



ORGANISATION FOR ECONOMIC  
CO-OPERATION AND DEVELOPMENT

ORGANISATION DE COOPÉRATION ET  
DE DÉVELOPPEMENT ÉCONOMIQUES

## **Recent Developments in the OECD Insurance Statistics: Findings and Prospects**

### **Part 2**

#### **OECD-Asia Regional Seminar: Enhancing transparency and monitoring of insurance markets**

**26-27 January 2012  
Bangkok, Thailand**



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# 1<sup>st</sup> Seminar on Insurance Statistics: preliminary conclusions

- The need for international insurance data for cross country comparison and benchmarking
- Timeliness, confidentiality and accessibility are important issues
- Usefulness of some specific supervisory tools used for monitoring purpose – for example early warning systems, stress testing and on-site visits
- IT solutions – as means for more rapid data acquisition and dissemination
- Complexity to assess the full impact of accounting standards on data comparability
- The need for further coordination at national and international levels in order to avoid coming up with various sources disseminating different figures and make better use of existing data
- The importance to keep track of recent development in the insurance sector (i.e., importance of qualitative information to complement statistical data)

# Today objectives

- Examine progress made since the second seminar and discuss how to further improve the monitoring of insurance markets through the provision of sound insurance statistics and indicators with a focus on Asia (particularly SEA)
- Draw on lessons from the first seminar, from country experiences and from other regional and international organisations
- Examine analytical and statistical data needs
- Examine avenues to strengthen cooperation and extend the framework to additional countries in the region in a manner that meets the needs of Asian/SEA countries and allow for meaningful cross-country analysis
- Explore realistic follow-up actions and avenues where efforts should be pursued and/or undertaken

# OECD Global Insurance Statistics (GIS): background

- In November 1982, the OECD Insurance Committee constituted a Working Group on Insurance Statistics
- In 1992, a statistical questionnaire was developed to collect data on insurance statistics using a common framework and definitions
- Since then, for monitoring purposes, the Working Group, which was transformed, in 1999, into a Task Force on Insurance Statistics, has collected, on annual basis, insurance statistics from member countries through the standard questionnaire, as well as discussed relevant methodologies
- The results have been disseminated through the OECD Insurance Statistics Yearbook. Data, available from 1983 onwards, can also be retrieved from the OECD.Stat data browser
- The 2007-09 financial crisis prompted a review of the OECD's framework for insurance statistics and highlighted the need to collect additional meaningful variables, improve timeliness and its global reach

# OECD Global Insurance Statistics (cont.)

- Provides data for:
  - Direct insurance and reinsurance sectors,
  - The insurance statistics framework contains two parts, each of them split in sections. Part 1 (sections 1.1 to 1.5) seeks advanced aggregate statistics, as well as qualitative information, including:
    - Key aggregates relating to balance sheet (portfolio investments, including unit-linked investment products)
    - Income statement items (e.g., total assets, shareholder equity, technical provisions, net income); and,
  - Part 2 (sections 2.1 to 2.15) requests more detailed statistics (for further details see slides 22 onwards)
- This data enables the OECD to compile indicators (e.g., Investment Rate of Return, loss and combined ratios, RoA, RoE)
- Timeliness:
  - Year-end data pertaining to a compact set of variables are collected under a separate component and released with about a six-month lag
  - Additional detailed year-end variables are collected under another component and released with about a ten-month lag
- Data are reported to the OECD on an annual basis, mostly by ministries, supervisory agencies or national statistical offices

# GIS: List of current of indicators

## Current indicators

- Trends in gross premiums
- Market share
- Density
- Penetration
- Life insurance share
- Direct total gross premiums/number of employees of insurance companies
- Retention ratio
- Ratio of reinsurance accepted
- Market share of foreign companies
- Market share of branches/agencies of foreign companies
- Asset allocation
- Loss ratio
- Expense ratio
- Combined ratio (loss ratio + expense ratio)
- Return on investment/total investment

## Additional indicators missing?

- Number of policies
- Reserve ratio
- Structural ratio
- Capital and reserves/technical provisions
- Profit or loss for the financial year/gross written premiums
- Profit or loss for the financial year/capital and reserves

# GIS: Current OECD outputs

- A one-stop statistics where comparable statistics and indicators can be retrieved easily
  - ✓ The database covers major official insurance statistics, dating back to 1983
  - ✓ Insurance indicators' database can be retrieved at <http://stats.oecd.org/WBOS/Default.aspx?DatasetCode=INSIND>
  - ✓ Insurance homepage: [www.oecd.org/daf/insurance](http://www.oecd.org/daf/insurance)
- Statistical publications
  - ✓ Global Insurance Market Trends, 2011
  - ✓ "Insurance Statistics Yearbook: 2011 edition currently under revision to reflect the revised framework"



# Data needs and usage

- IAG/FSB work on cross-border financial exposures (particularly by non-bank financial institutions) recommendations 13 and 14
  - A first inventory of available data on cross-border financial positions. The. Against this background, the institutions participating in the work on (BIS, IMF, OECD and the ECB put together an inventory, which provides an overview of available data sources, key information on its concepts, coverage and definitions, as well as website links to the data and additional information. See <http://www.principalglobalindicators.org/default.aspx>
- Improve matching against needs and promote more further use of existing data taking into account the various audiences
  - A stocktaking of existing sources at international level has been revised and extended stocktaking of existing sources (with additional sources examined, eg., ECB, Eurostat). We anticipate to extend the stocktaking to indicators used in publication at international level

# Avenues for further statistical and methodological developments in providing transparency

- **Timeliness:** Start exploring alternative ways to improve timeliness by making more use of private sources database
  - Trade-off between timeliness and accuracy?
- **Geographical scope:** Start to enhance the global reach with additional countries joining the framework
  - Trade-off between granularity and worldwide scope?
- **Data completeness:** Important variables can be missing for certain countries and treatment of confidential data can be an issue
  - Options to complement aggregate?
- **Data comparability:** Classification issues can impede data comparability as well as calculation methods (e.g., Solvency ratio and investment income)
  - Initiate internal and external checks on comparability (e.g., OECD insurance statistics with OECD Institutional Investors datasets and ECB datasets)
  - Extend comparability with other datasets (e.g., EIOPA, ECB, IAIS)



# **OECD Statistical Questionnaire (for reference)**

# Part 1 - Contents

- Section 1.1** This section deals with Business Written in the Reporting Country and should include all business written in your country, whether in respect of domestic or foreign (world-wide) risks, and analysed according to the categories of insurers (“Domestic Enterprises”, “Foreign-controlled Undertakings” and “Branches and agencies of foreign Undertakings”). This section includes a question that seeks a breakdown of life insurance premiums between single premiums and periodical premiums on a net and gross basis. It should include the life business of composite enterprises (if applicable).
- Section 1.2** This section covers the breakdown of premiums of life insurance by type of contracts: unit-linked, annuities and other life insurance contracts. It should include the life business of composite enterprises (if applicable). Data on pension insurance contracts are collected as a separate item.
- Section 1.3** This section collects information pertaining to balance sheet and income statement variables of direct insurers.
- Section 1.4** This section concerns investments by direct insurers. It covers the breakdown of investments according to the categories of insurance enterprises (“Domestic Enterprises”, “Foreign-controlled Undertakings” and “Branches and agencies of foreign Undertakings”).
- Section 1.5** This section seeks comments on developments in the insurance sector, by segment, during 2011, including factors that might explain trends and/or variations.

## NOTES AND DEFINITIONS

### SECTION 1.1

YEAR

Figures shall comprise life business of composite enterprises where available.  
The calendar year to which the figures refer.

UNITS

Units of national currency in which figures are given. Premiums should normally be shown in millions of the national currency unit.

LIFE / NON-LIFE

Life and Non-Life categories should follow the definitions used in national law.

COMPOSITE

A composite company is an insurance company which has both life and non-life business.

DOMESTIC COMPANIES

Domestic companies refer to companies incorporated under national law, together with those companies in the reporting country which are unincorporated, but excluding the branches and agencies of foreign companies.

FOREIGN-CONTROLLED  
COMPANIES

Refer to companies controlled by foreign interests, such "control" being defined according to national law.

FOREIGN COMPANIES

Foreign companies refer to companies incorporated outside the reporting country.

Figures on insurance premiums are requested for all Domestic Undertakings (showing separately the element in the totals made up by locally-incorporated Foreign Controlled Undertakings) and for local branches and agencies of Foreign Undertakings. If this split is not available, please give the total figure only.

GROSS PREMIUMS	Gross premiums are total premiums written, excluding any premium taxes or other charges, but before deduction of commission or reinsurance outwards. It is acknowledged that the inclusion or reinsurance will mean that there is some element of double-counting in the figures provided.
DIRECT BUSINESS	Includes all direct business.
REINSURANCE ACCEPTED	Includes all reinsurance business accepted. Facultative reinsurance may be included under "Direct business" or "Reinsurances Accepted" according to practice in the reporting country.
TOTAL	This is the total of the two previous columns. The figure should be given even if it has not been possible to make the split between Direct and Reinsurance business.
PREMIUMS CEDED	Includes all premiums (reinsurance and retrocession) ceded.
NET WRITTEN PREMIUMS	Normally "Net Written Premiums" should be equal to total "Gross Premiums" less "Premiums Ceded". If there are special problems in your country which prevent this relationship from holding given the definitions provided, then appropriate compensatory element should be included under "Premiums Ceded" so that it does not hold in the figures supplied.

"Gross Premiums" and "Premiums Ceded" should be given where available. "Net Written Premiums", however, is very important information and should be given even if an estimate has to be made.

"Net Written Premiums" are total retention in the reporting country. There should be no double-counting in these figures, even though double-counting may exist in the gross figures.

For certain countries, figures provided for Life business will not necessarily take reinsurance into account.

Figures provided for insurance premiums should include all insurance undertakings licensed or authorised in your country, including professional reinsurers, whether or not these are controlled, but excluding any statutory system of social security administered by the State.

## SECTION 1.2

### ANNUITIES

An annuity is an amount of money paid to somebody at a regular interval (e.g. monthly, yearly). It is an agreement or a contract for one person or organisation (generally an insurance company) to pay another (the annuitant) a stream or series of payments (annuity payments). Payments can start immediately or in the future. They can be fixed or variable.

### UNIT-LINKED

Also called Unit Linked Insurance Plan (ULIP), a type of insurance vehicle in which the policyholder purchases units in investment funds at their net asset values and can choose from a range of different funds to suit his/her attitude to risk. Investment funds are invested in a mix of assets (such as stock, bonds or mutual funds, depending upon the list of qualified investments). Depending on the performance of the fund chosen, the policyholder may achieve gains or losses on his/her investments.

### PENSION CONTRACTS

An insurance contract that specifies pension plan contributions to an insurance undertaking in exchange for which the pension plan benefits will be paid when the members reach a specified retirement age or on earlier exit of members from the plan.



### SECTION 1.3

#### TARGET SOLVENCY RATIO

The solvency ratio is the ratio between available capital and required capital, or available solvency margin and required solvency margin. (Please provide also explanations about the calculation method.) The solvency target ratio is the ratio of available and required capital at which supervisory intervention is likely to be triggered.

#### GROSS CLAIMS PAID

Gross claims payments, covering all gross payments on claims made during the financial year, are to be used in the calculation of gross claims incurred.

#### GROSS OPERATING EXPENSES

Gross operating expenses should normally mean the sum of acquisition costs, change in deferred acquisition costs and administrative expenses.

#### NET INCOME

Net income is the profit, or total earnings, recorded by a company.

#### SHAREHOLDERS' EQUITY

Shareholders' equity represents the net worth of a company after deducting all liabilities.



## SECTION 1.4

Investment data should exclude assets linked to unit-linked products sold to policyholders. In case of investments in mutual funds, please provide the look-through by splitting these investments into the relevant assets classes (e.g. bonds, shares). Please select the valuation method.

Please indicate separately "Other Investments" and also, if necessary, shares or bonds not included in the "Shares" or "Bonds" categories.

MORTGAGE LOANS

"Mortgage loans" cover only loans for "Acquisition of Private Housing".

NET INVESTMENT INCOME

Total of interest, dividends, and other earnings derived from the insurance undertaking's invested assets minus the expenses associated with these investments, and including realised and unrealised (but recognised) gains and losses.

AVERAGE NOMINAL NET  
INVESTMENT RETURN (%)

Total return, including realised and unrealised (but recognised) gains and losses plus income, after subtracting any investment management costs. The return should be given in nominal terms (before subtracting inflation) and in percent.

**Section 1.4 covers the breakdown of investments according to the categories of insurance companies ("Domestic Enterprises", "Foreign-controlled Undertakings" and "Branches and agencies of foreign Undertakings").**

# Section 1.1: Business Written in the Reporting Country

Country:  Currency:   
 Year:  Units:

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		GROSS PREMIUMS (in millions of national currency units)			PREMIUMS CEDED	NET WRITTEN PREMIUMS
		Direct Business	Reinsurance accepted	TOTAL		
Domestic Undertakings	Life	ND	ND	ND	ND	ND
	Non-Life	ND	ND	ND	ND	ND
	Composite	ND	ND	ND	ND	ND
	Life	ND	ND	ND	ND	ND
	Non-Life	ND	ND	ND	ND	ND
Of which: Foreign- controlled Undertakings	Life	ND	ND	ND	ND	ND
	Non-Life	ND	ND	ND	ND	ND
	Composite	ND	ND	ND	ND	ND
	Life	ND	ND	ND	ND	ND
	Non-Life	ND	ND	ND	ND	ND
Branches and agencies foreign Undertakings	Life	ND	ND	ND	ND	ND
	Non-Life	ND	ND	ND	ND	ND
	Composite	ND	ND	ND	ND	ND
	Life	ND	ND	ND	ND	ND
	Non-Life	ND	ND	ND	ND	ND
TOTAL (=1+2)	Life	ND	ND	ND	ND	ND
	Non-Life	ND	ND	ND	ND	ND
	Composite	ND	ND	ND	ND	ND
	Life	ND	ND	ND	ND	ND
	Non-Life	ND	ND	ND	ND	ND

**Note:** For the following table, figures should include the life business of composite enterprises (if applicable).

	CONTRACTS	GROSS PREMIUMS	NET PREMIUMS
Life Insurance	Single Premiums	ND	ND
	Periodical Premiums	ND	ND
	<b>TOTAL</b>	<b>ND</b>	<b>ND</b>

## Section 1.2: Business Written in the Reporting Country (by selected classes of life insurance)

Country:  Currency :   
 Year:  Units :

**Note:** Figures should include the life business of composite enterprises (if applicable).

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	DIRECT BUSINESS (in millions of national currency units)			REINSURANCE ACCEPTED			TOTAL		
	Gross Premiums	Premiums Ceded	Net Written Premiums	Gross Premiums	Premiums Ceded	Net Written Premiums	Gross Premiums	Premiums Ceded	Net Written Premiums
1. Annuities	ND	ND	ND	ND	ND	ND	ND	ND	ND
2. Unit Linked	ND	ND	ND	ND	ND	ND	ND	ND	ND
3. Other	ND	ND	ND	ND	ND	ND	ND	ND	ND
<b>TOTAL Life Insurance [1+2+3]</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>
<i>Of Which: Pension Contracts</i>	ND	ND	ND	ND	ND	ND	ND	ND	ND

[PLEASE REFER TO NOTES AND DEFINITIONS](#)

### Section 1.3: Balance Sheet and Income Statement of Direct Insurers

Country:  Currency:   
 Year:  Units:

**Note:** For items with a (\*), please provide a breakdown for composite enterprises between life and non-life business if available: this is necessary for the calculation of the loss and combined ratios.

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		BALANCE SHEET AND INCOME
Available solvency capital	Life	ND
	Non-Life	ND
	Composite	ND
Minimum required capital	Life	ND
	Non-Life	ND
	Composite	ND
Supervisory solvency target ratio for capital (%) (if publicly known or disclosed)	Life	ND
	Non-Life	ND
	Composite	ND
Gross claims paid	Life	ND
	Non-Life	ND
	Composite*	ND
	Life	ND
Outstanding claims provision (changes)	Life	ND
	Non-Life	ND
	Composite*	ND
	Life	ND
Gross operating expenses	Life	ND
	Non-Life	ND
	Composite*	ND
	Life	ND
Commissions	Life	ND
	Non-Life	ND
	Composite*	ND
	Life	ND
Total assets	Life	ND
	Non-Life	ND
	Composite	ND
Gross technical provisions	Life	ND
	Non-Life	ND
	Composite	ND
<i>Of which:</i> Unit-linked	Life	ND
	Non-Life	ND
	Composite	ND
Shareholders' equity	Life	ND
	Non-Life	ND
	Composite	ND
Net income (for ROA and ROE calculation)	Life	ND
	Non-Life	ND
	Composite	ND

[PLEASE REFER TO NOTES AND DEFINITIONS](#)

[Please indicate the calculation method for the solvency requirement and comments \(if any\) on the computation of available capital:](#)

[Other comments:](#)

# Section 1.4: Outstanding Figures of Investments by Direct Insurance Companies in the Reporting Country

Country:

Year:

Currency:

Units:

Select the valuation method:

**Note 1:** Investment data should exclude assets linked to unit-linked products sold to policyholders.

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**Note 2:** For 'Composite', please provide, where possible, a breakdown of outstanding investments between life and non-life business. Where assets cannot be allocated to life or non-life business, please include them in the Total column (3).

		COMPOSITE					TOTAL (1+2+3)
		1. LIFE	2. NON-LIFE	3. TOTAL	LIFE	NON-LIFE	
		Amount Placed	Amount Placed	Amount Placed	Amount Placed	Amount Placed	Amount placed
1. Domestic Enterprises	Bonds issued by public and private	ND	ND	ND	ND	ND	ND
	Of which: Public sector	ND	ND	ND	ND	ND	ND
	Of which: Private sector	ND	ND	ND	ND	ND	ND
	Mortgage Loans	ND	ND	ND	ND	ND	ND
	Loans Other Than Mortgage Loans	ND	ND	ND	ND	ND	ND
	Shares	ND	ND	ND	ND	ND	ND
	Of which: Publicly traded shares	ND	ND	ND	ND	ND	ND
	Real Estate	ND	ND	ND	ND	ND	ND
	Other Investments	ND	ND	ND	ND	ND	ND
	<b>TOTAL</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>
	Net investment income	ND	ND	ND	ND	ND	ND
	Average nominal net investment return	ND	ND	ND	ND	ND	ND
	Of which: Foreign-controlled Undertakings	Bonds issued by public and private	ND	ND	ND	ND	ND
Of which: Public sector		ND	ND	ND	ND	ND	ND
Of which: Private sector		ND	ND	ND	ND	ND	ND
Mortgage Loans		ND	ND	ND	ND	ND	ND
Loans Other Than Mortgage Loans		ND	ND	ND	ND	ND	ND
Shares		ND	ND	ND	ND	ND	ND
Of which: Publicly traded shares		ND	ND	ND	ND	ND	ND
Real Estate		ND	ND	ND	ND	ND	ND
Other Investments		ND	ND	ND	ND	ND	ND
<b>TOTAL</b>		<b>ND</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>
Net investment income		ND	ND	ND	ND	ND	ND
Average nominal net investment return		ND	ND	ND	ND	ND	ND
2. Branches And Agencies Of Foreign Undertakings		Bonds issued by public and private	ND	ND	ND	ND	ND
	Of which: Public sector	ND	ND	ND	ND	ND	ND
	Of which: Private sector	ND	ND	ND	ND	ND	ND
	Mortgage Loans	ND	ND	ND	ND	ND	ND
	Loans Other Than Mortgage Loans	ND	ND	ND	ND	ND	ND
	Shares	ND	ND	ND	ND	ND	ND
	Of which: Publicly traded shares	ND	ND	ND	ND	ND	ND
	Real Estate	ND	ND	ND	ND	ND	ND
	Other Investments	ND	ND	ND	ND	ND	ND
	<b>TOTAL</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>
	Net investment income	ND	ND	ND	ND	ND	ND
	Average nominal net investment return	ND	ND	ND	ND	ND	ND

Calculation method for average nominal net investment return (%):

## Part 2 - Contents

- Section 2.1** This section deals with general information on the reporting country.
- Section 2.2** This section specifically deals with business written in the reporting country on risks situated outside the reporting country (=foreign risks).
- Section 2.3** This section covers the breakdown of business between domestic and foreign risks on a net premium basis and is an amplification of the final ("Net Written Premiums") column of Section 1.1, with totals corresponding accordingly. Member countries are invited to complete either Section 2.2 or Section 2.3, or both, if possible.
- Section 2.4** This section covers Business Written Abroad by branches, agencies and subsidiaries established abroad of domestic undertakings and should include all business written outside your country by these entities (in both OECD and non-OECD countries).
- Section 2.5** These sections are essential for EU/EEA countries so that they can grasp the whole picture of their respective national markets. Figures shall comprise life and non-life business of composite enterprises respectively when available.
- Section 2.6**
- Section 2.7** This section deals with Premiums written by classes of Non-Life Insurance for the business written in the Reporting Country. Those Member countries having difficulties in breaking down "reinsurance accepted" by classes, may use" (9) Treaty Reinsurance row". It should include the life business of composite enterprises (if applicable).
- Section 2.8** This section concerns investments by direct insurers. It covers the breakdown of investments by the set of all companies based on their geographical destinations (investments in the reporting country or investments abroad).



**Section 2.9** This section concerns gross claims payments .

**Section 2.10** This section concerns gross operating expenses .

**Section 2.11** This section concerns commissions .

**Section 2.12** This section collects information pertaining to balance sheet and income statement variables of reinsurers .

**Section 2.13** This section concerns investments of reinsurers. It covers the breakdown of investments according to the categories of reinsurers (“Domestic Enterprises”, “Foreign-controlled Undertakings” and “Branches and agencies of foreign Undertakings”).

**Section 2.14** This section concerns investments of reinsurers. It covers the breakdown of investments by the set of all companies based on their geographical destinations (investments in the reporting country or investments abroad).

**Section 2.15** This section seeks an update on developments in the insurance sector in 2011.

## Section 2.1: General Information on Reporting Countries

Country:   
 Year:

Currency:   
 Units:

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	<b>NUMBER OF INSURANCE UNDERTAKINGS</b>			
	1. Domestic Undertakings	<i>Of which: Foreign Controlled Undertakings</i>	2. Branches And Agencies Of Foreign Undertakings	All Undertakings (=1+2)
Life	ND	ND	ND	ND
Non-Life	ND	ND	ND	ND
Composite	ND	ND	ND	ND
Reinsurance	ND	ND	ND	ND
<b>TOTAL</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>

<b>INSURANCE EMPLOYEES</b>	
i) Insurance Undertakings	ND
ii) Intermediaries	ND
<b>TOTAL</b>	<b>ND</b>

<b>DEFINITION OF FOREIGN-CONTROLLED UNDERTAKINGS IN THE REPORTING COUNTRY</b>



## Section 2.2: Business Written in the Reporting Country on Risks Situated Outside the Reporting Country

Country:  Currency :   
 Year:  Units :

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		GROSS PREMIUMS (in millions of national currency units)			PREMIUMS CEDED	NET WRITTEN PREMIUMS
		Direct Business	Reinsurance accepted	TOTAL		
1. Domestic Undertakings	Life	ND	ND	ND	ND	ND
	Non-Life	ND	ND	ND	ND	ND
	Composite	ND	ND	ND	ND	ND
	Life	ND	ND	ND	ND	ND
	Non-Life	ND	ND	ND	ND	ND
<i>Of which:</i> Foreign-controlled Undertakings	Life	ND	ND	ND	ND	ND
	Non-Life	ND	ND	ND	ND	ND
	Composite	ND	ND	ND	ND	ND
	Life	ND	ND	ND	ND	ND
	Non-Life	ND	ND	ND	ND	ND
2. Branches and agencies of foreign Undertakings	Life	ND	ND	ND	ND	ND
	Non-Life	ND	ND	ND	ND	ND
	Composite	ND	ND	ND	ND	ND
	Life	ND	ND	ND	ND	ND
	Non-Life	ND	ND	ND	ND	ND
TOTAL (=1+2)	Life	ND	ND	ND	ND	ND
	Non-Life	ND	ND	ND	ND	ND
	Composite	ND	ND	ND	ND	ND
	Life	ND	ND	ND	ND	ND
	Non-Life	ND	ND	ND	ND	ND

[PLEASE REFER TO NOTES AND DEFINITIONS](#)

## Section 2.3: Business Written in the Reporting Country

Country:  Currency :   
 Year:  Units :

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		NET WRITTEN PREMIUMS (in millions of national currency units)		
		Domestic Risks	Foreign Risks	TOTAL
1. Domestic Undertakings	Life	ND	ND	ND
	Non-Life	ND	ND	ND
	Composite	ND	ND	ND
	Life	ND	ND	ND
	Non-Life	ND	ND	ND
<i>Of which:</i> Foreign-controlled Undertakings	Life	ND	ND	ND
	Non-Life	ND	ND	ND
	Composite	ND	ND	ND
	Life	ND	ND	ND
	Non-Life	ND	ND	ND
2. Branches And Agencies Of Foreign Undertakings	Life	ND	ND	ND
	Non-Life	ND	ND	ND
	Composite	ND	ND	ND
	Life	ND	ND	ND
	Non-Life	ND	ND	ND
<b>TOTAL (=1+2)</b>	<b>Life</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>
	<b>Non-Life</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>
	<b>Composite</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>
	<b>Life</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>
	<b>Non-Life</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>

## Section 2.4: Business Written Abroad

Country:  Currency :   
 Year:  Units :

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		GROSS PREMIUMS (in millions of national currency units)			PREMIUMS CEDED	NET WRITTEN PREMIUMS
		Direct Business	Reinsurances Accepted	TOTAL		
1. Branches And Agencies	Life	ND	ND	ND	ND	ND
	Non-Life	ND	ND	ND	ND	ND
	Composite	ND	ND	ND	ND	ND
	Life	ND	ND	ND	ND	ND
	Non-Life	ND	ND	ND	ND	ND
2. Subsidiaries	Life	ND	ND	ND	ND	ND
	Non-Life	ND	ND	ND	ND	ND
	Composite	ND	ND	ND	ND	ND
	Life	ND	ND	ND	ND	ND
	Non-Life	ND	ND	ND	ND	ND
TOTAL (=1+2)	Life	ND	ND	ND	ND	ND
	Non-Life	ND	ND	ND	ND	ND
	Composite	ND	ND	ND	ND	ND
	Life	ND	ND	ND	ND	ND
	Non-Life	ND	ND	ND	ND	ND

[PLEASE REFER TO NOTES AND DEFINITIONS](#)

## Section 2.5: Business Written Abroad by Branches and Agencies Only (Not By Subsidiaries)

Country:  Currency :   
 Year:  Units :

**Note:** Figures should include the life business of composite enterprises (if applicable).

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### LIFE INSURANCE

	GROSS PREMIUMS (in millions of national currency units)			PREMIUMS CEDED	NET WRITTEN PREMIUMS
	Direct Business	Reinsurances Accepted	TOTAL		
Austria	ND	ND	ND	ND	ND
Belgium	ND	ND	ND	ND	ND
Denmark	ND	ND	ND	ND	ND
Finland	ND	ND	ND	ND	ND
France	ND	ND	ND	ND	ND
Germany	ND	ND	ND	ND	ND
Greece	ND	ND	ND	ND	ND
Iceland	ND	ND	ND	ND	ND
Ireland	ND	ND	ND	ND	ND
Italy	ND	ND	ND	ND	ND
Luxembourg	ND	ND	ND	ND	ND
Netherlands	ND	ND	ND	ND	ND
Norway	ND	ND	ND	ND	ND
Portugal	ND	ND	ND	ND	ND
Spain	ND	ND	ND	ND	ND
Sweden	ND	ND	ND	ND	ND
United Kingdom	ND	ND	ND	ND	ND
<b>EU 15 + EEA Total [1]</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>
Australia	ND	ND	ND	ND	ND
Canada	ND	ND	ND	ND	ND
Czech Republic	ND	ND	ND	ND	ND
Hungary	ND	ND	ND	ND	ND
Japan	ND	ND	ND	ND	ND
Korea	ND	ND	ND	ND	ND
Mexico	ND	ND	ND	ND	ND
New Zealand	ND	ND	ND	ND	ND
Poland	ND	ND	ND	ND	ND
Slovak Republic	ND	ND	ND	ND	ND
Switzerland	ND	ND	ND	ND	ND
Turkey	ND	ND	ND	ND	ND
United States	ND	ND	ND	ND	ND
<b>Other-OECD countries Total [2]</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>
<b>Non-OECD countries Total [3]</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>
<b>TOTAL [1+2+3]</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>

## Section 2.6: Business Written Abroad by Branches and Agencies Only (Not By Subsidiaries)

Country:  Currency :   
 Year:  Units :

**Notes:** Figures should include the non-life business of composite enterprises (if applicable).

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### NON-LIFE INSURANCE

	GROSS PREMIUMS (in millions of national currency units)			PREMIUMS CEDED	NET WRITTEN PREMIUMS
	Direct Business	Reinsurances Accepted	TOTAL		
	Austria	ND	ND		
Belgium	ND	ND	ND	ND	ND
Denmark	ND	ND	ND	ND	ND
Finland	ND	ND	ND	ND	ND
France	ND	ND	ND	ND	ND
Germany	ND	ND	ND	ND	ND
Greece	ND	ND	ND	ND	ND
Iceland	ND	ND	ND	ND	ND
Ireland	ND	ND	ND	ND	ND
Italy	ND	ND	ND	ND	ND
Luxembourg	ND	ND	ND	ND	ND
Netherlands	ND	ND	ND	ND	ND
Norway	ND	ND	ND	ND	ND
Portugal	ND	ND	ND	ND	ND
Spain	ND	ND	ND	ND	ND
Sweden	ND	ND	ND	ND	ND
United Kingdom	ND	ND	ND	ND	ND
<b>EU 15 + EEA Total [1]</b>	ND	ND	ND	ND	ND
Australia	ND	ND	ND	ND	ND
Canada	ND	ND	ND	ND	ND
Czech Republic	ND	ND	ND	ND	ND
Hungary	ND	ND	ND	ND	ND
Japan	ND	ND	ND	ND	ND
Korea	ND	ND	ND	ND	ND
Mexico	ND	ND	ND	ND	ND
New Zealand	ND	ND	ND	ND	ND
Poland	ND	ND	ND	ND	ND
Slovak Republic	ND	ND	ND	ND	ND
Switzerland	ND	ND	ND	ND	ND
Turkey	ND	ND	ND	ND	ND
United States	ND	ND	ND	ND	ND
<b>Other-OECD countries Total [2]</b>	ND	ND	ND	ND	ND
<b>Non-OECD countries Total [3]</b>	ND	ND	ND	ND	ND
<b>TOTAL [1+2+3]</b>	ND	ND	ND	ND	ND

## Section 2.7: Business Written in the Reporting Country (Premium Written by Classes of Non-Life Insurance)

Country:  Currency :   
 Year:  Units :

Error Formats: **Note:** Figures should include the non-life business of composite enterprises (if applicable).

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	DIRECT BUSINESS (in millions of national currency units)			REINSURANCE ACCEPTED			TOTAL		
	Gross Premiums	Premiums Ceded	Net Written Premiums	Gross Premiums	Premiums Ceded	Net Written Premiums	Gross Premiums	Premiums Ceded	Net Written Premiums
1. Motor Vehicle Insurance	ND	ND	ND	ND	ND	ND	ND	ND	ND
2. Marine, Aviation And Other Transport Insurance	ND	ND	ND	ND	ND	ND	ND	ND	ND
3. Freight Insurance	ND	ND	ND	ND	ND	ND	ND	ND	ND
4. Fire And Other Property Damage Insurance	ND	ND	ND	ND	ND	ND	ND	ND	ND
5. Pecuniary Loss Insurance	ND	ND	ND	ND	ND	ND	ND	ND	ND
6. General Liability Insurance	ND	ND	ND	ND	ND	ND	ND	ND	ND
7. Accident And Health	ND	ND	ND	ND	ND	ND	ND	ND	ND
<i>Of which: Health</i>	<i>ND</i>	<i>ND</i>	<i>ND</i>	<i>ND</i>	<i>ND</i>	<i>ND</i>	<i>ND</i>	<i>ND</i>	<i>ND</i>
8. Other Non-Life Insurance	ND	ND	ND	ND	ND	ND	ND	ND	ND
9. Treaty Reinsurance	ND	ND	ND	ND	ND	ND	ND	ND	ND
<b>10. TOTAL Non-Life Insurance</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>

## Section 2.8: Outstanding Investments by Direct Insurers in the Reporting Country (All Enterprises)

Country:		Currency :	
Year:	2009	Units :	Millions

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**Note:** For "Composite", please provide, where possible, a breakdown of outstanding investments between life and non-life business. Where assets cannot be allocated to life or non-life business, please include them in the Total column (3).

			1. LIFE	2. NON-LIFE	COMPOSITE			TOTAL (1+2+3)
			Amount Placed	Amount Placed	3. TOTAL	LIFE	NON-LIFE	TOTAL (1+2+3)
					Amount Placed	Amount Placed	Amount Placed	Amount placed
All Undertakings	Bonds issued by public and private sector	Domestic	ND	ND	ND	ND	ND	ND
		Foreign	ND	ND	ND	ND	ND	ND
		<b>TOTAL</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>
	Of which: Public sector	Domestic	ND	ND	ND	ND	ND	ND
		Foreign	ND	ND	ND	ND	ND	ND
		<b>TOTAL</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>
	Of which: Private sector	Domestic	ND	ND	ND	ND	ND	ND
		Foreign	ND	ND	ND	ND	ND	ND
		<b>TOTAL</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>
	Mortgage Loans	Domestic	ND	ND	ND	ND	ND	ND
		Foreign	ND	ND	ND	ND	ND	ND
		<b>TOTAL</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>
	Loans Other Than Mortgage Loans	Domestic	ND	ND	ND	ND	ND	ND
		Foreign	ND	ND	ND	ND	ND	ND
		<b>TOTAL</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>
	Shares	Domestic	ND	ND	ND	ND	ND	ND
		Foreign	ND	ND	ND	ND	ND	ND
		<b>TOTAL</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>
	Of which: Publicly traded shares	Domestic	ND	ND	ND	ND	ND	ND
		Foreign	ND	ND	ND	ND	ND	ND
		<b>TOTAL</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>
	Real Estate	Domestic	ND	ND	ND	ND	ND	ND
		Foreign	ND	ND	ND	ND	ND	ND
		<b>TOTAL</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>
Other Investments	Domestic	ND	ND	ND	ND	ND	ND	
	Foreign	ND	ND	ND	ND	ND	ND	
	<b>TOTAL</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>	
Total	Domestic	ND	ND	ND	ND	ND	ND	
	Foreign	ND	ND	ND	ND	ND	ND	
	<b>TOTAL</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>	

## Section 2.10: Gross Operating Expenses in the Reporting Country

Country:

<b>2009</b>

Year:

Currency :

<b>Millions</b>

Units :

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### GROSS OPERATING EXPENSES (in millions of national currency units)

1. Domestic Undertakings	Life	ND
	Non-Life	ND
	Composite	ND
	Life	ND
	Non-Life	ND
<i>Of which:</i> Foreign-controlled Undertakings	Life	ND
	Non-Life	ND
	Composite	ND
	Life	ND
	Non-Life	ND
2. Branches And Agencies Of Foreign Undertakings	Life	ND
	Non-Life	ND
	Composite	ND
	Life	ND
	Non-Life	ND
<b>TOTAL (=1+2)</b>	<b>Life</b>	<b>ND</b>
	<b>Non-Life</b>	<b>ND</b>
	<b>Composite</b>	<b>ND</b>
	<b>Life</b>	<b>ND</b>
	<b>Non-Life</b>	<b>ND</b>



## Section 2.11: Commissions in the Reporting Country

Country:  Currency :   
 Year:  Units :

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		COMMISSIONS (in millions of national currency units)		
		Direct Business	Reinsurances Accepted	TOTAL
1. Domestic Undertakings	Life	ND	ND	ND
	Non-Life	ND	ND	ND
	Composite	ND	ND	ND
	Life	ND	ND	ND
	Non-Life	ND	ND	ND
<i>Of which:</i> Foreign-controlled Undertakings	Life	ND	ND	ND
	Non-Life	ND	ND	ND
	Composite	ND	ND	ND
	Life	ND	ND	ND
	Non-Life	ND	ND	ND
2. Branches And Agencies Of Foreign Undertakings	Life	ND	ND	ND
	Non-Life	ND	ND	ND
	Composite	ND	ND	ND
	Life	ND	ND	ND
	Non-Life	ND	ND	ND
<b>TOTAL (=1+2)</b>	<b>Life</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>
	<b>Non-Life</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>
	<b>Composite</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>
	<b>Life</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>
	<b>Non-Life</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>

## Section 2.12: Balance Sheet and Income Statement of Reinsurers

Country:  Currency:   
 Year:  Units:

**Note:** For items with a (\*), please provide a breakdown for composite enterprises between life and non-life business if available: this is necessary for the calculation of the loss and combined ratios.

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		BALANCE SHEET AND INCOME
Available solvency capital	Life	ND
	Non-Life	ND
	Composite	ND
Minimum required capital	Life	ND
	Non-Life	ND
	Composite	ND
Supervisory solvency target ratio for capital (%) (if publicly known or disclosed)	Life	ND
	Non-Life	ND
	Composite	ND
Gross claims paid	Life	ND
	Non-Life	ND
	Composite*	ND
	Life	ND
Outstanding claims provision (changes)	Non-Life	ND
	Composite*	ND
	Life	ND
	Non-Life	ND
Gross operating expenses	Life	ND
	Non-Life	ND
	Composite*	ND
	Life	ND
Commissions	Non-Life	ND
	Composite*	ND
	Life	ND
	Non-Life	ND
Total assets	Life	ND
	Non-Life	ND
	Composite	ND
Gross technical provisions	Life	ND
	Non-Life	ND
	Composite	ND
<i>Of which:</i> Unit-linked	Life	ND
	Non-Life	ND
	Composite	ND
Shareholders' equity	Life	ND
	Non-Life	ND
	Composite	ND
Net income (for ROA and ROE calculation)	Life	ND
	Non-Life	ND
	Composite	ND

[PLEASE REFER TO NOTES AND DEFINITIONS](#)

Please indicate the calculation method for the solvency requirement and comments (if any) on the computation of available capital:

Other comments:

## Section 2.13: Outstanding Investments by Reinsurance Companies in the Reporting Country

Country:   
 Year:

Currency:   
 Units:   
 Select the valuation method:

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**Note:** For "Composite", please provide, where possible, a breakdown of outstanding investments between life and non-life business. Where assets cannot be allocated to life or non-life business, please include them in the Total column (3).

	1. LIFE Amount Placed	2. NON-LIFE Amount Placed	COMPOSITE			TOTAL (1+2+3) Amount placed
			3. TOTAL Amount Placed	LIFE Amount Placed	NON-LIFE Amount Placed	
1. Domestic Enterprises	Bonds issued by public and private	ND	ND	ND	ND	ND
	<i>Of which: Public sector</i>	ND	ND	ND	ND	ND
	<i>Of which: Private sector</i>	ND	ND	ND	ND	ND
	Mortgage Loans	ND	ND	ND	ND	ND
	Loans Other Than Mortgage Loans	ND	ND	ND	ND	ND
	Shares	ND	ND	ND	ND	ND
	<i>Of which: Publicly traded shares</i>	ND	ND	ND	ND	ND
	Real Estate	ND	ND	ND	ND	ND
	Other Investments	ND	ND	ND	ND	ND
	<b>TOTAL</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>
	Net investment income	ND	ND	ND	ND	ND
	Average nominal net investment return	ND	ND	ND	ND	ND
<i>Of which: Foreign-controlled Undertakings</i>	Bonds issued by public and private	ND	ND	ND	ND	ND
	<i>Of which: Public sector</i>	ND	ND	ND	ND	ND
	<i>Of which: Private sector</i>	ND	ND	ND	ND	ND
	Mortgage Loans	ND	ND	ND	ND	ND
	Loans Other Than Mortgage Loans	ND	ND	ND	ND	ND
	Shares	ND	ND	ND	ND	ND
	<i>Of which: Publicly traded shares</i>	ND	ND	ND	ND	ND
	Real Estate	ND	ND	ND	ND	ND
	Other Investments	ND	ND	ND	ND	ND
	<b>TOTAL</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>
	Net investment income	ND	ND	ND	ND	ND
	Average nominal net investment return	ND	ND	ND	ND	ND
2. Branches And Agencies Of Foreign Undertakings	Bonds issued by public and private	ND	ND	ND	ND	ND
	<i>Of which: Public sector</i>	ND	ND	ND	ND	ND
	<i>Of which: Private sector</i>	ND	ND	ND	ND	ND
	Mortgage Loans	ND	ND	ND	ND	ND
	Loans Other Than Mortgage Loans	ND	ND	ND	ND	ND
	Shares	ND	ND	ND	ND	ND
	<i>Of which: Publicly traded shares</i>	ND	ND	ND	ND	ND
	Real Estate	ND	ND	ND	ND	ND
	Other Investments	ND	ND	ND	ND	ND
	<b>TOTAL</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>
	Net investment income	ND	ND	ND	ND	ND
	Average nominal net investment return	ND	ND	ND	ND	ND

Calculation method for average nominal net investment return:

## Section 2.14: Outstanding Investments by Reinsurers in the Reporting Country (All Enterprises)

Country:		Currency :	
Year:	2009	Units :	Millions

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**Note:** For "Composite", please provide, where possible, a breakdown of outstanding investments between life and non-life business. Where assets cannot be allocated to life or non-life business, please include them in the Total column (3).

			1. LIFE	2. NON-LIFE	COMPOSITE			TOTAL (1+2+3)
			Amount Placed	Amount Placed	3. TOTAL Amount Placed	LIFE Amount Placed	NON-LIFE Amount Placed	Amount placed
All Undertakings	Bonds issued by public and private sector	Domestic	ND	ND	ND	ND	ND	ND
		Foreign	ND	ND	ND	ND	ND	ND
		<b>TOTAL</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>
	Of which: Public sector	Domestic	ND	ND	ND	ND	ND	ND
		Foreign	ND	ND	ND	ND	ND	ND
		<b>TOTAL</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>
	Of which: Private sector	Domestic	ND	ND	ND	ND	ND	ND
		Foreign	ND	ND	ND	ND	ND	ND
		<b>TOTAL</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>
	Mortgage Loans	Domestic	ND	ND	ND	ND	ND	ND
		Foreign	ND	ND	ND	ND	ND	ND
		<b>TOTAL</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>
	Loans Other Than Mortgage Loans	Domestic	ND	ND	ND	ND	ND	ND
		Foreign	ND	ND	ND	ND	ND	ND
		<b>TOTAL</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>
	Shares	Domestic	ND	ND	ND	ND	ND	ND
		Foreign	ND	ND	ND	ND	ND	ND
		<b>TOTAL</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>
	Of which: Publicly traded shares	Domestic	ND	ND	ND	ND	ND	ND
		Foreign	ND	ND	ND	ND	ND	ND
		<b>TOTAL</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>
	Real Estate	Domestic	ND	ND	ND	ND	ND	ND
		Foreign	ND	ND	ND	ND	ND	ND
		<b>TOTAL</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>
Other Investments	Domestic	ND	ND	ND	ND	ND	ND	
	Foreign	ND	ND	ND	ND	ND	ND	
	<b>TOTAL</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>	
Total	Domestic	ND	ND	ND	ND	ND	ND	
	Foreign	ND	ND	ND	ND	ND	ND	
	<b>TOTAL</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>	<b>ND</b>	



# Thank you

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