

S.14.02 — Non-Life obligation analysis

General comments:

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

This template includes information about non-life insurance contracts only to direct business. No information has to be provided for accepted reinsurance business.

Columns C0010 to C0120 shall be reported by line of business with the exceptions indicated below where further breakdown by product categories is envisaged as defined in C0020.

	ITEM	INSTRUCTIONS
<i>Portfolio</i>		
C0010	Line of Business (1 to 12)	<p>Line of business as defined in Annex 1 of Delegated Regulation (EU) 2015/35. Information on products, unless otherwise specified in C0020, should not be disaggregated but reported under the main line of business. All non-life insurance products commercialized should be reported under the line of business which best corresponds to the main product characteristics, taking into account the product characteristics and main risks covered by the product. For modular products, the products should be unbundled and information for each product forming the bundle should be reported under the line of business which best corresponds to the main characteristics:</p> <p>The following list shall be used:</p> <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

C0020	Of which Product category	<p>For non-life insurance products falling under one of the product categories in the closed list below information should be reported in a separate row:</p> <p>7.1 Fire and other damage to property, of which Natural catastrophe insurance: Products covering damages to properties and people caused by natural forces including earthquake, floods, storm, hail, frost, drought.</p> <p>11.1 Assistance, of which Travel insurance: Products covering unforeseen losses incurred while travelling such as coverage for trip cancellation, lost luggage, flight delays and/or medical expenses while on travel</p> <p>12.1 Miscellaneous financial loss, of which Business Interruption: Products covering business interruption, closure of business, or any financial loss of such nature regardless of whether physical damages on an insured property are required (e.g. business interruption referring to coverage for property damage arising from storm or flood; business closure covering damage for temporary closure of shops due to administrative actions or health authorities' decisions)</p> <p>12.2 Miscellaneous financial loss, of which Payment protection insurance: Products covering the event of not being able to meet the financial obligations of a mortgage, loan or any credit facilities for any reason excluding death.</p>
C0030	For the products commercialised under this product category/LOB, which proportion (measured by gross written premiums) covers climate related perils? (0-100)	Climate-related perils includes events such as flooding, heat waves, landslides, droughts or wildfires for example). Considering that under one line of business there could be multiple products some covering and other not covering climate related perils, please report here the percentage of products in this category (measured by gross written premiums) that covers at least one aspect of climate-related perils, between 0 and 100.
C0040	If the product covers climate related perils does the product design make allowance for risk-prevention measures? (Yes/No/Not applicable)	<p>If this line of business contains at least one product that covers at least one aspect of climate-related perils, please indicate with 'Yes' or 'No' if some of these products include risk-prevention measures in their design.</p> <p>Prevention measures in this context refers to things such as financial incentives for the policyholder to mitigate the underlying insured risk (e.g. through rebates on premiums or lower deductibles) or tailored risk expertise provided by the insurer to advise the</p>

		policyholder on the available risk mitigation measures to implement.
C0050	Number of contracts at the end of the year	Number of contracts attached to each product falling under the relevant line of business. Contracts with more than one policyholder count as only one contract. In case of inactive policyholders (no premium paid) the contract shall be reported anyway unless the contract is cancelled.
C0060	Number of new contracts during year	Number of new contracts during reporting year (this is for all new contracts including those that are renewed). New contract refer to contract written during the year with respect to other ongoing contracts written in previous years. Contracts with more than one policyholder count as only one contract. In case of inactive policyholders (no premium paid) the contract shall be reported anyway unless the contract is cancelled.
C0070	Total amount of Gross Written premiums - written directly by the insurance undertaking	Total amount of gross written premiums as defined in Article 1(11) of Delegated Regulation (EU) 2015/35 written directly by the insurance undertaking.
C0080	Total amount of Gross Written premiums - written via credit institutions	Total amount of gross written premiums as defined in Article 1(11) of Delegated Regulation (EU) 2015/35 written via credit institutions acting as insurance distributors.
C0090	Total amount of Gross Written premiums - written via insurance distributors other than credit institutions	Total amount of gross written premiums as defined in Article 1(11) of Delegated Regulation (EU) 2015/35 written via insurance distributors other than credit institutions.
C0100	Total amount of commissions paid during year	Commissions should include any form of monetary benefits which is paid to an insurance distributor by any other person than the customer or a third party acting on behalf of the customer, in relation to

		insurance distribution activities. Whereas commissions are generally calculated as a percentage of the premium paid by the customer for insurance coverage, this applies for any type of payment made to an insurance distributor (e.g., paid/received initially based on the conclusion of an insurance contract or paid/received on a recurring basis).
C0110	Total amount of claims paid during the year	<p>Claims paid during the year related to the sum of the direct business.</p> <p>This shall not include changes in provisions for claims that have not yet been paid and exclude claims management expenses and the movement in provisions in claims management expenses.</p>
C0120	Country	<p>Country ISO 3166–1 alpha–2 code or list of codes according to the following instructions:</p> <ul style="list-style-type: none"> - ISO 3166–1 alpha–2 code of the country where the contract was entered into, for countries representing more than 10 % of technical provisions or written premiums for a given product. - for countries representing less than 10 % of Technical Provisions or written premiums for a given product, report a list of ISO 3166–1 alpha–2 Codes of the countries concerned.
Information on number of insured		
C0130	Number of insured at the end of the year	For products falling under line of business 1 and product categories 11.1 and 12.2 report the total number of insured for contracts reported under C0050.
C0140	Number of insured properties at the end of the year	For products falling under line of business 4 and 5 report the total number of insured properties for contracts reported under C0050.