

S.04.04 — Activity by country – location of underwriting

General comments

This section relates to annual submission of information for individual insurance and reinsurance undertakings only.

The reporting instructions for template S.04.04 should be read in conjunction with the reporting instructions for S.04.03 and S.04.05. Across these three templates, entities shall report all business from two distinct perspectives: location of underwriting and location of risk. Template S.04.04 focuses on the location of underwriting.

The information shall be reported distinguishing between the business underwritten in the country in which each of the underwriting entities (as listed in template S.04.03) are established and business underwritten in each of the other countries belonging to the EEA under freedom to provide services (FPS) by each of the underwriting entities.

Any business underwritten by an underwriting entity which is not underwritten under freedom to provide services shall be classified as business underwritten in the country in which the underwriting entity is established.

The summation of any row in C0030 across all considered countries shall total to the value provided in C0020 for that same row.

Insurance and reinsurance undertakings shall report written/earned premiums as defined in Article 1(11) and (12) of Delegated Regulation (EU) 2015/35 regardless whether local GAAP or IFRS is used.

	ITEM	INSTRUCTIONS
<i>By underwriting entity</i>		
Z0010	Line of Business	Identification of the line of business as defined in Annex I to Delegated Regulation (EU) 2015/35, reported. The following closed list shall be used: <ol style="list-style-type: none"> 1 – Medical expense insurance 2 – Income protection insurance 3 – Workers' compensation insurance 4 – Motor vehicle liability insurance 5 – Other motor insurance 6 – Marine, aviation and transport insurance 7 – Fire and other damage to property insurance 8 – General liability insurance 9 – Credit and suretyship insurance 10 – Legal expenses insurance 11 – Assistance 12 – Miscellaneous financial loss 13 – Proportional medical expense reinsurance

		<p>14 – Proportional income protection reinsurance</p> <p>15 – Proportional workers' compensation reinsurance</p> <p>16 – Proportional motor vehicle liability reinsurance</p> <p>17 – Proportional other motor reinsurance</p> <p>18 – Proportional marine, aviation and transport reinsurance</p> <p>19 – Proportional fire and other damage to property reinsurance</p> <p>20 – Proportional general liability reinsurance</p> <p>21 – Proportional credit and suretyship reinsurance</p> <p>22 – Proportional legal expenses reinsurance</p> <p>23 – Proportional assistance reinsurance</p> <p>24 – Proportional miscellaneous financial loss reinsurance</p> <p>25 – Non-proportional health reinsurance</p> <p>26 – Non-proportional casualty reinsurance</p> <p>27 – Non-proportional marine, aviation and transport reinsurance</p> <p>28 – Non-proportional property reinsurance</p> <p>29 – Health insurance</p> <p>30 – Insurance with profit participation</p> <p>31 – Index-linked and unit-linked insurance</p> <p>32 – Other life insurance</p> <p>33 – Annuities stemming from non-life insurance contracts and relating to health insurance obligations</p> <p>34 – Annuities stemming from non-life insurance contracts and relating to insurance obligations other than health insurance obligations</p> <p>35 – Health reinsurance</p> <p>36 – Life reinsurance</p>
Z0020	Underwriting entity code	The identification code of each individual underwriting entity as reported in template S.04.03.
C0010/R0020	Business underwritten in the country of establishment –	<p>Premiums written by the individual underwriting entity in the country of establishment.</p> <p>Gross premiums written shall comprise all amounts due during the financial year in respect of insurance contracts, regardless of the fact that such amounts</p>

	Premiums Written (gross)	<p>may relate in whole or in part to a later financial year.</p> <p>Amount of taxes or charges levied with premiums shall be excluded from the written premiums.</p>
C0010/R0030	Business underwritten in the country of establishment – Claims incurred	<p>Claims incurred by the individual underwriting entity in the country of establishment.</p> <p>Claims incurred in the reporting period as defined in Directive 91/674/EEC where applicable: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year related to insurance contracts.</p> <p>The figure for claims incurred shall exclude claims management expenses and the movement in provisions in claims management expenses.</p>
C0010/R0040	Business underwritten in the country of establishment – Acquisition expenses	<p>Acquisition expenses by the individual underwriting entity in the country of establishment.</p> <p>Acquisition expenses include expenses which can be identified at the level of individual insurance contract and have been incurred because the entity has issued that particular contract. This item shall be reported inclusive of renewal expenses.</p> <p>These are commission costs, costs of selling, underwriting and initiating an insurance contract that has been issued. It includes movements in deferred acquisition costs, where applicable.</p>
C0010/R0050	Business underwritten in the country of establishment – Acquisition expenses of which commissions	<p>Commissions by the individual underwriting entity in the country of establishment.</p> <p>The portion of the total acquisition expenses (as reported in R0040) which relate to commission costs.</p>
C0020/R0020	Business underwritten through FPS in country different from the country of establishment – Premiums Written (gross)	<p>Premiums written through FPS in any country different from the country of establishment of the individual underwriting entity.</p> <p>Gross premiums written shall comprise all amounts due during the financial year in respect of insurance contracts, regardless of the fact that such amounts may relate in whole or in part to a later financial year.</p> <p>Amount of taxes or charges levied with premiums shall be excluded from the written premiums.</p>

C0020/R0030	Business underwritten through FPS in country different from the country of establishment – Claims Incurred	<p>Claims incurred through FPS in any country different from the country of establishment of the individual underwriting entity.</p> <p>Claims incurred in the reporting period as defined in Directive 91/674/EEC where applicable: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year related to insurance contracts.</p> <p>The figure for claims incurred shall exclude claims management expenses and the movement in provisions in claims management expenses.</p>
C0020/R0040	Business underwritten through FPS in country different from the country of establishment – Acquisition expenses	<p>Acquisition expenses through FPS in any country different from the country of establishment of the individual underwriting entity.</p> <p>Acquisition expenses include expenses which can be identified at the level of individual insurance contract and have been incurred because the entity has issued that particular contract. This item shall be reported inclusive of renewal expenses.</p> <p>These are commission costs, costs of selling, underwriting and initiating an insurance contract that has been issued. It includes movements in deferred acquisition costs, where applicable.</p>
C0020/R0050	Business underwritten through FPS in country different from the country of establishment – Acquisition costs of which commissions	<p>Commissions through FPS in any country different from the country of establishment of the individual underwriting entity.</p> <p>The portion of the total acquisition expenses (as reported in R0040) which relate to commission costs.</p>
<i>By underwriting entity and by EEA country (localisation of activity [based on place of underwriting])</i>		
R0010	EEA country	ISO 3166–1 alpha–2 code of the EEA country where the business is underwritten through FPS.
C0030/R0020	Business underwritten in the considered country through FPS – Premiums Written (gross)	<p>Premiums written by the individual underwriting entity through FPS in the EEA country reported in R0010.</p> <p>Gross premiums written shall comprise all amounts due during the financial year in respect of insurance contracts, regardless of the fact that such amounts may relate in whole or in part to a later financial year.</p>

		Amount of taxes or charges levied with premiums shall be excluded from the written premiums.
C0030/R0030	Business underwritten in the considered country through FPS - Claims incurred	<p>Claims incurred by the individual underwriting entity through FPS in the EEA country reported in R0010.</p> <p>Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year related to insurance contracts.</p> <p>The figure for claims incurred shall exclude claims management expenses and the movement in provisions in claims management expenses.</p>
C0030/R0040	Business underwritten in the considered country through FPS – Acquisition costs	<p>Acquisition expenses by the individual underwriting entity through FPS in the EEA country reported in R0010.</p> <p>Acquisition expenses include expenses which can be identified at the level of individual insurance contract and have been incurred because the entity has issued that particular contract. This item shall be reported inclusive of renewal expenses.</p> <p>These are commission costs, costs of selling, underwriting and initiating an insurance contract that has been issued. It includes movements in deferred acquisition costs, where applicable.</p>
C0030/R0050	Business underwritten in the considered country through FPS – Acquisition costs of which commissions	<p>Commissions by the individual underwriting entity through FPS in the EEA country reported in R0010.</p> <p>The portion of the total acquisition expenses (as reported in R0040) which relate to commission costs.</p>