 0

Name: Gross insured sum at the end of the accounting year, relating to direct business, for the following subcategories of the CPA: 66.01.1 and 66.01.4.

Definition

The total of the gross insured sum at the end of the accounting year relating to direct business is included here for the following subcategories of the classification of products according to activities for insurance and pension funding services: 66.01.1 and 66.01.4.

Note: Only sums relating to contracts still active at the end of the accounting year are taken into consideration. For annuity contracts the national equivalents for the sum insured is applied.

Code: 39 50 0

Name: Number of claims incurred during the accounting year, relating to direct business, for the following subcategory of the CPA: 66.03.2.

Definition

The total number of claims incurred during the accounting year relating to direct business is shown for the following subcategory of the classification of products according to activities for insurance and pension funding services: 66.03.2.

Note: Reference to Article 44 of Council Directive 92/49/EEC. The number of all incidents which have incurred and were reported during the accounting year and are giving the right to claim (estimated claims which are incurred but not reported are excluded) is taken into consideration.

COMMISSION REGULATION (EC) No 1226/1999
of 28 May 1999
concerning the derogations to be granted for insurance services statistics
(Text with EEA relevance)

THE COMMISSION OF THE EUROPEAN
COMMUNITIES,

Having regard to the Treaty establishing the European
Community,

Having regard to Council Regulation (EC, Euratom)
No 58/97 of 20 December 1996 concerning structural
business statistics⁽¹⁾, as last amended by Regulation
(EC, Euratom) No 410/98⁽²⁾, and in particular Article
12(x) thereof,

- (1) Whereas Regulation (EC, Euratom) No 58/97
established a common framework for the
production of Community statistics on the
structure, activity, performance and
competitiveness of the insurance sector in the
Community;
- (2) Whereas it is necessary to grant derogations
concerning insurance services statistics;

- (3) Whereas the measures provided for in this
Regulation are in accordance with the opinion
of the Statistical Programme Committee,

HAS ADOPTED THIS REGULATION:

Article 1

In accordance with Article 11 of Regulation (EC,
Euratom) No 58/97, derogations to the characteristics
of List A of Annex 5 thereto are specified in the
Annex to this Regulation.

Article 2

This Regulation shall enter into force on the 20th day
following its publication in the *Official Journal of the
European Communities*.

This Regulation shall be binding in its entirety and directly applicable in all Member
States.

Done at Brussels, 28 May 1999.

For the Commission
Yves-Thibault de SILGUY
Member of the Commission

⁽¹⁾ OJ L 14, 17.1.1997, p. 1.

⁽²⁾ OJ L 52, 21.2.1998, p. 1.

ANNEX
BELGIUM

	Annual enterprise statistics 1996 to 1998	Title	Type of enterprise or insurance activity	Annual enterprise statistics broken down 1996 to 1998	Title	Type of enterprise or insurance activity
Complete, partial or no derogation	Partial derogation			Partial derogation		
Extra delay needed	None			None		
Missing activities	66.04		4	66.04		4
Missing variables	None			32 11 6	Gross reinsurance premiums accepted, written premiums broken down according to the country of residence of the parent enterprise	1, 2, 5, 6
				32 18 2	Reinsurers share of gross premiums written broken down according to the country of residence of the parent enterprise	1, 2, 5, 6
				33 12 1	Reinsurers share of gross direct premiums written business by (sub)categories of the CPA (5-digit level and subcategories 66.03.21 and 66.03.22)	1, 2, 5, 6

DENMARK

	Annual enterprise statistics 1996 to 1998	Title	Type of enterprise or insurance activity	Annual enterprise statistics broken down 1996 to 1998	Title	Type of enterprise or insurance activity
Complete, partial or no derogation	Partial derogation			Partial derogation		
Extra delay needed	None			None		
Missing activities	None			None		
Missing variables	36 11 1	Land and buildings occupied by an insurance enterprise for its own activities	1, 2, 4	33 14 1	Gross operating expenses, direct business by (sub)categories of the CPA (5-digit level and subcategories 66.03.21, 66.03.22)	2
	32 61 4	External expenses on goods and services	1, 2, 4			
	32 61 5	External and internal claims management expenses	1, 2, 4			

GERMANY

	Annual enterprise statistics 1996 to 1998	Title	Type of enterprise or insurance activity	Annual enterprise statistics broken down 1996 to 1998	Title	Type of enterprise or insurance activity
Complete, partial or no derogation	Partial derogation			Partial derogation		
Extra delay needed	None			None		
Missing activities	None			None		
Missing variables	36 11 1	Land and buildings occupied by an insurance enterprise for its own activities	4	11 11 5	Number of enterprises broken down by country of residence of the parent enterprise	1, 2, 4
				32 11 5	Gross direct premiums written broken down according to the country of residence of the parent enterprise	1, 2
				32 11 6	Gross reinsurance premiums accepted, written premiums broken down according to the country of residence of the parent enterprise	1, 2, 4
				32 18 2	Reinsurers share of gross premiums written broken down according to the country of residence of the parent enterprise	1, 2, 4

GREECE

	Annual enterprise statistics 1996 to 1998	Title	Type of enterprise or insurance activity	Annual enterprise statistics broken down 1996 to 1998	Title	Type of enterprise or insurance activity
Complete, partial or no derogation	Complete derogation ⁽¹⁾			Complete derogation ⁽¹⁾		
Extra delay needed						
Missing activities	66.01, 66.03, 66.04		1, 2, 3, 4, 5, 6	66.01, 66.03, 66.04		1, 2, 3, 4, 5, 6
Missing variables						

⁽¹⁾ The short data set of the Secretariat of the Conference of the European Union Insurance Supervisory Authorities will however be provided.

SPAIN

	Annual enterprise statistics 1996 to 1997	Title	Type of enterprise or insurance activity	Annual enterprise statistics broken down 1996 to 1997	Title	Type of enterprise or insurance activity
Complete, partial or no derogation	Partial derogation			Partial derogation		
Extra delay needed	None			None		
Missing activities	None			None		
Missing variables	12 11 7	Gross direct premiums written, premiums from non-bonus contract	1, 5	33 11 1	Gross premiums written in direct business by (sub)categories of the CPA (5-digit level and subcategories 66.03.21 and 66.03.22)	1, 5

	Annual enterprise statistics 1996 to 1997	Title	Type of enterprise or insurance activity	Annual enterprise statistics broken down 1996 to 1997	Title	Type of enterprise or insurance activity
	12 11 8	Gross direct premiums written, premiums from non-bonus contract	1, 5	33 12 1	Reinsurers share of gross premiums written in direct business by (sub)categories of the CPA (5-digit level and subcategories 66.03.21 and 66.03.22)	1, 5
	12 11 9	Gross direct premiums written, premiums from contracts where the investment is borne by policyholders	1, 5			
	32 11 2	Gross change in the provision for unearned premiums	1, 2, 4, 5, 6			
	32 15 0	Change in the equalisation provision	2, 4, 6			
	32 16 0	Other items in the technical account, gross amount	1, 2, 4, 5, 6			
	32 18 0	Reinsurance balance	1, 2, 4, 5, 6			
	32 18 3	Reinsurers share of the gross change in the provisions for unearned premiums	1, 2, 4, 5, 6			
	32 18 8	Reinsurers share of the gross amount of other items in the technical account	1, 2, 4, 5, 6			
	32 23 0	Unrealised gains on investments	1, 5			
	32 28 0	Unrealised losses on investments	1, 5			

	Annual enterprise statistics 1996 to 1997	Title	Type of enterprise or insurance activity	Annual enterprise statistics broken down 1996 to 1997	Title	Type of enterprise or insurance activity
	32 46 0	Other income	1, 2, 3, 4			
	32 47 0	Other charges, including value adjustments	1, 2, 3, 4			
	32 61 4	External expenses on goods and services	1, 2, 3, 4			
	32 61 5	External and internal claims management expenses	1, 2, 4, 5, 6			
	32 61 6	Acquisition costs	1, 2, 4, 5, 6			
	32 61 7	Administrative expenses	1, 2, 4, 5, 6			
	32 61 8	Gross other technical charges	1, 2, 4, 5, 6			
	32 61 9	Investment management charges	1, 2, 4, 5, 6			
	32 71 1	Income from participating interests	1, 2, 4, 5, 6			
	32 71 3	Income from land and buildings	1, 2, 4, 5, 6			
	32 71 4	Income from other investments	1, 2, 4, 5, 6			
	32 71 5	Value re-adjustments on investments	1, 2, 4, 5, 6			
	32 71 6	Gains on the realisation on investments	1, 2, 4, 5, 6			

	Annual enterprise statistics 1996 to 1997	Title	Type of enterprise or insurance activity	Annual enterprise statistics broken down 1996 to 1997	Title	Type of enterprise or insurance activity
	32 72 1	Investment management charges, including interest	1, 2, 4, 5, 6			
	32 72 2	Value adjustments on investments	1, 2, 4, 5, 6			
	32 72 3	Losses on the realisation on investments	1, 2, 4, 5, 6			
	36 11 1	Lands and buildings occupied by an insurance enterprise for its own activities	1, 2, 3, 4			
	36 20 0	Investments for the benefit of the life-assurance policy holders who bear the investment risk	1, 3			
	37 20 0	Subordinated liabilities	1, 2, 3, 4			
	37 34 0	Gross provision for bonuses and rebates	1, 2, 3, 4			

FRANCE

	Annual enterprise statistics 1996 to 1998	Title	Type of enterprise or insurance activity	Annual enterprise statistics broken down 1996 to 1998	Title	Type of enterprise or insurance activity
Complete, partial or no derogation	Partial derogation			Partial derogation		
Extra delay needed	None			None		
Missing activities	None			None		
Missing variables	16 11 0	Number of persons employed	1, 2, 3, 4	11 11 5	Number of enterprises broken down by country of residence of the parent enterprise	1, 2, 3, 4
				32 11 5	Gross direct premiums written broken down according to the country of residence of the parent enterprise	1, 2, 5, 6
				32 11 6	Gross reinsurance premiums accepted, written premiums broken down according to the country of residence of the parent enterprise	1, 2, 4, 5, 6
				32 18 2	Reinsurers share of gross premiums written broken down according to the country of residence of the parent enterprise	1, 2, 4, 5, 6
				34 31 1	Gross direct premiums written by CPA category (5-digit level) and by Member State, geographical breakdown of the business written under the right of establishment: breakdown for N, LI and IS unavailable for 1996	1, 2, 5, 6

	Annual enterprise statistics 1996 to 1998	Title	Type of enterprise or insurance activity	Annual enterprise statistics broken down 1996 to 1998	Title	Type of enterprise or insurance activity
				34 32 1	Gross direct premiums written by CPA category (5-digit level) and by Member State, geographical breakdown of the business written under the right of freedom to provide services: breakdown for N, LI and IS unavailable for 1996	1, 2, 5, 6

IRELAND

	Annual enterprise statistics 1996 to 1998	Title	Type of enterprise or insurance activity	Annual enterprise statistics broken down 1996 to 1998	Title	Type of enterprise or insurance activity
Complete, partial or no derogation	Partial derogation			Partial derogation		
Extra delay needed	None			None		
Missing activities	66.04		4	66.04		4
Missing variables	12 11 3	Gross direct premiums written, individual premiums	1	11 11 5	Number of enterprises broken down by country of residence of the parent enterprise	1, 2
	12 11 4	Gross direct premiums written, premiums under group contracts	1	32 11 5	Gross direct premiums written broken down according to the country of residence of the parent enterprise	1, 2

	Annual enterprise statistics 1996 to 1998	Title	Type of enterprise or insurance activity	Annual enterprise statistics broken down 1996 to 1998	Title	Type of enterprise or insurance activity
	12 11 7	Gross direct premiums written, premiums from non-bonus contracts	1	32 11 6	Gross reinsurance premiums accepted, written premiums broken down according to the country of residence of the parent enterprise	1, 2
	12 11 8	Gross direct premiums written, premiums from bonus contracts	1	32 18 2	Reinsurers share of gross premiums written broken down according to the country of residence of the parent enterprise	1, 2
	32 11 2	Gross change in the provision for unearned premiums	1	33 11 1	Gross premiums written in direct business by (sub)categories of the CPA: 66.03.21 and 66.03.22 only	2
	32 13 4	Gross change in the provision for outstanding claims	1	33 12 1	Reinsurers share of gross direct premiums written business by (sub)categories of the CPA: 66.03.21 and 66.03.22 only	2
	32 16 0	Other items in the technical account, gross amount	1	33 13 1	Gross claims incurred, direct business by (sub)categories of the CPA: 66.03.21 and 66.03.22 only	2
	32 17 0	Sub-total I (= gross balance of the technical account)	1			
	32 19 0	Sub-total II (= net balance of the technical account)	1			

	Annual enterprise statistics 1996 to 1998	Title	Type of enterprise or insurance activity	Annual enterprise statistics broken down 1996 to 1998	Title	Type of enterprise or insurance activity
	32 18 3	Reinsurers share of the gross change in the provisions for unearned premiums	1			
	32 18 6	Reinsurers share of gross change in the provision for outstanding claims	1			
	32 23 0	Unrealised gains investments	1			
	32 25 0	Gross change in life insurance provision	1			
	32 27 0	Investment charges	1			
	32 28 0	Unrealised losses on investments	1			
	32 29 0	Allocated investment return transferred to the non-technical account	1			
	32 33 4	Reinsurers share of gross change in life insurance provision	1			
	32 43 0	Allocated investment return transferred from the life-assurance technical account	1			
	32 44 0	Investment charges	1, 2			

	Annual enterprise statistics 1996 to 1998	Title	Type of enterprise or insurance activity	Annual enterprise statistics broken down 1996 to 1998	Title	Type of enterprise or insurance activity
	32 45 0	Allocated investment return transferred to the non-life insurance technical account	2			
	32 47 0	Other charges, including value adjustments	1, 2			
	32 48 0	Profit or loss on ordinary activities	1			
	32 49 0	Extraordinary profit or loss	1			
	32 51 0	Profit or loss for the financial year	1			
	32 61 4	External expenses on goods and services	1, 2			
	13 31 0	Personnel costs	2			
	32 61 5	External and internal claims management expenses	1, 2			
	32 61 6	Acquisition costs	1, 2			
	32 61 7	Administrative expenses	1, 2			
	32 61 8	Gross other technical charges	1, 2			
	32 61 9	Investment management charges	1, 2			

	Annual enterprise statistics 1996 to 1998	Title	Type of enterprise or insurance activity	Annual enterprise statistics broken down 1996 to 1998	Title	Type of enterprise or insurance activity
	32 71 1	Income from participating interests	1, 2			
	32 71 3	Income from land and buildings	1, 2			
	32 71 4	Income from other investments	1, 2			
	32 71 5	Value re-adjustments on investments	1, 2			
	32 72 1	Investment management charges, including interest	1, 2			
	32 72 2	Value adjustments on investments	1, 2			
	36 11 1	Land and buildings occupied by an insurance enterprise for its own activities	1, 2			
	36 12 2	Debt securities issued by, and loans to, affiliated enterprises and to enterprises with which an insurance enterprise is linked by the virtue of a participating interest	1, 2			
	36 13 0	Other financial investments	1, 2			
	36 13 3	Participation in investment pools	1, 2			

	Annual enterprise statistics 1996 to 1998	Title	Type of enterprise or insurance activity	Annual enterprise statistics broken down 1996 to 1998	Title	Type of enterprise or insurance activity
	36 13 4	Loans guaranteed by mortgages	1, 2			
	36 13 5	Other loans	1, 2			
	36 14 0	Deposits with ceding enterprises	1, 2			
	37 20 0	Subordinated liabilities	1			
	37 31 0	Gross provision for unearned premiums	1			
	37 34 0	Gross provision for bonuses and rebates	1, 2			
	37 35 0	Equalisation provision	1, 2			
	37 30 1	Total net technical provisions	1			
	37 41 0	Debenture loans	1, 2			
	37 42 0	Amounts owed to credit institutions	1, 2			

ITALY

	Annual enterprise statistics 1996 to 1997	Title	Type of enterprise or insurance activity	Annual enterprise statistics broken down 1996 to 1998	Title	Type of enterprise or insurance activity
Complete, partial or no derogation	Partial for 1996 to 1997			No derogation		
Extra delay needed	12 + 5 for 1996			None		
Missing activities	None			None		
Missing variables	12 11 7	Gross direct premiums written, premiums from non-bonus contracts	1, 5	None		
	12 11 8	Gross direct premiums written, premiums from bonus contracts	1, 5			
	12 11 9	Gross direct premiums written, premiums from contracts where the investment risk is borne by policyholders	1, 5			
	32 12 0	Allocated investment return transferred from the non-technical account	2, 4, 6			
	32 15 0	Change in the equalisation provision	2, 4, 6			
	32 17 0	Sub-total I (= gross balance of the technical account)	1, 5			
	32 23 0	Unrealised gains on investments	1, 5			

	Annual enterprise statistics 1996 to 1997	Title	Type of enterprise or insurance activity	Annual enterprise statistics broken down 1996 to 1998	Title	Type of enterprise or insurance activity
	32 27 0	Investment charges	1, 5			
	32 28 0	Unrealised losses on investments	1, 5			
	32 29 0	Allocated investment return transferred to the non-technical account	1, 5			
	32 19 0	Sub-total II (= net balance of the technical account)	1, 5			
	32 42 0	Investment income	1, 2, 3, 4			
	32 43 0	Allocated investment return transferred from the life-assurance technical account	1, 3			
	32 44 0	Investment charges	1, 2, 3, 4			
	32 45 0	Allocated investment return transferred to the non-life insurance technical account	2, 3, 4			
	32 46 0	Other income	1, 2, 3, 4			
	32 47 0	Other charges, including value adjustments	1, 2, 3, 4			
	32 48 0	Profit or loss on ordinary activities	1, 2, 3, 4			
	32 49 0	Extraordinary profit or loss	1, 2, 3, 4			

	Annual enterprise statistics 1996 to 1997	Title	Type of enterprise or insurance activity	Annual enterprise statistics broken down 1996 to 1998	Title	Type of enterprise or insurance activity
	32 50 0	All taxes (taxes on profit or loss on ordinary activities, tax on extraordinary profit or loss, other taxes)	1, 2, 3, 4			
	32 51 0	Profit or loss for the financial year	1, 2, 3, 4			
	32 71 5	Value re-adjustments on investments	1, 2, 4, 5, 6			
	32 72 1	Investment management charges, including interest	1, 2, 4, 5, 6			
	32 72 2	Value adjustments on investments	1, 2, 4, 5, 6			
	32 72 3	Losses on the realisation on investments	1, 2, 4, 5, 6			
	36 11 1	Land and buildings occupied by an insurance enterprise for its own activities	1, 2, 3, 4			
	36 12 2	Debt securities issued by, and loans to, affiliated enterprises and to enterprises with which an insurance enterprise is linked by virtue of a participating interest	1, 2, 3, 4			
	36 13 1	Shares and other variable-yield securities and units in unit trusts	1, 2, 3, 4			
	36 13 2	Debt securities and other fixed-income securities	1, 2, 3, 4			

	Annual enterprise statistics 1996 to 1997	Title	Type of enterprise or insurance activity	Annual enterprise statistics broken down 1996 to 1998	Title	Type of enterprise or insurance activity
	36 13 3	Participation in investment pool	1, 2, 3, 4			
	37 20 0	Subordinated liabilities	1, 2, 3, 4			
	37 34 0	Gross provisions for bonuses and rebates	1, 2, 3, 4			
	37 35 0	Equalisation provision	1, 2, 3, 4			
	37 30 1	Total net technical provisions	1, 2, 3, 4			
	37 41 0	Debenture loans	1, 2, 3, 4			
	37 42 0	Amounts owed to credit institutions	1, 2, 3, 4			

LUXEMBOURG

	Annual enterprise statistics 1996 to 1998	Title	Type of enterprise or insurance activity	Annual enterprise statistics broken down 1996 to 1998	Title	Type of enterprise or insurance activity
Complete, partial or no derogation	No derogation			No derogation		
Extra delay needed	None			None		
Missing activities	None			None		
Missing variables	None			None		

THE NETHERLANDS

	Annual enterprise statistics 1996 to 1998	Title	Type of enterprise or insurance activity	Annual enterprise statistics broken down 1996 to 1998	Title	Type of enterprise or insurance activity
Complete, partial or no derogation	Partial derogation			Partial derogation		
Extra delay needed	None			None		
Missing activities	66.04 for 1996		4	66.04 for 1996		4
Missing variables	13 31 0	Personnel costs	1, 2	11 41 0	Total number and location of branches in other countries	1, 2
	16 11 0	Number of persons employed	1, 2	33 11 1	Gross direct premiums written, by (sub)categories of CPA (5-digit level and subcategories 66.03.21 and 66.03.22)	1, 2
	32 16 0	Other items in the technical account, gross amount	1, 2, 4	33 12 1	Reinsurers' share of gross direct premiums written (5-digit level, subcategories 66.03.21 and 66.03.22)	1, 2
	32 17 0	Sub-total I (= gross balance of the technical account)	1, 2, 4	33 13 1	Gross claims incurred, direct business by (sub)categories of CPA (5-digit level and subcategories 66.03.21 and 66.03.22)	2
	32 18 0	Reinsurance balance	1, 2, 4	33 14 1	Gross operating expenses, direct business, by (sub)categories of the CPA (5-digit level and subcategories 66.03.21 and 66.03.22)	2

	Annual enterprise statistics 1996 to 1998	Title	Type of enterprise or insurance activity	Annual enterprise statistics broken down 1996 to 1998	Title	Type of enterprise or insurance activity
	32 18 3	Reinsurance share of the gross change in the provision for unearned premiums	4	33 15 1	Reinsurance balance, direct business, by (sub)categories of the CPA (5-digit level and subcategories 66.03.21 and 66.03.22)	2
	32 18 8	Reinsurers' share of the gross amount of other items in the technical account	1, 2, 4	34 31 1	Gross direct premiums written by CPA category (5-digit level and by Member State), geographical breakdown of the business written under the right of establishment	1, 2
	32 11 2	Gross change in the provisions for unearned premiums	1	34 32 1	Gross direct premiums written by CPA category (5-digit level and by Member State), geographical breakdown of the business written under the right of freedom to provide services	1, 2
	32 61 1	Commissions	1, 2			
	32 61 2	Commissions for direct insurance business	1, 2			
	32 61 4	External expenses on goods and services	1, 2			
	32 61 5	External and internal claims management expenses	1, 2, 4			
	32 61 6	Acquisition costs	4			
	32 61 8	Gross other technical charges	1, 2, 4			

	Annual enterprise statistics 1996 to 1998	Title	Type of enterprise or insurance activity	Annual enterprise statistics broken down 1996 to 1998	Title	Type of enterprise or insurance activity
	32 61 9	Investment management charges	1, 2			
	36 11 1	Land and buildings occupied by an insurance enterprise for its own activities	4			
	36 12 1	Shares in affiliated enterprises and participating interests	4			
	36 12 2	Debt securities issued by, and loans to, affiliated enterprises and to enterprises with which an insurance enterprise is linked by the virtue of a participating interest	4			
	36 13 3	Participation in investment pools	4			
	36 13 6	Other (including deposits with credit institutions)	4			
	37 34 0	Gross provisions for bonuses and rebates	4			
	37 35 0	Equalisation provision	4			
	37 36 0	Gross other technical provisions	4			
	37 42 0	Amounts owed to credit institutions	4			

AUSTRIA

	Annual enterprise statistics 1996 to 1998	Title	Type of enterprise or insurance activity	Annual enterprise statistics broken down 1996 to 1998	Title	Type of enterprise or insurance activity
Complete, partial or no derogation	No derogation			No derogation		
Extra delay needed	None			None		
Missing activities	None			None		
Missing variables	None			None		

PORTUGAL

	Annual enterprise statistics 1996 to 1998	Title	Type of enterprise or insurance activity	Annual enterprise statistics broken down 1996 to 1998	Title	Type of enterprise or insurance activity
Complete, partial or no derogation	Partial derogation			No derogation		
Extra delay needed	12+6		1, 2, 3, 4, 5, 6	12+6		1, 2, 3, 4, 5, 6
Missing activities	None			None		
Missing variables	32 11 2	Gross change in the provision for unearned premiums	1, 2, 4, 5, 6	None		
	32 12 0	Allocated investment return transferred from the non-technical account	2, 4, 6			
	32 18 3	Reinsurers share of gross change in the provision for unearned premiums	1, 2, 4, 5, 6			

	Annual enterprise statistics 1996 to 1998	Title	Type of enterprise or insurance activity	Annual enterprise statistics broken down 1996 to 1998	Title	Type of enterprise or insurance activity
	32 29 0	Allocated investment return transferred to the non-technical account	1, 5			
	32 45 0	Allocated investment return transferred to the non-life insurance technical account	2, 3, 4			
	32 43 0	Allocated investment return transferred from the life-assurance technical account	1, 3			
	32 61 2	Commissions for direct insurance business	1, 2, 3			
	32 61 5	External and internal claims management expenses	1, 2, 4, 5, 6			
	32 71 5	Value re-adjustments on other investments	1, 2, 4, 5, 6			
	32 72 2	Value adjustments on investments	1, 2, 4, 5, 6			
	36 13 3	Participation in investments pools	1, 2, 3, 4			
	37 31 0	Gross provision for unearned premiums	1, 2, 4, 5, 6			
	37 32 0	Gross life insurance provision	1, 2, 4, 5, 6			
	37 41 0	Debenture loans	1, 2, 3, 4			

FINLAND

	Annual enterprise statistics 1996 to 1998	Title	Type of enterprise or insurance activity	Annual enterprise statistics broken down 1996 to 1998	Title	Type of enterprise or insurance activity
Complete, partial or no derogation	No derogation			No derogation		
Extra delay needed	None			None		
Missing activities	None			None		
Missing variables	None			None		

SWEDEN

	Annual enterprise statistics 1996 to 1998	Title	Type of enterprise or insurance activity	Annual enterprise statistics broken down 1996 to 1998	Title	Type of enterprise or insurance activity
Complete, partial or no derogation	Partial derogation			No derogation		
Extra delay needed	None			None		
Missing activities	None			None		
Missing variables	13 31 0	Personnel costs	1, 2, 4	None		
	16 11 0	Number of persons employed	1, 2, 4			
	32 61 4	External expenses on goods and services	1, 2, 4			
	32 61 5	External and internal claims management expenses	1, 2, 4			
	36 11 1	Lands and buildings occupied by an insurance enterprise for its own activities	1, 2, 4			

UNITED KINGDOM

	Annual enterprise statistics 1996 to 1998	Title	Type of enterprise or insurance activity	Annual enterprise statistics broken down 1996 to 1998	Title	Type of enterprise or insurance activity
Complete, partial or no derogation	Complete derogation for 1996 and 1997 ⁽¹⁾			Complete derogation for 1996 and 1997 ⁽¹⁾		
Extra delay needed	None			None		
Missing activities	None			None		
Missing variables	12 11 7	Gross direct premiums written, premiums from non-bonus contracts	1, 5	11 11 5	Number of enterprises broken down by country of residence of the parent enterprise	4
	12 11 8	Gross direct premiums written, premiums from bonus contracts	1, 5	32 11 5	Gross direct premiums written broken down according to the country of residence of the parent enterprise	1, 2, 5, 6
	12 11 9	Gross direct premiums written, premiums from contracts where the investment risk is borne by policyholders	1, 5	32 11 6	Gross reinsurance premiums accepted, written premiums broken down according to the country of residence of the parent enterprise	1, 2, 4, 5, 6
	32 16 0	Other items in the technical account, gross amount	1, 2, 4, 5, 6	32 18 2	Reinsurers share of gross premiums written broken down according to the country of residence of the parent enterprise	1, 2, 4, 5, 6

	Annual enterprise statistics 1996 to 1998	Title	Type of enterprise or insurance activity	Annual enterprise statistics broken down 1996 to 1998	Title	Type of enterprise or insurance activity
	32 18 8	Reinsurance share of the gross amount of other items in the technical account	1, 2, 4, 5, 6	11 11 2	Number of enterprises broken down by size class of gross premiums written	1, 2, 3
	32 25 0	Gross change in life insurance provision	1, 5	11 11 3	Number of enterprises broken down by size class of gross technical provisions	1
	32 27 0	Investment charges	1, 5	34 31 1	Gross direct premiums written by CPA category (5-digit level) and by Member State, geographical breakdown of the business written under the right of establishment	1, 2, 5, 6
	32 28 0	Unrealised losses on investments	1, 5	34 32 1	Gross direct premiums written by CPA category (5-digit level) and by Member State, geographical breakdown of the business written under the right of freedom to provide services	1, 2, 5, 6
	32 29 0	Allocated investment return transferred to the non-technical account	1, 5			
	32 33 4	Reinsurers share of gross change in life insurance provision	1, 5			
	32 43 0	Allocated investment return transferred from the life-assurance technical account	1, 3			
	32 44 0	Investment charges	1, 2, 3, 4			
	13 31 0	Personnel costs	1, 2, 3, 4			

	Annual enterprise statistics 1996 to 1998	Title	Type of enterprise or insurance activity	Annual enterprise statistics broken down 1996 to 1998	Title	Type of enterprise or insurance activity
	32 61 5	External and internal claims management expenses	1, 2, 4, 5, 6			
	32 72 1	Investment management charges, including interest	1, 2, 4, 5, 6			
	16 11 0	Number of persons employed	1, 2, 3, 4			

⁽¹⁾ The short data set of the Secretariat of the Conference of the European Union Insurance Supervisory Authorities will however be provided.

COMMISSION REGULATION (EC) No 1227/1999

of 28 May 1999

concerning the technical format for the transmission of insurance services statistics

(Text with EEA relevance)

THE COMMISSION OF THE EUROPEAN
COMMUNITIES,

Having regard to the Treaty establishing the European
Community,

Having regard to Council Regulation (EC, Euratom)
No 58/97 of 20 December 1996 concerning structural
business statistics⁽¹⁾, as last amended by Regulation
(EC, Euratom) No 410/98⁽²⁾, and in particular Article
12(viii) thereof,

(1) Whereas Regulation (EC, Euratom) No 58/97
established a common framework for the
production of Community statistics on the
structure, activity, performance and
competitiveness of the insurance sector in the
Community;

(2) Whereas it is necessary to specify the technical
format for the transmission of insurance services
statistics;

(3) Whereas the measures provided for in this
Regulation are in accordance with the opinion
of the Statistical Programme Committee,

HAS ADOPTED THIS REGULATION:

Article 1

The technical format referred to in Article 9 of
Regulation (EC, Euratom) No 58/97 is defined in the
Annex to this Regulation.

Article 2

Member States shall apply this format for the data
concerning the 1996 reference year and subsequent
years.

Article 3

This Regulation shall enter into force on the 20th day
following its publication in the *Official Journal of the
European Communities*.

This Regulation shall be binding in its entirety and directly applicable in all Member
States.

Done at Brussels, 28 May 1999.

For the Commission

Yves-Thibault de SILGUY

Member of the Commission

⁽¹⁾ OJ L 14, 17.1.1997, p. 1.

⁽²⁾ OJ L 52, 21.2.1998, p. 1.

ANNEX

TECHNICAL FORMAT

1. The form of the data

The data is sent as a set of records of which a large part describes the characteristics of the data (country, year, economic activity, etc.). The data itself is a number which can be linked to flags and explanatory footnotes used for example to describe aggregations of NACE codes. Confidential data should be sent with the true value being recorded in the value field and a flag indicating the nature of the confidential data being added to the record.

In order to be precise about the nature of the data, it is necessary to distinguish the following special cases:

- *data equal to zero* (coded '0'): real values of zero only,
- *confidential data* (coded 'x'): indicates data which the Member State does not transmit to Eurostat because the data is confidential,
- *missing data* (coded 'm'): this is data which is currently missing but the Member State intends to supply when available,
- *data not available*: this is data which is not collected in a Member State. In this case the corresponding record is not sent.

By default, if an entire dimension (a variable, a NUTS code, a NACE code, etc.) is not collected then the corresponding records will not exist except for those which are missing because they form part of a regrouping of NACE codes. This is why it is important to distinguish data which is really missing by supplying a record (one per missing item) in which the data value is coded as 'm', and data which is really equal to zero by supplying the corresponding records in which the data value is set to 0.

2. Record structure

Records are made up of fields of variable length separated by semi-colons (;). The maximum expected length is shown in the table for your information. In order from left to right (from 1 to 17) they are:

	Field	Type	Maximum length	Values
1	Series	A	2	5A, 5B, 5C, etc. Alphanumeric code of the series (see list below)
2	Year	A	4	Year in four characters, e.g. 1996
3	Territorial unit	A	2	Corresponds to the country code. NUTS 95 is the new nomenclature put in place in June 95
4	Economic activity	A	4	NACE Rev. 1 code
5	Measurement	A	3	Variable — type of measurement
6	Unit	A	4	Unit
7	Variable	A	5	Variable code. The codes laid down in Annex 5 to the SBS Regulation have 5 characters (see list below)
8	Type of insurance enterprise/business	A	1	Code for the type of insurance enterprise or insurance business (see list below)

	Field	Type	Maximum length	Values
9	Size class	A	4	Code for the size class (see list below)
	Residence of parent enterprise	A	4	Code for the country of residence of the parent enterprise (see list below)
10	Breakdown of products	A	6	Corresponds to the classification of products according to activities code (see list below)
11	Legal status	A	4	Code for the legal status of the enterprise (see list below)
	Geographical breakdown	A	4	Code for the geographical breakdown of the partner countries (see list below)
12	Data value	A	12	Numeric value of the data (negative values are preceded by a minus sign) expressed as a whole number without decimal places. An 'x' should be used if the data is not sent to Eurostat because the data is confidential and an 'm' should be used if the data is not sent because it is missing
13	Quality flag	A	1	R: revised data, M: updated data P: provisional data
14	Confidentiality flag	A	1	A, B, C, D: indicates that the data is confidential and the reason for that confidentiality (see list below). A blank space indicates non-confidential data
15	Dominance	N	3	A numeric value less than or equal to 100. This indicates the percentage dominance of one or two enterprises which dominate the data and make it confidential. The value is rounded to the nearest whole number: e.g 90,3 becomes 90, 94,50 becomes 95. This field is blank for non-confidential data. This field is only used when the confidentiality flags B or C are used in the previous field
16	List	A	1	Code corresponding to the list to which the variable — characteristic — belongs
17	Footnote	A	250	Free note on the data

NB: A = Alphanumeric, N = Numeric.

This format may be converted into a fixed format by using the maximum length of each field and right justifying the contents of each field preceded by blanks.

3. Description of the fields

3.1. Series

Series type	Code
Annual enterprise statistics	5A
Annual enterprise statistics broken down by legal status	5B
Annual enterprise statistics broken down according to the country of residence of the parent enterprise	5C
Annual enterprise statistics broken down by size class	5D
Annual enterprise statistics broken down by product	5E
Annual enterprise statistics by geographical breakdown	5F

3.2. *Year*3.3. *Territorial unit*

This code corresponds to the country for national series

Country	Code
Belgium	BE
Denmark	DK
Germany	DE
Greece	GR
Spain	ES
France	FR
Ireland	IE
Italy	IT
Luxembourg	LU
The Netherlands	NL
Austria	AT
Portugal	PT
Finland	FI
Sweden	SE
The United Kingdom	UK
Iceland	IS
Liechtenstein	LI
Norway	NO
Switzerland	CH

3.4. *Economic activity*

Economic activity title — Nace Rev.1	Code
Life insurance	66.01
Non-life insurance	66.03
Reinsurance	66.04

3.5. *Measurement*

Measurement	Code
National currency	NC
Euro	EUR
Number	NBR

3.6. *Unit*

Unit	Code
Unit	UNIT
1 000	1 000
Mio	MIO
Bio	BIO

3.7. *Variable*

Variable title	Code
Number of enterprises	11 11 0
Number of enterprises broken down by legal status	11 11 1
Number of enterprises broken down by size class of gross premiums written	11 11 2
Number of enterprises broken down by size class of gross technical provisions	11 11 3
Number of enterprises broken down by country of residence of the parent enterprise	11 11 5
Total number and location of branches in other countries	11 41 0
Technical part of the profit and loss account	
Gross premiums written	12 11 0
Gross direct premiums written	12 11 1
Gross reinsurance accepted, written premiums	12 11 2
Gross direct premiums written, individual premiums	12 11 3
Gross direct premiums written, premiums under group contracts	12 11 4
Gross direct premiums written, periodic premiums	12 11 5
Gross direct premiums written, single premiums	12 11 6
Gross direct premiums written, premiums from non-bonus contracts	12 11 7
Gross direct premiums written, premiums from bonus contracts	12 11 8
Gross direct premiums written, premiums from contracts where the investment risk is borne by policyholders	12 11 9
Investment income	32 22 0
Unrealised gains on investments	32 23 0
Gross change in life insurance provision	32 25 0
Investment charges	32 27 0
Unrealised losses on investments	32 28 0
Allocated investment return transferred to the non-technical account	32 29 0
Gross change in the provision for unearned premiums	32 11 2
Gross premiums written broken down by legal status	32 11 4

Variable title	Code
Gross direct premiums written broken down according to the country of residence of the parent enterprise	32 11 5
Gross reinsurance premiums accepted, written premiums broken down according to the country of residence of the parent enterprise	32 11 6
Allocated investment return transferred from the non-technical account	32 12 0
Gross claims payments	32 13 1
Gross payments in respect of claims incurred in the current accounting year	32 13 2
Gross change in the provision for outstanding claims	32 13 4
Gross operating expenses	32 14 0
Change in the equalisation provision	32 15 0
Other items in the technical account, gross amount	32 16 0
Other technical income, net amount	32 16 1
Net changes in other technical provisions, not shown under other headings	32 16 2
Bonuses and rebates, net amount	32 16 3
Other technical charges, net amount	32 16 4
Sub-total I (= gross balance of the technical account)	32 17 0
Reinsurance balance	32 18 0
Reinsurers share of gross premiums written	32 18 1
Reinsurers share of gross premiums written broken down according to the residence of the parent enterprise	32 18 2
Reinsurers share of the gross change in the provision for unearned premiums	32 18 3
Reinsurers share of gross claims payments	32 18 5
Reinsurers share of gross change in the provision for outstanding claims	32 18 6
Reinsurance commissions and profit participations	32 18 7
Reinsurers share of the gross amount of other items in the technical account	32 18 8
Reinsurers share of gross change in life insurance provision	32 33 4
Sub-total II (= net balance of the technical account)	32 19 0
Non-technical part of the profit and loss account	
Investment income	32 42 0
Allocated investment return transferred from the life-assurance technical account	32 43 0
Investment charges	32 44 0
Allocated investment return transferred to the non-life insurance technical account	32 45 0
Other income	32 46 0
Other charges, including value adjustments	32 47 0
Profit or loss on ordinary activities	32 48 0

Variable title	Code
Extraordinary profit or loss	32 49 0
All taxes (tax on profit or loss on ordinary activities, tax on extraordinary profit or loss, other taxes)	32 50 0
Profit or loss for the financial year	32 51 0
Additional variables relating to the profit and loss account	
Commissions for total insurance business	32 61 1
Commissions for direct insurance business	32 61 2
External expenses on goods and services	32 61 4
Personnel costs	13 31 0
External and internal claims management expenses	32 61 5
Acquisition costs	32 61 6
Administrative expenses	32 61 7
Gross other technical charges	32 61 8
Investment management charges	32 61 9
Income from participating interests	32 71 1
Income from land and buildings	32 71 3
Income from other investments	32 71 4
Value re-adjustments on investments	32 71 5
Gains on the realisation on investments	32 71 6
Investment management charges, including interest	32 72 1
Value adjustments on investments	32 72 2
Losses on the realisation on investments	32 72 3
Gross premiums written in direct business by (sub)categories of the CPA (5-digit level and subcategories 66.03.21 and 66.03.22)	33 11 1
Reinsurers share of gross direct premiums written by (sub)categories of the CPA (5-digit level and subcategories 66.03.21 and 66.03.22)	33 12 1
Gross claims incurred, direct business by (sub)categories of the CPA (5-digit level and subcategories 66.03.21 and 66.03.22)	33 13 1
Gross operating expenses, direct business by (sub)categories of the CPA (5-digit level and subcategories 66.03.21 and 66.03.22)	33 14 1
Reinsurance balance, direct business by (sub)categories of the CPA (5-digit level and subcategories 66.03.21 and 66.03.22)	33 15 1
Geographical breakdown — in general — of gross direct premiums written	34 11 0
Geographical breakdown — in general — of gross reinsurance premiums accepted, premiums written	34 12 0

Variable title	Code
Geographical breakdown of reinsurers share of gross premiums written	34 13 0
Gross direct premiums written by CPA category (5-digit level) and by Member State, geographical breakdown of the business written under the right of establishment	34 31 1
Gross direct premiums written by CPA category (5-digit level) and by Member State, geographical breakdown of business written under the right of freedom to provide services	34 32 1
Number of persons employed	16 11 0
Land and buildings	36 11 0
Land and buildings occupied by an insurance enterprise for its own activities	36 11 1
Land and buildings (current value)	36 11 2
Investments in affiliated enterprises and participating interests	36 12 0
Shares in affiliated enterprises and participating interest	36 12 1
Debt securities issued by, and loans to, affiliated enterprises and to enterprises with which an insurance enterprise is linked by the virtue of a participating interest	36 12 2
Investments in affiliated enterprises and participating interests (current value)	36 12 3
Other financial investments	36 13 0
Shares and other variable-yield securities and units in unit trusts	36 13 1
Debt securities and other fixed-income securities	36 13 2
Participation in investment pools	36 13 3
Loans guaranteed by mortgages	36 13 4
Other loans	36 13 5
Other (including deposits with credit institutions)	36 13 6
Other financial investments (current value)	36 13 8
Deposits with ceding enterprises	36 14 0
Investments for the benefit of life-assurance policyholders who bear the investment risk	36 20 0
Investments for the benefit of life-assurance policyholders who bear the investment risk — land and buildings	36 21 0
Investments for the benefit of life-assurance policyholders who bear the investment risk — other financial investments	36 22 0
Balance sheet total	36 30 0
Total capital and reserves	37 10 0
Total capital and reserves, broken down by legal status	37 10 1

Variable title	Code
Subscribed capital or equivalent funds	37 11 0
Share premium account, revaluation reserve, reserve	37 12 0
Subordinated liabilities	37 20 0
Total net technical provisions	37 30 1
Gross provision for unearned premiums	37 31 0
Gross life assurance provision	37 32 0
Gross provision for outstanding claims	37 33 0
Gross provision for outstanding claims, related to direct business	37 33 1
Gross provision for outstanding claims related to direct business, by (sub)category of the CPA (5-digit level) and subcategories 66.03.21 and 66.03.22)	37 33 3
Gross provision for bonuses and rebates	37 34 0
Equalisation provision	37 35 0
Gross other technical provisions	37 36 0
Gross technical provisions for life-assurance policies where the investment risk is borne by the policyholders	37 37 0
Debenture loans	37 41 0
Amounts owed to credit institutions	37 42 0
Number of contracts outstanding at the end of the accounting year, relating to direct business for all individual life insurance contracts and for the following subcategories of the CPA: 66.01.1, 66.03.1, 66.03.4 and 66.03.5	39 10 0
Number of insured persons at the end of the accounting year, relating to direct business for all group life insurance contracts and for the following subcategory of the CPA: 66.03.1	39 20 0
Number of insured vehicles at the end of the accounting year, relating to direct business, for the following subcategory of the CPA: 66.03.2	39 30 0
Gross insured sum at the end of the accounting year, relating to direct business, for the following subcategories of the CPA: 66.01.1 and 66.01.4	39 40 0
Number of claims incurred during the accounting year, relating to direct business, for the following subcategory of the CPA: 66.03.2	39 50 0

3.8. *Type of insurance enterprise or insurance business*

Type of insurance enterprise or insurance business	Code
Life insurance enterprises	1
Non-life insurance enterprises	2
Composite insurance enterprises	3
Specialist reinsurance enterprises	4
Life business of composite insurance enterprises	5
Non-life business of composite insurance enterprises (including business accepted)	6

3.9. *Size classes / Residence of parent enterprise*

Size class by gross premiums written (million EUR)	Code
< 5	SC11
5 – 50	SC12
51 – 250	SC13
251 – 500	SC14
501 – 1 000	SC15
1 000 +	SC16
Size class by gross technical provisions written (million EUR)	Code
< 50	SC21
50 – 500	SC22
501 – 2 500	SC23
2 501 – 5 000	SC24
5 001 – 10 000	SC25
10 000 +	SC26
Country of residence of the parent enterprise	Code
Parent enterprise situated in the home Member State	RE01
Parent enterprise situated in other countries	RE02

3.10. *Breakdown of products*

Products	Code
Non-linked life insurance services	66.01.1
Linked life insurance services	66.01.2
Tontine insurance services	66.01.3
Capital redemption insurance services	66.01.4
Other life insurance services	66.01.5
Group pension services	66.02.1
Accident and health insurance services	66.03.1
Motor vehicle insurance services	66.03.2
Motor vehicle insurance services, third party liability	66.03.21
Motor vehicle insurance services, other classes	66.03.22
Marine, aviation and transport insurance services	66.03.3
Fire and other damage to property insurance services	66.03.4
General liability insurance services	66.03.5
Credit and suretyship insurance services	66.03.6
Assistance, legal expenses and miscellaneous financial loss insurance services	66.03.7
Other non-life insurance services	66.03.8

3.11. *Legal status / Geographical breakdown*

Legal status	Code
Incorporated enterprises limited by shares	LS01
Mutual enterprises	LS02
Branches of non-EEA enterprises	LS03
Others	LS04
Countries and groups of countries	Code
Belgique/België	BEL
Danmark	DNK
Deutschland	DEU
Ελλάδα	GRC
España	ESP
France	FRA
Ireland	IRL
Italia	ITA
Luxembourg	LUX
Nederland	NLD
Österreich	AUT
Portugal	PRT
Suomi/Finland	FIN
Sverige	SWE
United Kingdom	GBR
Island	ISL
Liechtenstein	LI
Norge	NOR
Schweiz/Suisse/Svizzera	CHE
USA	USA
Japan	JPN
In Member State of head office	MSHO
In other EU Member State	OMS
In other EEA countries	OEEA
In other third countries (rest of the world)	THCO

3.12. *Data value*

Monetary data is expressed in *millions* of national currency units except for:

— Italy: data is given in *milliards* of national currency units.

In order to be precise about the nature of the data, it is necessary to distinguish the following cases:

- *data equal to zero* (coded '0'): real values of zero only,
- *confidential data* (coded 'x'): indicates data which the Member State does not transmit to Eurostat because the data is confidential. A flag should also be used to indicate that the data is missing due to confidentiality (see 3.14 below),
- *missing data* (coded 'm'): this is data which is currently missing but the Member State intends to supply when available,

- *data not available*: this is data which is not collected in a Member State. In this case the corresponding record is not sent.

By default, if an entire dimension (a variable, a NUTS code, a NACE code, etc.) is not collected then the corresponding records will not exist except for those which are missing because they form part of a regrouping of NACE codes. This is why it is important to distinguish data which is really missing by supplying a record (one per missing item) in which the data value is coded as 'm'.

3.13. *Quality flag*

Data type	Code
Revised data	R
Updated data	M
Provisional data	P

'Revised data' refers to data which are sent for a second (or more) time and are corrections of data which has been previously sent.

'Updated data' concerns data which was not previously available and was coded as missing in the data value field (see 3.12 above) but has since become available.

The flag indicating 'Provisional data' should be used in order to indicate that it is likely that the data being transmitted may be corrected.

3.14. *Confidentiality*

Member States are asked to clearly indicate confidential data using the flags listed below:

Countries which cannot send confidential data are asked to set the value to 'x' (see 3.12 above) and to indicate using a flag that the data is missing due to confidentiality.

Reason for confidentiality	Flag
Too few enterprises	A
One enterprise dominates the data	B
Two enterprises dominate the data	C
Confidential data due to secondary confidentiality	D

3.15. *Dominance*

A numeric value less than or equal to 100. This indicates the percentage dominance of one or two enterprises which dominate the data and make it confidential. The value is rounded to the nearest whole number: e.g. 90,3 becomes 90, 94, 50 becomes 95. This field is blank for non-confidential data. This field is only used when the confidentiality flags B or C are used in the previous field.

3.16. *List*

The variables — characteristics — are presented in Regulation (EC) No 410/98 in two different lists: A and B. The first year of reference for which they shall be compiled differs. Three variables are optional.

List	Flag
List A	A
List B	B
Optional	O

4. Examples of records

Example 1

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Series	Year	Territorial Unit	Economic activity	Measur- ment	Unit	Variable	Type of enterprise	Size class/Resi- dence	Products	Legal status, geogra- phical break- down	Data value	Quality flag	Confiden- tiality flag	Domi- nance	List
5A	1996	BE	6603	NBR	UNIT	11110	2				95				A

Belgium declares in the series 5A — annual enterprise statistics — for the reference year 1996, in NACE Rev.1 class 66.03: 95 non-life insurance enterprises. The data is non confidential and in List A.

5A; 1996; BE; 6603; NBR; UNIT; 11110; 2;;; 95;;; A

Example 2

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Series	Year	Territorial Unit	Economic activity	Measur- ment	Unit	Variable	Type of enterprise	Size class/Resi- dence	Products	Legal status, geogra- phical break- down	Data value	Quality flag	Confiden- tiality flag	Domi- nance	List
5B	1996	DK	6601	NBR	UNIT	11111	1			LS01	49				A

Denmark declares in the series 5B — annual enterprise statistics broken down by legal status — for the reference year 1996, in NACE Rev.1 class 66.01: 49 life insurance enterprises which are incorporated enterprises limited by shares. The data is non confidential and in List A.

5B; 1996; DK; 6601; NBR; UNIT; 11111; 1;;; LS01; 49;;; A

Example 3

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Series	Year	Territorial Unit	Economic activity	Measurement	Unit	Variable	Type of enterprise	Size class/Residence	Products	Legal status, geographical breakdown	Data value	Quality flag	Confidentiality flag	Dominance	List
5C	1996	PT	6601	NBR	UNIT	11115	1	RE02			47				A

Portugal declares in the series 5C — annual enterprise statistics broken down by country of residence of the parent enterprise — for the reference year 1996, in NACE Rev.1 class 66.01: 47 life insurance enterprises whose parent enterprises are situated in other countries. The data is non confidential and in list A.

5C; 1996; PT; 6601; NBR; UNIT; 11115; 1; RE02;;; 47;;; A

Example 4

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Series	Year	Territorial Unit	Economic activity	Measurement	Unit	Variable	Type of enterprise	Size class/Residence	Products	Legal status, geographical breakdown	Data value	Quality flag	Confidentiality flag	Dominance	List
5D	1996	FI	6603	NBR	UNIT	11112	2	SC14			7				A

Finland declares in the series 5D — annual enterprise statistics broken down by size classes — for the reference year 1996, in NACE Rev.1 class 66.03: 7 non-life insurance enterprises whose turnover is falling between EUR 251 and 500 million. The data is non confidential and in List A.

5D; 1996; FI; 6603; NBR; UNIT; 11112; 2; SC14;;; 7;;; A

Example 5

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
Series	Year	Territorial Unit	Economic activity	Measurement	Unit	Variable	Type of enterprise	Size class/Residence	Products	Legal status, geographical breakdown	Data value	Quality flag	Confidentiality flag	Dominance	List	Footnote
5E	1996	ES	6601	NC	MIO	33111	1		66011		1410692				A	Including life business of composite enterprises

Spain declares in the series 5E — annual enterprise statistics broken down by product — for the reference year 1996, in NACE Rev.1 class 66.01: ESP 1 410 692 million of gross direct premiums written in non-linked insurance services by life insurance enterprises. This data is non confidential and in List A.

5E; 1996; ES; 6601; NC; MIO; 33111; 1;; 66011;; 1410692;;; A

Example 6

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Series	Year	Territorial Unit	Economic activity	Measurement	Unit	Variable	Type of enterprise	Size class/Residence	Products	Legal status, geographical breakdown	Data value	Quality flag	Confidentiality flag	Dominance	List
5F	1996	CH	6601	NC	MIO	34311	1		66021	NLD	302				A

Switzerland declares in the series 5F — geographical breakdown of annual enterprise statistics — for the reference year 1996, in NACE Rev.1 class 66.01: CHF 302 million of gross direct premiums written via branches in the Netherlands by life insurance enterprises in the product group pension services. This data is non confidential and in List A.

5F; 1996; CH; 6601; NC; MIO; 34311; 1;; 66021; NLD; 302;;; A

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Series	Year	Territorial Unit	Economic activity	Measurement	Unit	Variable	Type of enterprise	Size class/ Residence	Products	Legal status, geographical breakdown	Data value	Quality flag	Confidentiality flag	Dominance	List
5F	2000	ES	6604	NC	MIO	34120	4			OMS	M				B

Spain declares in the series 5F — geographical breakdown of annual enterprise statistics — for the reference year 2000, in NACE Rev.1 class 66.04: ESP million missing data of gross reinsurance premiums accepted, written by specialist reinsurance enterprises in other Member States. This data is non confidential and in List B.

5F; 2000; ES; 6604; NC; MIO; 34120; 4;;; OMS; M;;; B

5. Type of magnetic media

In order to facilitate reading the data, the data must be supplied on 3,5" diskette.

6. Other methods

Member States are encouraged to send the data sets via Gesmes.

Upon written request Eurostat can provide Member States with electronic questionnaires using Microsoft Excel. The request should be made well in advance of the planned date of data delivery.

COMMISSION REGULATION (EC) No 1228/1999

of 28 May 1999

concerning the series of data to be produced for insurance services statistics

(Text with EEA relevance)

THE COMMISSION OF THE EUROPEAN
COMMUNITIES,

Having regard to the Treaty establishing the European
Community,

Having regard to Council Regulation (EC, Euratom)
No 58/97 of 20 December 1996 concerning structural
business statistics⁽¹⁾, as last amended by Regulation
(EC, Euratom) No 410/98⁽²⁾, and in particular
Articles 12(ii), (v) and (vii) thereof,

- (1) Whereas Regulation (EC, Euratom) No 58/97
established a common framework for the
production of Community statistics on the
structure, activity, performance and
competitiveness of the insurance sector in the
Community;
- (2) Whereas it is necessary to specify the frequency
for the compilation of the multi-yearly insurance
services statistics; whereas it is necessary to
specify the first reference year for the
compilation of the results laid down in the
Annex 5 to Regulation (EC, Euratom) No
58/98; whereas it is necessary to specify the
breakdown of the results for the production of
insurance services statistics;
- (3) Whereas the measures provided for in this
Regulation are in accordance with the Statistical
Programme Committee,

HAS ADOPTED THIS REGULATION:

Article 1

The frequency for the compilation of multi-yearly
characteristics, the breakdowns of results and the first
reference year for the compilation of the results
referred to in Articles 4, 8 and 9 of Regulation (EC,
Euratom) No 58/97 are specified in the series of data
in the Annex to this Regulation.

Article 2

1. Member States shall produce these series for the
data concerning the 1999 reference year and
subsequent years for List A characteristics listed in
paragraph 3, Section 4 of Annex 5 to Regulation (EC,
Euratom) No 58/97 and for the data concerning the
2003 reference year and subsequent years for List B
characteristics listed in paragraph 4, Section 4 of
Annex 5 to the said Regulation.

2. Member States shall also produce these series for
List A characteristics for the 1996, 1997 and 1998
reference years where this corresponds to existing
national practices and for List B characteristics for the
2000, 2001 and 2002 reference years where this
corresponds to existing national practices.

Article 3

This Regulation shall enter into force on the 20th day
following its publication in the *Official Journal of the
European Communities*.

This Regulation shall be binding in its entirety and directly applicable in all Member
States.

Done at Brussels, 28 May 1999.

For the Commission

Yves-Thibault de SILGUY

Member of the Commission

⁽¹⁾ OJ L 14, 17.1.1997, p. 1.

⁽²⁾ OJ L 52, 21.2.1998, p. 1.

ANNEX

Series of Data

Summary table

Series code	Title
5A	Annual enterprise statistics
5B	Annual enterprise statistics broken down by legal status
5C	Annual enterprise statistics broken down according to the country of residence of the parent enterprise
5D	Annual enterprise statistics broken down by size class
5E	Annual enterprise statistics broken down by product
5F	Annual enterprise statistics by geographical breakdown

Annual enterprise statistics listed in Annex 5 Section 4 paragraphs 3 and 4 of Council Regulation (EC, Euratom) No 58/97 concerning structural business statistics

Series 5A

		Type of enterprise or insurance activity
Series name	Annual enterprise statistics	
Frequency	Annual	
Activity coverage	All activities within the scope of NACE Rev.1 division 66 except for class 66.02	
Characteristics A	Characteristics in Annex 5 Section 4 paragraph 3	
First reference year	1996	
	11 11 0 Number of enterprises	1, 2, 3, 4
	12 11 0 Gross premiums written	1, 2, 4, 5, 6
	12 11 1 Gross direct premiums written	1, 2, 5, 6
	12 11 3 Gross direct premiums written, individual premiums	1, 5
	12 11 4 Gross direct premiums written, premiums under group contracts	1, 5
	12 11 5 Gross direct premiums written, periodic premiums	1, 5
	12 11 6 Gross direct premiums written, single premiums	1, 5
	12 11 7 Gross direct premiums written, premiums from non-bonus contracts	1, 5
	12 11 8 Gross direct premiums written, premiums from bonus contracts	1, 5
	12 11 9 Gross direct premiums written, premiums from contracts where the investment risk is borne by policyholders	1, 5
	12 11 2 Gross reinsurance premiums accepted, written premiums	1, 2, 4, 5, 6

			Type of enterprise or insurance activity
	32 22 0	Investment income	1, 5
	32 23 0	Unrealised gains on investments	1, 5
	32 25 0	Gross change in life insurance provision	1, 5
	32 27 0	Investment charges	1, 5
	32 28 0	Unrealised losses on investments	1, 5
	32 29 0	Allocated investment return transferred to the non-technical account	1, 5
	32 11 2	Gross change in the provision for unearned premiums	1, 2, 4, 5, 6
	32 12 0	Allocated investment return transferred from the non-technical account	2, 4, 6
	32 13 1	Gross claims payments	1, 2, 4, 5, 6
	32 13 4	Gross change in the provision for outstanding claims	1, 2, 4, 5, 6
	32 14 0	Gross operating expenses	1, 2, 4, 5, 6
	32 15 0	Change in the equalisation provision	2, 4, 6
	32 16 0	Other items in the technical account, gross amount	1, 2, 4, 5, 6
	32 17 0	Sub-total I (= gross balance of the technical account)	1, 2, 4, 5, 6
	32 18 0	Reinsurance balance	1, 2, 4, 5, 6
	32 18 1	Reinsurers share of gross premiums written	1, 2, 4, 5, 6
	32 18 3	Reinsurers share of the gross change in the provision for unearned premiums	1, 2, 4, 5, 6
	32 18 5	Reinsurers share of gross claims payments	1, 2, 4, 5, 6
	32 18 6	Reinsurers share of gross change in the provision for outstanding claims	1, 2, 4, 5, 6
	32 18 7	Reinsurance commissions and profit participations	1, 2, 4, 5, 6

		Type of enterprise or insurance activity
	32 18 8 Reinsurers share of the gross amount of other items in the technical account	1, 2, 4, 5, 6
	32 33 4 Reinsurers share of gross change in life insurance provision	1, 5
	32 19 0 Sub-total II (= net balance of the technical account)	1, 2, 3, 4, 5, 6
	32 42 0 Investment income	1, 2, 3, 4
	32 43 0 Allocated investment return transferred from the life-assurance technical account	1, 3
	32 44 0 Investment charges	1, 2, 3, 4
	32 45 0 Allocated investment return transferred to the non-life insurance technical account	2, 3, 4
	32 46 0 Other income	1, 2, 3, 4
	32 47 0 Other charges, including value adjustments	1, 2, 3, 4
	32 48 0 Profit or loss on ordinary activities	1, 2, 3, 4
	32 49 0 Extraordinary profit or loss	1, 2, 3, 4
	32 50 0 All taxes (tax on profit or loss on ordinary activities, tax on extraordinary profit or loss, other taxes)	1, 2, 3, 4
	32 51 0 Profit or loss for the financial year	1, 2, 3, 4
	32 61 1 Commissions for total insurance business	1, 2, 3, 4
	32 61 2 Commissions for direct insurance business	1, 2, 3
	32 61 4 External expenses on goods and services	1, 2, 3, 4
	13 31 0 Personnel costs	1, 2, 3, 4
	32 61 5 External and internal claims management expenses	1, 2, 4, 5, 6
	32 61 6 Acquisition costs	1, 2, 4, 5, 6
	32 61 7 Administrative expenses	1, 2, 4, 5, 6
	32 61 8 Gross other technical charges	1, 2, 4, 5, 6

			Type of enterprise or insurance activity
	32 61 9	Investment management charges	1, 2, 4, 5, 6
	32 71 1	Income from participating interests	1, 2, 4, 5, 6
	32 71 3	Income from land and buildings	1, 2, 4, 5, 6
	32 71 4	Income from other investments	1, 2, 4, 5, 6
	32 71 5	Value re-adjustments on investments	1, 2, 4, 5, 6
	32 71 6	Gains on the realisation on investments	1, 2, 4, 5, 6
	32 72 1	Investment management charges, including interest	1, 2, 4, 5, 6
	32 72 2	Value adjustments on investments	1, 2, 4, 5, 6
	32 72 3	Losses on the realisation on investments	1, 2, 4, 5, 6
	16 11 0	Number of persons employed	1, 2, 3, 4
	36 11 0	Land and buildings	1, 2, 3, 4
	36 11 1	Land and buildings occupied by an insurance enterprise for its own activities	1, 2, 3, 4
	36 12 0	Investments in affiliated enterprises and participating interest	1, 2, 3, 4
	36 12 1	Shares in affiliated enterprises and participating interest	1, 2, 3, 4
	36 12 2	Debt securities issued by, and loans to, affiliated enterprises and to enterprises with which an insurance enterprise is linked by virtue of a participating interest	1, 2, 3, 4
	36 13 0	Other financial investments	1, 2, 3, 4
	36 13 1	Shares and other variable-yield securities and units in unit trusts	1, 2, 3, 4
	36 13 2	Debt securities and other fixed-income securities	1, 2, 3, 4
	36 13 3	Participation in investment pools	1, 2, 3, 4
	36 13 4	Loans guaranteed by mortgages	1, 2, 3, 4
	36 13 5	Other loans	1, 2, 3, 4

			Type of enterprise or insurance activity
	36 13 6	Other (including deposits with credit institutions)	1, 2, 3, 4
	36 14 0	Deposits with ceding enterprises	1, 2, 3, 4
	36 20 0	Investments for the benefit of life-assurance policyholders who bear the investment risk	1, 3
	36 30 0	Balance sheet total	1, 2, 3, 4
	37 10 0	Total capital and reserves	1, 2, 3, 4
	37 11 0	Subscribed capital or equivalent funds	1, 2, 3, 4
	37 12 0	Share premium account, revaluation reserve, reserve	1, 2, 3, 4
	37 20 0	Subordinated liabilities	1, 2, 3, 4
	37 31 0	Gross provision for unearned premiums	1, 2, 4, 5, 6
	37 32 0	Gross life assurance provision	1, 2, 4, 5, 6
	37 33 0	Gross provision for outstanding claims	1, 2, 4, 5, 6
	37 33 1	Gross provision for outstanding claims, related to direct business	2, 6
	37 34 0	Gross provision for bonuses and rebates	1, 2, 3, 4
	37 35 0	Equalisation provision	1, 2, 3, 4
	37 36 0	Gross other technical provisions	1, 2, 3, 4
	37 37 0	Gross technical provisions for life-assurance policies where the investment risk is borne by the policyholders	1, 3, 4
	37 30 1	Total net technical provisions	1, 2, 3, 4
	37 41 0	Debenture loans	1, 2, 3, 4
	37 42 0	Amounts owed to credit institutions	1, 2, 3, 4

		Type of enterprise or insurance activity
Characteristics B	Characteristics in Annex 5 Section 4 paragraph 4	
First reference year	2000	
	32 13 2 Gross payments in respect of claims incurred in the current accounting year	2, 4, 6
	32 16 1 Other technical income, net amount	1, 2, 4, 5, 6
	32 16 2 Net changes in other technical provisions, not shown under other headings	1, 2, 4, 5, 6
	32 16 3 Bonuses and rebates, net amount	1, 2, 4, 5, 6
	32 16 4 Other technical charges, net amount	1, 2, 4, 5, 6
	36 11 2 Land and buildings (current value)	1, 2, 3, 4
	36 12 3 Investments in affiliated enterprises and participating interests (current value)	1, 2, 3, 4
	36 13 8 Other financial investments (current value)	1, 2, 3, 4
	36 21 0 Investments for the benefit of life-assurance policyholders who bear the investment risk — land and buildings	1, 3
	36 22 0 Investments for the benefit of life-assurance policyholders who bear the investment risk — other financial investments	1, 3
Type of enterprise or insurance activity	1. Life insurance enterprises 2. Non-life insurance enterprises 3. Composite insurance enterprises 4. Specialist reinsurance enterprises 5. Life insurance business of composite insurance enterprises 6. Non-life insurance business of composite insurance enterprises (including business accepted)	

Annual enterprise statistics broken down by legal status listed in Annex 5 Section 4 paragraphs 3 and 4 of Council Regulation (EC, Euratom) No 58/97 concerning structural business statistics

Series 5B

		Type of enterprise or insurance activity
Series name	Annual enterprise statistics broken down by legal status	
Frequency	Annual	
Activity coverage	All activities within the scope of NACE Rev.1 division 66 except for class 66.02	
Characteristics A	Characteristics in Annex 5 Section 4 paragraph 3	
First reference year	1996	
	11 11 1 Number of enterprises broken down by legal status	1, 2, 3, 4
	32 11 4 Gross premiums written broken down by legal status	1, 2, 4, 5, 6
Characteristics B	Characteristics in Annex 5 Section 4 paragraph 4	
First reference year	2000	
	37 10 1 Total capital and reserves, broken down by legal status	1, 2, 3, 4
Type of enterprise for insurance activity	1. Life insurance enterprises 2. Non-life insurance enterprises 3. Composite insurance enterprises 4. Specialist reinsurance enterprises 5. Life insurance business of composite insurance enterprises 6. Non-life insurance business of composite insurance enterprises (including business accepted)	
Breakdown by legal status	1. Incorporated enterprises limited by shares 2. Mutual enterprises 3. Branches of insurance enterprises with head office in non-EEA Member States 4. Others	

Annual enterprise statistics broken down according to the country of residence of the parent enterprise listed in Annex 5 Section 4 paragraph 3 of Council Regulation (EC, Euratom) No 58/97 concerning structural business statistics

Series 5C

		Type of enterprise or insurance activity
Series name	Annual enterprise statistics broken down according to the country of residence of the parent enterprise	
Frequency	Annual	
Activity coverage	All activities with the scope of NACE Rev.1 division 66 except for class 66.02	
Characteristics A	Characteristics in Annex 5 Section 4 paragraph 3	
First reference year	1996	
	11 11 5 Number of enterprises broken down by country of residence of the parent enterprise	1, 2, 3, 4
	32 11 5 Gross direct premiums written broken down according to the country of residence of the parent enterprise	1, 2, 5, 6
	32 11 6 Gross reinsurance premiums accepted, written premiums broken down according to the country of residence of the parent enterprise	1, 2, 4, 6
	32 18 2 Reinsurers share of gross premiums written broken down according to the country of residence of the parent enterprise	1, 2, 4, 5, 6
Type of enterprise or insurance activity	1. Life insurance enterprises 2. Non-life insurance enterprises 3. Composite insurance enterprises 4. Specialist reinsurance enterprises 5. Life insurance business of composite insurance enterprises 6. Non-life insurance business of composite insurance enterprises (including business accepted)	
Breakdown by country of residence of the parent enterprises	1. Parent enterprise situated in the home Member State 2. Parent enterprise situated in other countries	

Annual enterprise statistics broken down by size class listed in Annex 5 Section 4 paragraph 3 of Council Regulation (EC, Euratom) No 58/97 concerning structural business statistics

Series 5D

		Type of enterprise or insurance activity
Series name	Annual enterprise statistics broken down by size class	
Frequency	Annual	
Activity coverage	All activities within the scope of NACE Rev.1 division 66 except for class 66.02	
Characteristics A	Characteristics in Annex 5 Section 4 paragraph 3	
First reference year	1996	
	11 11 2 Number of enterprises broken down by size class of gross premiums written	1, 2, 3
	11 11 3 Number of enterprises broken down by size class of gross technical provisions	1
Type of enterprise or insurance activity	1. Life insurance enterprises 2. Non-life insurance enterprises 3. Composite insurance enterprises 4. Specialist reinsurance enterprises 5. Life insurance business of composite insurance enterprises 6. Non-life insurance business of composite insurance enterprises (including business accepted)	
Level of size class breakdown	Gross premiums written (in million EUR): <5, 5–50, 51–250, 251–500, 501–1 000, 1 000 + Gross technical provisions (in million EUR): <50, 50–500, 501–2 500, 2 501–5 000, 5 001–10 000, 10 000 +	

Annual enterprise statistics broken down by products listed in Annex 5 Section 4 paragraphs 3 and 4 of Council Regulation (EC, Euratom) No 58/97 concerning structural business statistics

Series 5E

		Type of enterprise or insurance activity
Series name	Annual enterprise statistics broken down by products	
Frequency	Annual	
Activity coverage	All activities within the scope of NACE Rev.1 division 66 except for class 66.02	
Characteristics A	Characteristics in Annex 5 Section 4 paragraph 3	
First reference year	1996	
	33 11 1 Gross premiums written in direct business by (sub)categories of the CPA (5-digit level and subcategories 66.03.21 and 66.03.22)	1, 2, 5, 6
	33 12 1 Reinsurers share of gross direct premiums written by (sub)categories of the CPA (5-digit level and subcategories 66.03.21 and 66.03.22)	1, 2, 5, 6
	33 13 1 Gross claims incurred, direct business by (sub)categories of the CPA (5-digit level and subcategories 66.03.21 and 66.03.22)	2, 6
	33 14 1 Gross operating expenses, direct business by (sub)categories of the CPA (5-digit level and subcategories 66.03.21 and 66.03.22)	2, 6
	33 15 1 Reinsurance balance, direct business by (sub)categories of the CPA (5-digit level and subcategories 66.03.21 and 66.03.22)	2, 6
Characteristics B	Characteristics in Annex 5 Section 4 paragraph 4	
First reference year	2000	
	37 33 3 Gross provision for outstanding claims related to direct business, by (sub)category of the CPA (5-digit level) and subcategories 66.03.21 and 66.03.22	2, 6

			Type of enterprise or insurance activity
	39 10 0	Number of contracts outstanding at the end of the accounting year, relating to direct business for all individual life insurance contracts and for the following subcategories of the CPA: 66.01.1, 66.03.1, 66.03.4 and 66.03.5	1, 2, 5, 6
	39 20 0	Number of insured persons at the end of the accounting year, relating to direct business for all group life insurance contracts and for the following subcategory of the CPA: 66.03.1	1, 2, 5, 6
Optional characteristics			
	39 30 0	Number of insured vehicles at the end of the accounting year, relating to direct business, for the following subcategory of the CPA: 66.03.2	2, 6
	39 40 0	Gross insured sum at the end of the accounting year, relating to direct business, for the following subcategories of the CPA: 66.01.1 and 66.01.4	1, 5
	39 50 0	Number of claims incurred during the accounting year, relating to direct business, for the following subcategory of the CPA: 66.03.2	2, 6
Type of enterprise or insurance activity	1. Life insurance enterprises 2. Non-life insurance enterprises 3. Composite insurance enterprises 4. Specialist reinsurance enterprises 5. Life insurance business of composite insurance enterprises 6. Non-life insurance business of composite insurance enterprises (including business accepted)		
Breakdown by products	CPA		
	66.01.1	Non linked life insurance services	
	66.01.2	Linked life insurance services	
	66.01.3	Tontine insurance services	
	66.01.4	Capital redemption insurance services	

		Type of enterprise or insurance activity
66.01.5	Other life insurance services	
66.02.1	Group pension services	
66.03.1	Accident and health insurance services	
66.03.2	Motor vehicle insurance services	
66.03.21	Motor vehicle insurance services, third party liability	
66.03.22	Motor vehicle insurance services, other classes	
66.03.3	Marine, aviation and transport insurance services	
66.03.4	Fire and other damage to property insurance services	
66.03.5	General liability insurance services	
66.03.6	Credit and suretyship insurance services	
66.03.7	Assistance, legal expenses and miscellaneous financial loss insurance services	
66.03.8	Other non-life insurance services	

Annual enterprise statistics by geographical breakdown listed in Annex 5 Section 4 paragraphs 3 and 4 of Council Regulation (EC, Euratom) No 58/97 concerning structural business statistics

Series 5F

		Type of enterprise or insurance activity
Series name	Annual enterprise statistics by geographical breakdown	
Frequency	Annual	
Activity coverage	All activities within the scope of NACE Rev. 1 division 66 except for class 66.02	
Characteristics A	Characteristics in Annex 5 Section 4 paragraph 3	
First reference year	1996	
	11 41 0 Total number and location of branches in other countries	1, 2, 3
	34 31 1 Gross direct premiums written by CPA category (5-digit level) and by Member State, geographical breakdown of the business written under the right of establishment (for the CPA breakdown see series 5 E)	1, 2, 5, 6
	34 32 1 Gross direct premiums written by CPA category (5-digit level) and by Member State, geographical breakdown of the business written under the right of freedom to provide services (for the CPA breakdown see series 5E)	1, 2, 5, 6
Characteristics B	Characteristics in Annex 5 Section 4 paragraph 4	
First reference year	2000	
	34 11 0 Geographical breakdown — in general — of gross direct premiums written	1, 2, 5, 6
	34 12 0 Geographical breakdown — in general — of gross reinsurance premiums accepted, premiums written	1, 2, 4, 5, 6
	34 13 0 Geographical breakdown — in general — of reinsurers share of gross premiums written	1, 2, 4, 5, 6

		Type of enterprise or insurance activity
Type of enterprise of insurance activity	1. Life insurance enterprises 2. Non-life insurance enterprises 3. Composite insurance enterprises 4. Specialist reinsurance enterprises 5. Life insurance business of composite insurance enterprises 6. Non-life insurance business of composite insurance enterprises (including business accepted)	
Geographical breakdown	Geographical breakdown by Member State: 1. Belgique/België 2. Danmark 3. Deutschland 4. Ελλάδα 5. España 6. France 7. Ireland 8. Italia 9. Luxembourg 10. Nederland 11. Österreich 12. Portugal 13. Suomi/Finland 14. Sverige 15. United Kingdom 16. Island 17. Liechtenstein 18. Norge 19. Schweiz/Suisse/Svizzera	

		Type of enterprise or insurance activity
	Geographical breakdown in general: — In the Member State of the head office — In other Member States — In other EEA countries — Schweiz/Suisse/Svizzera — USA — Japan — In other third countries (rest of the world)	