

## S.05.01 – Premiums, claims and expenses by line of business

### General comments

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

This template shall be reported from an accounting perspective, i.e.: Local GAAP or IFRS if accepted as local GAAP but using Solvency II lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35. Undertakings shall use the recognition and valuation basis as for the published financial statements, no new recognition or re-valuation is required, except for the classification between investment contracts and insurance contracts when this is applicable in the financial statements. This template shall include all insurance business regardless of the possible different classification between investment contracts and insurance contracts applicable in the financial statements.

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

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

|   | ITEM   | INSTRUCTIONS  |
|---|--|---|
| <b>Non-life insurance and reinsurance obligations</b> |  |   |
| C0010 to C0120/R0110                                  | Premiums written – Gross – Direct Business                       | Definition of premiums written provided in application of directive 91/674/EEC where applicable: gross premiums written shall comprise all amounts due during the reporting period in respect of insurance contracts, arising from direct business, regardless of the fact that such amounts may relate in whole or in part to a later reporting period.                                |
| C0010 to C0120/R0120                                  | Premiums written – Gross – Proportional reinsurance accepted     | Definition of premiums written provided in application of directive 91/674/EEC where applicable: gross premiums written shall comprise all amounts due during the reporting period in respect of insurance contracts, arising from proportional reinsurance accepted business, regardless of the fact that such amounts may relate in whole or in part to a later reporting period.     |
| C0130 to C0160/R0130                                  | Premiums written – Gross – Non proportional reinsurance accepted | Definition of premiums written provided in application of directive 91/674/EEC where applicable: gross premiums written shall comprise all amounts due during the reporting period in respect of insurance contracts, arising from non-proportional reinsurance accepted business, regardless of the fact that such amounts may relate in whole or in part to a later reporting period. |
| C0010 to C0160/R0140                                  | Premiums written – Reinsurers' share                             | Definition of premiums written provided in application of directive 91/674/EEC where applicable: gross premiums written shall comprise all amounts ceded to reinsurers during the reporting period in respect of insurance contracts regardless of the fact that such amounts may relate in whole or in part to a later reporting period.   |
| C0010 to C0160/R0200                                  | Premiums written – Net   | Definition of premiums written provided in application of directive 91/674/EEC where applicable: the net premiums written represent the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.   |
| C0010 to C0120/R0210                                  | Premiums earned – Gross – Direct business                        | Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the sum of gross premiums written minus the change in the gross provision for unearned premiums related to direct insurance business.  |
| C0010 to C0120/R0220                                  | Premiums earned – Gross – Proportional reinsurance accepted      | Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the sum of gross premiums written minus the change in the gross provision for unearned premiums related to proportional reinsurance accepted business.   |

|                      | ITEM  | INSTRUCTIONS   |
|----------------------|---|--|
| C0130 to C0160/R0230 | Premiums earned – Gross – Non proportional reinsurance accepted | Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the sum of gross premiums written minus the change in the gross provision for unearned premiums related to non-proportional reinsurance accepted business.  |
| C0010 to C0160/R0240 | Premiums earned – reinsurers' share                             | Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the sum of reinsurer's share in gross premiums written minus the change in the reinsurer's share in provision for unearned premiums.  |
| C0010 to C0160/R0300 | Premiums earned – Net   | Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the sum of gross premiums written minus the change in the gross provision for unearned premiums related to the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.  |
| C0010 to C0120/R0310 | Claims incurred Gross – Direct business                         | Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: the claims incurred means the sum of the claims paid and the change in the provision for claims during the reporting period related to insurance contracts arising from direct business.<br>This shall exclude claims management expenses and the movement in provisions in claims management expenses.   |
| C0010 to C0120/R0320 | Claims incurred Gross – Proportional reinsurance accepted       | Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: the claims incurred means the sum of the claims paid and the change in the provision for claims during the reporting period related to insurance contracts arising from the gross proportional reinsurance accepted.<br>This shall exclude claims management expenses and the movement in provisions in claims management expenses.   |
| C0130 to C0160/R0330 | Claims incurred – Gross – Non proportional reinsurance accepted | Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: the claims incurred means the sum of the claims paid and the change in the provision for claims during the reporting period related to insurance contracts arising from the gross non proportional reinsurance accepted.<br>This shall exclude claims management expenses and the movement in provisions in claims management expenses.   |
| C0010 to C0160/R0340 | Claims incurred – Reinsurers' share                             | Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: it is the reinsurer's share in the sum of the claims paid and the change in the provision for claims during the reporting period.<br>This shall exclude claims management expenses and the movement in provisions in claims management expenses.  |
| C0010 to C0160/R0400 | Claims incurred – Net   | Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: the claims incurred means the sum of the claims paid and the change in the provision for claims during the reporting period related to the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.<br>This shall exclude claims management expenses and the movement in provisions in claims management expenses. |
| C0010 to C0120/R0410 | Changes in other technical provisions –                         | Changes in other technical provisions as defined in directive 91/674/EEC where applicable: it is the changes in other technical provisions for the gross direct business.  |

|                      | ITEM  | INSTRUCTIONS   |
|----------------------|---|--|
|                      | Gross – Direct business   | This item should be reported as a positive amount if the variation is negative (reduction of other technical provisions leading to a profit) or as a negative amount if variation is positive (increase of other technical provisions leading to a loss).  |
| C0010 to C0120/R0420 | Changes in other technical provisions – Gross – Proportional reinsurance accepted     | Changes in other technical provisions as defined in directive 91/674/EEC where applicable: it is the changes in other technical provisions for the gross proportional reinsurance accepted.<br><br>This item should be reported as a positive amount if the variation is negative (reduction of other technical provisions leading to a profit) or as a negative amount if variation is positive (increase of other technical provisions leading to a loss).   |
| C0130 to C0160/R0430 | Changes in other technical provisions – Gross – Non-proportional reinsurance accepted | Changes in other technical provisions as defined in directive 91/674/EEC where applicable: it is the changes in other technical provisions for the gross non-proportional reinsurance accepted.<br><br>This item should be reported as a positive amount if the variation is negative (reduction of other technical provisions leading to a profit) or as a negative amount if variation is positive (increase of other technical provisions leading to a loss).   |
| C0010 to C0160/R0440 | Changes in other technical provisions – Reinsurers' share                             | Changes in other technical provisions as defined in directive 91/674/EEC where applicable: it is the changes in other technical provisions related to the amounts ceded to reinsurers.<br><br>This item should be reported as a positive amount if the variation is negative or as a negative amount if variation is positive.   |
| C0010 to C0160/R0500 | Changes in other technical provisions – Net   | Changes in other technical provisions as defined in directive 91/674/EEC where applicable: the net amount of changes in other technical provisions represent the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.<br><br>This item should be reported as a positive amount if the variation is negative (reduction of other technical provisions leading to a profit) or as a negative amount if variation is positive (increase of other technical provisions leading to a loss).  |
| C0010 to C0160/R0550 | Expenses incurred   | All technical expenses incurred by the undertaking during the reporting period, on accrual basis.  |
| C0010 to C0120/R0610 | Administrative expenses – Gross – direct business                                     | Administrative expenses incurred by the undertaking during the reporting period, on accrual basis are expenses which are connected with policy administration including expenses in respect of reinsurance contracts and special purpose vehicles. Some administrative expenses relate directly to activity regarding a specific insurance contract (e.g. maintenance cost) such as cost of premium billing, cost of sending regular information to policyholders and cost of handling policy changes (e.g. conversions and reinstatements). Other administrative expenses relate directly to insurance activity but are a result of activities that cover more than one policy such as salaries of staff responsible for policy administration.<br><br>The amount relates to the gross direct business. |

|                      | ITEM  | INSTRUCTIONS   |
|----------------------|---|--|
| C0010 to C0120/R0620 | Administrative expenses – Gross – Proportional reinsurance accepted     | <p>Administrative expenses incurred by the undertaking during the reporting period, on accrual basis are expenses which are connected with policy administration including expenses in respect of reinsurance contracts and special purpose vehicles. Some administrative expenses relate directly to activity regarding a specific insurance contract (e.g. maintenance cost) such as cost of premium billing, cost of sending regular information to policyholders and cost of handling policy changes (e.g. conversions and reinstatements). Other administrative expenses relate directly to insurance activity but are a result of activities that cover more than one policy such as salaries of staff responsible for policy administration.</p> <p>The amount relates to the gross proportional reinsurance accepted.</p>  |
| C0130 to C0160/R0630 | Administrative expenses – Gross – non proportional reinsurance accepted | <p>Administrative expenses incurred by the undertaking during the reporting period, on accrual basis are expenses which are connected with policy administration including expenses in respect of reinsurance contracts and special purpose vehicles. Some administrative expenses relate directly to activity regarding a specific insurance contract (e.g. maintenance cost) such as cost of premium billing, cost of sending regular information to policyholders and cost of handling policy changes (e.g. conversions and reinstatements). Other administrative expenses relate directly to insurance activity but are a result of activities that cover more than one policy such as salaries of staff responsible for policy administration.</p> <p>The amount relates to the gross non proportional reinsurance accepted.</p>  |
| C0010 to C0160/R0640 | Administrative expenses – reinsurers' share                             | <p>Administrative expenses incurred by the undertaking during the reporting period, on accrual basis are expenses which are connected with policy administration including expenses in respect of reinsurance contracts and special purpose vehicles. Some administrative expenses relate directly to activity regarding a specific insurance contract (e.g. maintenance cost) such as cost of premium billing, cost of sending regular information to policyholders and cost of handling policy changes (e.g. conversions and reinstatements). Other administrative expenses relate directly to insurance activity but are a result of activities that cover more than one policy such as salaries of staff responsible for policy administration.</p> <p>The amount relates to the reinsurer's share.</p> <p>Reinsurers' share shall by default be allocated by type of expenses, if not possible shall be reported as acquisition expenses.</p> |
| C0010 to C0160/R0700 | Administrative expenses – Net   | <p>Administrative expenses incurred by the undertaking during the reporting period, on accrual basis are expenses which are connected with policy administration including expenses in respect of reinsurance contracts and special purpose vehicles. Some administrative expenses relate directly to activity regarding a specific insurance contract (e.g. maintenance cost) such as cost of premium billing, cost of sending regular information to policyholders and cost of handling policy changes (e.g. conversions and reinstatements). Other administrative expenses relate directly to insurance activity but are a result of activities that cover more than one policy such as salaries of staff responsible for policy administration.</p> <p>The net administrative expenses represent the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.</p>             |

|                      | ITEM   | INSTRUCTIONS   |
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| C0010 to C0120/R0710 | Investment management expenses – Gross – direct business                       | <p>Investment management expenses are usually not allocated on a policy by policy basis but at the level of a portfolio of insurance contracts. Investment management expenses could include expenses of record keeping of the investments' portfolio, salaries of staff responsible for investment, remunerations of external advisers, expenses connected with investment trading activity (i.e. buying and selling of the portfolio securities) and in some cases also remuneration for custodial services.</p> <p>The amount relates to the gross direct business.</p>   |
| C0010 to C0120/R0720 | Investment management expenses – Gross – proportional reinsurance accepted     | <p>Investment management expenses are usually not allocated on a policy by policy basis but at the level of a portfolio of insurance contracts. Investment management expenses could include expenses of recordkeeping of the investments' portfolio, salaries of staff responsible for investment, remunerations of external advisers, expenses connected with investment trading activity (i.e. buying and selling of the portfolio securities) and in some cases also remuneration for custodial services.</p> <p>The amount relates to the gross proportional reinsurance accepted.</p>  |
| C0130 to C0160/R0730 | Investment management expenses – Gross – non proportional reinsurance accepted | <p>Investment management expenses are usually not allocated on a policy by policy basis but at the level of a portfolio of insurance contracts. Investment management expenses could include expenses of recordkeeping of the investments' portfolio, salaries of staff responsible for investment, remunerations of external advisers, expenses connected with investment trading activity (i.e. buying and selling of the portfolio securities) and in some cases also remuneration for custodial services.</p> <p>The amount relates to the gross non proportional reinsurance accepted.</p>  |
| C0010 to C0160/R0740 | Investment management expenses – reinsurers' share                             | <p>Investment management expenses are usually not allocated on a policy by policy basis but at the level of a portfolio of insurance contracts. Investment management expenses could include expenses of recordkeeping of the investments' portfolio, salaries of staff responsible for investment, remunerations of external advisers, expenses connected with investment trading activity (i.e. buying and selling of the portfolio securities) and in some cases also remuneration for custodial services.</p> <p>The amount relates to the reinsurers' share.</p> <p>Reinsurers' share shall by default be allocated by type of expenses, if not possible shall be reported as acquisition expenses.</p>   |
| C0010 to C0160/R0800 | Investment management expenses – Net   | <p>Investment management expenses are usually not allocated on a policy by policy basis but at the level of a portfolio of insurance contracts. Investment management expenses could include expenses of recordkeeping of the investments' portfolio, salaries of staff responsible for investment, remunerations of external advisers, expenses connected with investment trading activity (i.e. buying and selling of the portfolio securities) and in some cases also remuneration for custodial services.</p> <p>The amount relates to the net investment management expenses.</p> <p>The net investment management expenses represent the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.</p> |

|                      | ITEM   | INSTRUCTIONS  |
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| C0010 to C0120/R0810 | Claims management expenses– Gross – direct business                        | <p>Claims management expenses are expenses that will be incurred in processing and resolving claims, including legal and adjuster’s fees and internal costs of processing claims payments. Some of these expenses could be assignable to individual claim (e.g. legal and adjuster’s fees), others are a result of activities that cover more than one claim (e.g. salaries of staff of claims handling department).</p> <p>The amount relates to the gross direct business.<br/>This shall include the movement in provisions in claims management expenses.</p>   |
| C0010 to C0120/R0820 | Claims management expenses – Gross – Proportional reinsurance accepted     | <p>Claims management expenses are expenses that will be incurred in processing and resolving claims, including legal and adjuster’s fees and internal costs of processing claims payments. Some of these expenses could be assignable to individual claim (e.g. legal and adjuster’s fees), others are a result of activities that cover more than one claim (e.g. salaries of staff of claims handling department).</p> <p>The amount relates to the gross proportional reinsurance accepted.<br/>This shall include the movement in provisions in claims management expenses.</p>   |
| C0130 to C0160/R0830 | Claims management expenses – Gross – Non–proportional reinsurance accepted | <p>Claims management expenses are expenses that will be incurred in processing and resolving claims, including legal and adjuster’s fees and internal costs of processing claims payments. Some of these expenses could be assignable to individual claim (e.g. legal and adjuster’s fees), others are a result of activities that cover more than one claim (e.g. salaries of staff of claims handling department).</p> <p>The amount relates to the gross non proportional reinsurance accepted.<br/>This shall include the movement in provisions in claims management expenses.</p>   |
| C0010 to C0160/R0840 | Claims management expenses – Reinsurers’ share                             | <p>Claims management expenses are expenses that will be incurred in processing and resolving claims, including legal and adjuster’s fees and internal costs of processing claims payments. Some of these expenses could be assignable to individual claim (e.g. legal and adjuster’s fees), others are a result of activities that cover more than one claim (e.g. salaries of staff of claims handling department).</p> <p>The amount relates to the reinsurers’ share.</p> <p>This shall include the movement in provisions in claims management expenses.</p> <p>Reinsurers' share shall by default be allocated by type of expenses, if not possible shall be reported as acquisition expenses.</p> |
| C0010 to C0160/R0900 | Claims management expenses – Net   | <p>Claims management expenses are expenses that will be incurred in processing and resolving claims, including legal and adjuster’s fees and internal costs of processing claims payments. Some of these expenses could be assignable to individual claim (e.g. legal and adjuster’s fees), others are a result of activities that cover more than one claim (e.g. salaries of staff of claims handling department).</p> <p>The net claims management expenses represent the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.</p>  |

|                      | ITEM   | INSTRUCTIONS   |
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|                      |  | This shall include the movement in provisions in claims management expenses.   |
| C0010 to C0120/R0910 | Acquisition expenses – Gross – direct business                       | <p>Acquisition expenses include expenses, including renewal expenses, which can be identified at the level of individual insurance contract and have been incurred because the undertaking has issued that particular contract. These are commission costs, costs of selling, underwriting and initiating an insurance contract that has been issued. It includes movements in deferred acquisition costs. For reinsurance undertaking definition shall be applied mutatis mutandis.</p> <p>The amount relates to the gross direct business.</p>   |
| C0010 to C0120/R0920 | Acquisition expenses – Gross – Proportional reinsurance accepted     | <p>Acquisition expenses include expenses, including renewal expenses, which can be identified at the level of individual insurance contract and have been incurred because the undertaking has issued that particular contract. These are commission costs, costs of selling, underwriting and initiating an insurance contract that has been issued. It includes movements in deferred acquisition costs. For reinsurance undertaking definition shall be applied mutatis mutandis.</p> <p>The amount relates to the gross proportional reinsurance accepted.</p>   |
| C0130 to C0160/R0930 | Acquisition expenses – Gross – Non proportional reinsurance accepted | <p>Acquisition expenses include expenses, including renewal expenses, which can be identified at the level of individual insurance contract and have been incurred because the undertaking has issued that particular contract. These are commission costs, costs of selling, underwriting and initiating an insurance contract that has been issued. It includes movements in deferred acquisition costs. For reinsurance undertaking definition shall be applied mutatis mutandis.</p> <p>The amount relates to the non-proportional reinsurance accepted.</p>   |
| C0010 to C0160/R0940 | Acquisition expenses – Reinsurers' share                             | <p>Acquisition expenses include expenses, including renewal expenses, which can be identified at the level of individual insurance contract and have been incurred because the undertaking has issued that particular contract. These are commission costs, costs of selling, underwriting and initiating an insurance contract that has been issued. It includes movements in deferred acquisition costs. For reinsurance undertaking definition shall be applied mutatis mutandis.</p> <p>The amount relates to the reinsurers' share.<br/>Reinsurers' share shall by default be allocated by type of expenses, if not possible shall be reported as acquisition expenses.</p> |
| C0010 to C0160/R1000 | Acquisition expenses – Net   | <p>Acquisition expenses include expenses, including renewal expenses, which can be identified at the level of individual insurance contract and have been incurred because the undertaking has issued that particular contract. These are commission costs, costs of selling, underwriting and initiating an insurance contract that has been issued. It includes movements in deferred acquisition costs. For reinsurance undertaking definition shall be applied mutatis mutandis.</p> <p>The net acquisition expenses represent the sum of the direct business and the accepted insurance business reduced by the amount ceded to reinsurance undertakings.</p>               |
| C0010 to C0120/R1010 | Overhead expenses – Gross – direct business                          | Overhead expenses include salaries to general managers, auditing costs and regular day-to-day costs i.e. electricity bill, rent for accommodations, IT costs. These overhead expenses also include expenses related to the development of new insurance and reinsurance business, advertising insurance products, improvement of the internal  |

|                      | ITEM  | INSTRUCTIONS   |
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|                      |   | <p>processes such as investment in system required to support insurance and reinsurance business (e.g. buying new IT system and developing new software).</p> <p>The amount relates to the gross direct business.</p>  |
| C0010 to C0120/R1020 | Overhead expenses – Gross – Proportional reinsurance accepted     | <p>Overhead expenses include salaries to general managers, auditing costs and regular day-to-day costs i.e. electricity bill, rent for accommodations, IT costs. These overhead expenses also include expenses related to the development of new insurance and reinsurance business, advertising insurance products, improvement of the internal processes such as investment in system required to support insurance and reinsurance business (e.g. buying new IT system and developing new software).</p> <p>The amount relates to the gross proportional reinsurance accepted.</p>  |
| C0130 to C0160/R1030 | Overhead expenses – Gross – Non proportional reinsurance accepted | <p>Overhead expenses include salaries to general managers, auditing costs and regular day-to-day costs i.e. electricity bill, rent for accommodations, IT costs. These overhead expenses also include expenses related to the development of new insurance and reinsurance business, advertising insurance products, improvement of the internal processes such as investment in system required to support insurance and reinsurance business (e.g. buying new IT system and developing new software).</p> <p>The amount relates to the gross – non proportional reinsurance accepted.</p>  |
| C0010 to C0160/R1040 | Overhead expenses – Reinsurers' share                             | <p>Overhead expenses include salaries to general managers, auditing costs and regular day-to-day costs i.e. electricity bill, rent for accommodations, IT costs. These overhead expenses also include expenses related to the development of new insurance and reinsurance business, advertising insurance products, improvement of the internal processes such as investment in system required to support insurance and reinsurance business (e.g. buying new IT system and developing new software).</p> <p>The amount relates to the reinsurers' share.</p> <p>Reinsurers' share shall by default be allocated by type of expenses, if not possible shall be reported as acquisition expenses.</p> |
| C0010 to C0160/R1100 | Overhead expenses – Net   | <p>Overhead expenses include salaries to general managers, auditing costs and regular day-to-day costs i.e. electricity bill, rent for accommodations, IT costs. These overhead expenses also include expenses related to the development of new insurance and reinsurance business, advertising insurance products, improvement of the internal processes such as investment in system required to support insurance and reinsurance business (e.g. buying new IT system and developing new software).</p> <p>The net overhead expenses represent the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.</p>                   |
| C0200/R0110–R1100    | Total   | Total for different items for all Lines of Business.   |
| C0200/R1200          | Other expenses  | <p>Other technical expenses not covered by above mentioned expenses and not split by lines of business.</p> <p>Shall not include non-technical expenses such as tax, interest expenses, losses on disposals, etc.</p>  |



|             | ITEM           | INSTRUCTIONS                     |
|-------------|----------------|----------------------------------|
| C0200/R1300 | Total expenses | Amount of all technical expenses |

#### Life insurance and reinsurance obligations

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| C0210 to C0280/R1410 | Premiums written – Gross             | <p>Definition of premiums written provided in application of directive 91/674/EEC where applicable: gross premiums written shall comprise all amounts due during the reporting period in respect of insurance contracts, arising from gross business, regardless of the fact that such amounts may relate in whole or in part to a later reporting period.</p> <p>It includes both direct and reinsurance business.</p>   |
| C0210 to C0280/R1420 | Premiums written – Reinsurers' share | <p>Definition of premiums written provided in application of directive 91/674/EEC where applicable: gross premiums written shall comprise all amounts ceded to reinsurers due during the reporting period in respect of insurance contracts regardless of the fact that such amounts may relate in whole or in part to a later reporting period.</p>  |
| C0210 to C0280/R1500 | Premiums written – net               | <p>Definition of premiums written provided in application of directive 91/674/EEC where applicable: the net premiums written represent the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.</p>  |
| C0210 to C0280/R1510 | Premiums earned – Gross              | <p>Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the sum of gross premiums written minus the change in the gross provision for unearned premiums related to direct insurance and reinsurance accepted business.</p>  |
| C0210 to C0280/R1520 | Premiums earned – reinsurers' share  | <p>Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the reinsurer's share in gross premiums written minus the change in the reinsurer's share in provision for unearned premiums.</p>   |
| C0210 to C0280/R1600 | Premiums earned – Net                | <p>Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the sum of gross premiums written minus the change in the gross provision for unearned premiums related to the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.</p>  |
| C0210 to C0280/R1610 | Claims incurred – Gross              | <p>Claims incurred in the reporting period as defined in directive 91/674/EEC: the claims incurred means the sum of the claims paid and the change in the provision for claims during the reporting period, related to insurance contracts arising from the direct and reinsurance business.</p> <p>This shall exclude claims management expenses and the movement in provisions in claims management expenses.</p>   |
| C0210 to C0280/R1620 | Claims incurred – Reinsurers' share  | <p>Claims incurred in the reporting period as defined in directive 91/674/EEC: it is the reinsurer's share in the sum of the claims paid and the change in the provision for claims during the reporting period.</p> <p>This shall exclude claims management expenses and the movement in provisions in claims management expenses.</p>   |
| C0210 to C0280/R1700 | Claims incurred – Net                | <p>Claims incurred in the reporting period as defined in directive 91/674/EEC: the claims incurred means the sum of the claims paid and the change in the provision for claims during the reporting period, related to the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.</p> <p>This shall exclude claims management expenses and the movement in provisions in claims management expenses.</p> |
| C0210 to C0280/R1710 | Changes in other technical           | <p>Definition of changes in other technical provisions provided in directive 91/674/EEC where applicable: it is the changes in other technical</p>  |

|                      | ITEM   | INSTRUCTIONS  |
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|                      | provisions – Gross                                       | provisions relating to insurance contracts arising from the gross direct and reinsurance business.<br><br>This item should be reported as a positive amount if the variation is negative (reduction of other technical provisions leading to a profit) or as a negative amount if variation is positive (increase of other technical provisions leading to a loss).   |
| C0210 to C0280/R1720 | Change in other technical provisions – Reinsurers' share | Definition of changes in other technical provisions provided in directive 91/674/EEC where applicable: it is the reinsurers' share in changes in other technical provisions.<br><br>This item should be reported as a positive amount if the variation is negative or as a negative amount if variation is positive.  |
| C0210 to C0280/R1800 | Change in other technical provisions – Net               | Definition of changes in other technical provisions provided in directive 91/674/EEC where applicable: the net changes in other technical provisions related to the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.<br><br>This item should be reported as a positive amount if the variation is negative (reduction of other technical provisions leading to a profit) or as a negative amount if variation is positive (increase of other technical provisions leading to a loss).  |
| C0210 to C0280/R1900 | Expenses incurred  | All technical expenses incurred by the undertaking during the reporting period, on accrual basis.   |
| C0210 to C0280/R1910 | Administrative expenses – Gross                          | Administrative expenses incurred by the undertaking during the reporting period, on accrual basis are expenses which are connected with policy administration including expenses in respect of reinsurance contracts and special purpose vehicles. Some administrative expenses relate directly to activity regarding a specific insurance contract (e.g. maintenance cost) such as cost of premium billing, cost of sending regular information to policyholders and cost of handling policy changes (e.g. conversions and reinstatements). Other administrative expenses relate directly to insurance activity but are a result of activities that cover more than one policy such as salaries of staff responsible for policy administration.<br><br>The amount relates to the gross direct and reinsurance business.  |
| C0210 to C0280/R1920 | Administrative expenses – reinsurers' share              | Administrative expenses incurred by the undertaking during the reporting period, on accrual basis are expenses which are connected with policy administration including expenses in respect of reinsurance contracts and special purpose vehicles. Some administrative expenses relate directly to activity regarding a specific insurance contract (e.g. maintenance cost) such as cost of premium billing, cost of sending regular information to policyholders and cost of handling policy changes (e.g. conversions and reinstatements). Other administrative expenses relate directly to insurance activity but are a result of activities that cover more than one policy such as salaries of staff responsible for policy administration.<br><br>The amount relates to the reinsurer's share.<br>Reinsurers' share shall by default be allocated by type of expenses, if not possible shall be reported as acquisition expenses. |

|                      | ITEM   | INSTRUCTIONS   |
|----------------------|--|--|
| C0210 to C0280/R2000 | Administrative expenses – Net                      | <p>Administrative expenses incurred by the undertaking during the reporting period, on accrual basis are expenses which are connected with policy administration including expenses in respect of reinsurance contracts and special purpose vehicles. Some administrative expenses relate directly to activity regarding a specific insurance contract (e.g. maintenance cost) such as cost of premium billing, cost of sending regular information to policyholders and cost of handling policy changes (e.g. conversions and reinstatements). Other administrative expenses relate directly to insurance activity but are a result of activities that cover more than one policy such as salaries of staff responsible for policy administration.</p> <p>The amount relates to the net administrative expenses.</p> <p>The net administrative expenses represent the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.</p> |
| C0210 to C0280/R2010 | Investment management expenses – Gross             | <p>Investment management expenses are usually not allocated on a policy by policy basis but at the level of a portfolio of insurance contracts. Investment management expenses could include expenses of recordkeeping of the investments' portfolio, salaries of staff responsible for investment, remunerations of external advisers, expenses connected with investment trading activity (i.e. buying and selling of the portfolio securities) and in some cases also remuneration for custodial services.</p> <p>The amount relates to the gross direct and reinsurance business.</p>  |
| C0210 to C0280/R2020 | Investment management expenses – reinsurers' share | <p>Investment management expenses are usually not allocated on a policy by policy basis but at the level of a portfolio of insurance contracts. Investment management expenses could include expenses of recordkeeping of the investments' portfolio, salaries of staff responsible for investment, remunerations of external advisers, expenses connected with investment trading activity (i.e. buying and selling of the portfolio securities) and in some cases also remuneration for custodial services.</p> <p>The amount relates to the reinsurers' share.</p> <p>Reinsurers' share shall by default be allocated by type of expenses, if not possible shall be reported as acquisition expenses.</p>   |
| C0210 to C0280/R2100 | Investment management expenses – Net               | <p>Investment management expenses are usually not allocated on a policy by policy basis but at the level of a portfolio of insurance contracts. Investment management expenses could include expenses of recordkeeping of the investments' portfolio, salaries of staff responsible for investment, remunerations of external advisers, expenses connected with investment trading activity (i.e. buying and selling of the portfolio securities) and in some cases also remuneration for custodial services.</p> <p>The amount relates to the net investment management expenses.</p> <p>The net investment management expenses represent the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.</p>   |
| C0210 to C0280/R2110 | Claims management expenses – Gross                 | <p>Claims management expenses are expenses that will be incurred in processing and resolving claims, including legal and adjuster's fees and internal costs of processing claims payments. Some of these expenses could be assignable to individual claim (e.g. legal and adjuster's fees),</p>  |

|                      | ITEM   | INSTRUCTIONS  |
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|                      |  | <p>others are a result of activities that cover more than one claim (e.g. salaries of staff of claims handling department).</p> <p>The amount relates to the gross direct and reinsurance business.<br/>This shall include the movement in provisions in claims management expenses.</p>  |
| C0210 to C0280/R2120 | Claims management expenses – Reinsurers’ share | <p>Claims management expenses are expenses that will be incurred in processing and resolving claims, including legal and adjuster’s fees and internal costs of processing claims payments. Some of these expenses could be assignable to individual claim (e.g. legal and adjuster’s fees), others are a result of activities that cover more than one claim (e.g. salaries of staff of claims handling department).</p> <p>The amount relates to the reinsurers’ share.</p> <p>This shall include the movement in provisions in claims management expenses.</p> <p>Reinsurers’ share shall by default be allocated by type of expenses, if not possible shall be reported as acquisition expenses.</p> |
| C0210 to C0280/R2200 | Claims management expenses – Net               | <p>Claims management expenses are expenses that will be incurred in processing and resolving claims, including legal and adjuster’s fees and internal costs of processing claims payments. Some of these expenses could be assignable to individual claim (e.g. legal and adjuster’s fees), others are a result of activities that cover more than one claim (e.g. salaries of staff of claims handling department).</p> <p>The net claims management expenses represent the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.<br/>This shall include the movement in provisions in claims management expenses.</p>             |
| C0210 to C0280/R2210 | Acquisition expenses – Gross                   | <p>Acquisition expenses include expenses which can be identified at the level of individual insurance contract and have been incurred because the undertaking has issued that particular contract. These are commission costs, costs of selling, underwriting and initiating an insurance contract that has been issued. It includes movements in deferred acquisition costs. For reinsurance undertaking definition shall be applied mutatis mutandis.</p> <p>The amount relates to the gross direct and reinsurance business.</p>   |
| C0210 to C0280/R2220 | Acquisition expenses – Reinsurers’ share       | <p>Acquisition expenses include expenses which can be identified at the level of individual insurance contract and have been incurred because the undertaking has issued that particular contract. These are commission costs, costs of selling, underwriting and initiating an insurance contract that has been issued. It includes movements in deferred acquisition costs. For reinsurance undertaking definition shall be applied mutatis mutandis.</p> <p>The amount relates to the reinsurers’ share.<br/>Reinsurers’ share shall by default be allocated by type of expenses, if not possible shall be reported as acquisition expenses.</p>   |
| C0210 to C0280/R2300 | Acquisition expenses – Net                     | <p>Acquisition expenses include expenses which can be identified at the level of individual insurance contract and have been incurred because</p>   |

|                      | ITEM                                  | INSTRUCTIONS   |
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|                      |                                       | <p>the undertaking has issued that particular contract. These are commission costs, costs of selling, underwriting and initiating an insurance contract that has been issued. It includes movements in deferred acquisition costs. For reinsurance undertaking definition shall be applied mutatis mutandis.</p> <p>The net acquisition expenses represent the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.</p>   |
| C0210 to C0280/R2310 | Overhead expenses – Gross             | <p>Overhead expenses include salaries to general managers, auditing costs and regular day-to-day costs i.e. electricity bill, rent for accommodations, IT costs. These overhead expenses also include expenses related to the development of new insurance and reinsurance business, advertising insurance products, improvement of the internal processes such as investment in system required to support insurance and reinsurance business (e.g. buying new IT system and developing new software).</p> <p>The amount relates to the gross direct and reinsurance business.</p>  |
| C0210 to C0280/R2320 | Overhead expenses – Reinsurers' share | <p>Overhead expenses include salaries to general managers, auditing costs and regular day-to-day costs i.e. electricity bill, rent for accommodations, IT costs. These overhead expenses also include expenses related to the development of new insurance and reinsurance business, advertising insurance products, improvement of the internal processes such as investment in system required to support insurance and reinsurance business (e.g. buying new IT system and developing new software).</p> <p>The amount relates to the reinsurers' share.</p> <p>Reinsurers' share shall by default be allocated by type of expenses, if not possible shall be reported as acquisition expenses.</p> |
| C0210 to C0280/R2400 | Overhead expenses – Net               | <p>Overhead expenses include salaries to general managers, auditing costs and regular day-to-day costs i.e. electricity bill, rent for accommodations, IT costs. These overhead expenses also include expenses related to the development of new insurance and reinsurance business, advertising insurance products, improvement of the internal processes such as investment in system required to support insurance and reinsurance business (e.g. buying new IT system and developing new software).</p> <p>The net overhead expenses represent the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.</p>                   |
| C0300/R1410–R2400    | Total                                 | Total for different items for all life lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35.  |
| C0300/R2500          | Other expenses                        | <p>Other technical expenses not covered by above mentioned expenses and not split by lines of business.</p> <p>Shall not include non-technical expenses such as tax, interest expenses, losses on disposals, etc.</p>  |
| C0300/R2600          | Total expenses                        | Amount of all technical expenses.  |
| C0210 to C0280/R2700 | Total amount of surrenders            | This amount represents the total amount of surrenders occurred during the year.  |

|  | <b>ITEM</b> | <b>INSTRUCTIONS</b>  |
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|  |             | This amount is also reported under claims incurred (item R1610). |



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