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**DIRECTORATE FOR FINANCIAL AND ENTERPRISE AFFAIRS
INSURANCE AND PRIVATE PENSIONS COMMITTEE**

OECD GLOBAL INSURANCE STATISTICS: GENERAL INSTRUCTIONS

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OECD GLOBAL INSURANCE STATISTICS: GENERAL INSTRUCTIONS

Introduction

The OECD's Insurance and Private Pensions Committee decided in 2009 to launch a Global Insurance Statistics (GIS) project to enhance the OECD's insurance statistics framework and expand its global reach. The GIS project has involved the compilation of an expanded range of statistics and appropriate indicators, permitting an improved assessment of the insurance sector's financial strength, stability, profitability and solvency, both for direct insurers and reinsurers.

The insurance statistics are collected into an Excel questionnaire and a qualitative questionnaire. Delegates are kindly invited to complete the Excel questionnaire with 2017 data, including preliminary data and estimates. If there are any revisions to be made to the 2016 data submitted last year, please submit a separate copy of this questionnaire with the revised data.

Delegates are kindly requested to:

- **Complete the whole Excel questionnaire** (See Annex I for notes and definitions and Annex II on technical instructions to filling in the Excel questionnaire).
- **Describe developments and trends in their insurance market in 2017 and the first quarter of 2018** in the qualitative questionnaire ([DAF/AS/WD\(2018\)7](#)); and,
- **Complete / Revise the Methodological notes** for your country.

In order to enable a timely preparation of the eighth edition of the OECD's *Global Insurance Market Trends* report, Delegates are kindly invited to return the three files (Excel questionnaire, qualitative questionnaire and methodological notes) by **14 June 2018**.

Sections of the Excel questionnaire

The Excel questionnaire is structured as follows:

- **Section 1** deals with general information on the reporting country. For the definitions, please refer to pages 24-32.
- **Section 2** 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 definitions that can be found in pages 24-32. This section also covers a question which breaks down 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 3.1** specifically deals with Business Written in the reporting Country on risks situated outside the reporting country (= foreign risks).
- **Section 3.2**, on the other hand, breaks down business between domestic and foreign risks on a net premium basis and is an amplification of the final ("Net Written Premiums") column of **Section 2**, with totals corresponding accordingly.
- **Section 4.1** 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).
- **Sections 4.2 and 4.3** cover Business Written Abroad by Branches and Agencies by country. Figures shall comprise life and non-life business of composite enterprises respectively when available.
- **Section 5.1** 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 also collected separately.
- **Section 5.2** deals with Premiums written by classes of Non-Life Insurance for the business written in the Reporting Country. Those countries having difficulties in breaking down "reinsurance accepted" by classes may use the "(9) Treaty Reinsurance" row. It should include the non-life business of composite enterprises (if applicable).
- **Section 6.1** is about investments by direct insurers. It covers the breakdown of investments according to the type of enterprises. Assets linked to unit-linked products sold to policyholders should be included and reported under "Assets held for index-linked and unit-linked contracts".
- **Section 6.2** is about investments by direct insurers and covers the breakdown of investments by the set of all companies based on their geographical destinations (investments in the reporting country or investments abroad). 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 under composite (i.e. column named "3. Total").

- **Section 6.3** is about investments of reinsurers. It covers the breakdown of investments according to the categories of reinsurers.
- **Section 6.4** is about 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). 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 under composite (i.e. column named "3. Total").
- **Sections 7 to 9** relate respectively to gross claims payments, gross operating expenses, and commissions.
- **Section 10.1** collects information pertaining to balance sheet and income statement variables of direct insurers. For items "Gross claims paid", "Outstanding claims provision (changes)", "Gross operating expenses" and "Commissions", please provide a breakdown for composite enterprises between life and non-life business if available: this breakdown permits the calculation of the loss, expense, and combined ratios.
- **Section 10.2** collects information pertaining to balance sheet and income statement variables of reinsurers. For items "Gross claims paid", "Outstanding claims provision (changes)", "Gross operating expenses" and "Commissions", please provide a breakdown for composite enterprises between life and non-life business if available: this breakdown permits the calculation of the loss, expense, and combined ratios.

In **Sections 1 and 2**, figures provided for the number of undertakings and 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.

In all Sections of the questionnaire, the following definitions should be applied:

- Domestic Undertakings mean those undertakings in the Reporting Country incorporated under national law, together with those undertakings which are unincorporated, but excluding the branches and agencies of foreign undertakings.
- Foreign-Controlled Undertakings mean those domestic undertakings (as defined above) controlled by foreign interests, such "control" being defined according to national law for the purposes of this return. Please specify the exact coverage and your national definition of this category in the methodological notes.
- Foreign Undertakings mean undertakings incorporated outside the reporting country.

Figures on the number of undertakings and 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.

Life and Non-Life categories should follow the definitions used in national law. However, the premiums for accident and sickness insurances underwritten by Life companies should be included in Non-Life figures.

Delegates are encouraged to provide estimates or preliminary data where figures are unavailable. Liaison with national associations could be helpful in this respect.

Delegates are invited, in the methodological notes, to provide details of where national definitions deviate from those found in Annex I.

Delegates should complete the questionnaire using the following conventional signs where appropriate:

- Zero values should be indicated by “0”. The cells should **not** be left blank.
- Data that is not available, or for which a breakdown is not available should be filled in as ND (Data Not available); the cells should **not** be left blank.
- Data that is not applicable should be filled in as **NA**;
- Data that is confidential should be filled in as **C**;
- Only average net investment return (Sections 6.1 and 6.3) and the supervisory solvency target ratio for capital (Sections 10.1 and 10.2) should be provided in **percent**.

General instructions

Section 1: General Information on Reporting Countries

Country: Currency :
 Year: Units :

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	NUMBER OF INSURANCE UNDERTAKINGS			
	1. Domestic Undertakings	Of which: Foreign Controlled Undertakings	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
TOTAL	ND	ND	ND	ND

INSURANCE EMPLOYEES	
i) Insurance Undertakings	ND
ii) Intermediaries	ND
TOTAL	ND

DEFINITION OF FOREIGN-CONTROLLED UNDERTAKINGS IN THE REPORTING COUNTRY

For notes and definitions, please see Annex I.

Section 2: Business Written in the Reporting Country

Country:		Currency :	
Year:	2017	Units :	Millions

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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
	Of which: Life	ND	ND	ND	ND	ND
	Of which: Non-Life	ND	ND	ND	ND	ND
<i>Of which: Foreign- controlled Undertakings</i>	Life	ND	ND	ND	ND	ND
	Non-Life	ND	ND	ND	ND	ND
	Composite	ND	ND	ND	ND	ND
	Of which: Life	ND	ND	ND	ND	ND
	Of which: 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
	Of which: Life	ND	ND	ND	ND	ND
	Of which: 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
	Of which: Life	ND	ND	ND	ND	ND
	Of which: Non-Life	ND	ND	ND	ND	ND

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

Life Insurance	CONTRACTS	GROSS PREMIUMS	NET PREMIUMS
	Single Premiums	ND	ND
Periodical Premiums	ND	ND	
TOTAL	ND	ND	

For notes and definitions, please see Annex I.

Section 3.1: Business Written in the Reporting Country on Risks Situated Outside the Reporting Country

Country: Currency :
 Year: Units :

Error Formats

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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
	Of which: Life	ND	ND	ND	ND	ND
	Of which: 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
	Of which: Life	ND	ND	ND	ND	ND
	Of which: 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
	Of which: Life	ND	ND	ND	ND	ND
	Of which: 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
	Of which: Life	ND	ND	ND	ND	ND
	Of which: Non-Life	ND	ND	ND	ND	ND

For notes and definitions, please see Annex I.

Section 3.2: Business Written in the Reporting Country

Country: Currency :
 Year: Units :

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1. Domestic Undertakings	Life	ND	ND	ND
	Non-Life	ND	ND	ND
	Composite	ND	ND	ND
	Of which: Life	ND	ND	ND
	Of which: 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
	Of which: Life	ND	ND	ND
	Of which: 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
	Of which: Life	ND	ND	ND
	Of which: Non-Life	ND	ND	ND
TOTAL (=1+2)	Life	ND	ND	ND
	Non-Life	ND	ND	ND
	Composite	ND	ND	ND
	Of which: Life	ND	ND	ND
	Of which: Non-Life	ND	ND	ND

Note: Please make sure that the column H "Total " in this spreadsheet is the same as the column "Net Written premiums" in the spreadsheet "Section 2" (column J). If this relationship is not satisfied, the related cell in this spreadsheet will be highlighted in orange.

For notes and definitions, please see Annex I.

Section 4.1: Business Written Abroad

Country:		Currency :	
Year:	2017	Units :	Millions

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		GROSS PREMIUMS (in millions of national currency units)			PREMIUMS CEDED	NET WRITTEN PREMIUMS
		Direct Business	Reinsurance 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
	Of which: Life	ND	ND	ND	ND	ND
	Of which: 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
	Of which: Life	ND	ND	ND	ND	ND
	Of which: 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
	Of which: Life	ND	ND	ND	ND	ND
	Of which: Non-Life	ND	ND	ND	ND	ND

For notes and definitions, please see Annex I.

Section 4.2: Business Written Abroad by Branches and Agencies Only (Not By Subsidiaries)

Country: Currency :
 Year: Units :

Note 1: 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	Reinsurance Accepted	TOTAL		
Australia	ND	ND	ND	ND	ND
Austria	ND	ND	ND	ND	ND
Belgium	ND	ND	ND	ND	ND
Canada	ND	ND	ND	ND	ND
Chile	ND	ND	ND	ND	ND
Czech Republic	ND	ND	ND	ND	ND
Denmark	ND	ND	ND	ND	ND
Estonia	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
Hungary	ND	ND	ND	ND	ND
Iceland	ND	ND	ND	ND	ND
Ireland	ND	ND	ND	ND	ND
Israel	ND	ND	ND	ND	ND
Italy	ND	ND	ND	ND	ND
Japan	ND	ND	ND	ND	ND
Korea	ND	ND	ND	ND	ND
Latvia	ND	ND	ND	ND	ND
Luxembourg	ND	ND	ND	ND	ND
Mexico	ND	ND	ND	ND	ND
Netherlands	ND	ND	ND	ND	ND
New Zealand	ND	ND	ND	ND	ND
Norway	ND	ND	ND	ND	ND
Poland	ND	ND	ND	ND	ND
Portugal	ND	ND	ND	ND	ND
Slovak Republic	ND	ND	ND	ND	ND
Slovenia	ND	ND	ND	ND	ND
Spain	ND	ND	ND	ND	ND
Sweden	ND	ND	ND	ND	ND
Switzerland	ND	ND	ND	ND	ND
Turkey	ND	ND	ND	ND	ND
United Kingdom	ND	ND	ND	ND	ND
United States	ND	ND	ND	ND	ND
OECD countries Total [1]	ND	ND	ND	ND	ND
Non-OECD countries Total [2]	ND	ND	ND	ND	ND
TOTAL [1+2]	ND	ND	ND	ND	ND

Note 2: Please make sure that the last line of this table matches with the sum of values in rows 13 and 16 of Section 4.1. If this relationship is not satisfied, the related cell in this spreadsheet will be highlighted in orange.

For notes and definitions, please see Annex I.

Section 4.3: Business Written Abroad by Branches and Agencies Only (Not By Subsidiaries)

Country: Currency :
Year: Units :

Note 1: 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	Reinsurance Accepted	TOTAL		
Australia	ND	ND	ND	ND	ND
Austria	ND	ND	ND	ND	ND
Belgium	ND	ND	ND	ND	ND
Canada	ND	ND	ND	ND	ND
Chile	ND	ND	ND	ND	ND
Czech Republic	ND	ND	ND	ND	ND
Denmark	ND	ND	ND	ND	ND
Estonia	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
Hungary	ND	ND	ND	ND	ND
Iceland	ND	ND	ND	ND	ND
Ireland	ND	ND	ND	ND	ND
Israel	ND	ND	ND	ND	ND
Italy	ND	ND	ND	ND	ND
Japan	ND	ND	ND	ND	ND
Korea	ND	ND	ND	ND	ND
Latvia	ND	ND	ND	ND	ND
Luxembourg	ND	ND	ND	ND	ND
Mexico	ND	ND	ND	ND	ND
Netherlands	ND	ND	ND	ND	ND
New Zealand	ND	ND	ND	ND	ND
Norway	ND	ND	ND	ND	ND
Poland	ND	ND	ND	ND	ND
Portugal	ND	ND	ND	ND	ND
Slovak Republic	ND	ND	ND	ND	ND
Slovenia	ND	ND	ND	ND	ND
Spain	ND	ND	ND	ND	ND
Sweden	ND	ND	ND	ND	ND
Switzerland	ND	ND	ND	ND	ND
Turkey	ND	ND	ND	ND	ND
United Kingdom	ND	ND	ND	ND	ND
United States	ND	ND	ND	ND	ND
OECD countries Total [1]	ND	ND	ND	ND	ND
Non-OECD countries Total [2]	ND	ND	ND	ND	ND
TOTAL [1+2]	ND	ND	ND	ND	ND

Note 2: Please make sure that the last line of this table matches with the sum of values in rows 14 and 17 of Section 4.1. If this relationship is not satisfied, the related cell in this spreadsheet will be highlighted in orange.

For notes and definitions, please see Annex I.

Section 5.1: Business Written in the Reporting Country (by selected classes of life insurance)

Country: Currency :
 Year: Units :

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Note 1: Figures should include the life business of composite enterprises (if applicable).

	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
TOTAL Life Insurance [1+2+3]	ND	ND	ND	ND	ND	ND	ND	ND	ND
<i>Of Which: Pension Contracts</i>	ND	ND	ND	ND	ND	ND	ND	ND	ND

Note 2: Please make sure that:

- cell E16 in this spreadsheet is equal to the sum of cells F27 and F30 from the spreadsheet "Section 2";
- cell H16 in this spreadsheet is equal to the sum of cells G27 and G30 from the spreadsheet "Section 2";
- cell K16 in this spreadsheet is equal to the sum of cells H27 and H30 from the spreadsheet "Section 2";
- cell L16 in this spreadsheet is equal to the sum of cells I27 and I30 from the spreadsheet "Section 2";
- cell M16 in this spreadsheet is equal to the sum of cells J27 and J30 from the spreadsheet "Section 2".

If these relationships are not satisfied, cells in this spreadsheet will be highlighted in orange.

For notes and definitions, please see Annex I.

Section 5.2: Business Written in the Reporting Country (Premium Written by Classes of Non-Life Insurance)

Country: Currency :
 Year: Units :

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Note 1: 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	Gross Premiums	Premiums Ceded	Net Written Premiums			
1. Motor Vehicle Insurance	ND	ND	ND	ND	ND	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	ND	ND	ND	ND	ND	
3. Freight Insurance	ND	ND	ND	ND	ND	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	ND	ND	ND	ND	ND	
5. Pecuniary Loss Insurance	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	
6. General Liability Insurance	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	
7. Accident And Health	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	
<i>Of which: Health</i>	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	
8. Other Non-Life Insurance	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	
9. Treaty Reinsurance	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	
10. TOTAL Non-Life Insurance	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	ND	

Note 2:

Please make sure that:

- cell E23 in this spreadsheet is equal to the sum of cells F28 and F31 from the spreadsheet "Section 2";
 - cell H23 in this spreadsheet is equal to the sum of cells G28 and G31 from the spreadsheet "Section 2";
 - cell K23 in this spreadsheet is equal to the sum of cells H28 and H31 from the spreadsheet "Section 2";
 - cell L23 in this spreadsheet is equal to the sum of cells I28 and I31 from the spreadsheet "Section 2";
 - cell M23 in this spreadsheet is equal to the sum of cells J28 and J31 from the spreadsheet "Section 2".
- If these relationships are not satisfied, cells in this spreadsheet will be highlighted in orange.

For notes and definitions, in particular of classes of non-life insurance, please see Annex 1.

Section 6.1: Outstanding Figures of Investments by Direct Insurers in the Reporting Country

Country:
 Year:

Currency:
 Units:
 Select the valuation method:

Note 1: Assets linked to unit-linked products sold to policyholders should be included and reported under "Assets held for index-linked and unit-linked contracts"

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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).

		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
1. Domestic Enterprises	Cash and deposits	ND	ND	ND	ND	ND
	Bills and bonds issued by public and private sector	ND	ND	ND	ND	ND
	- of which: bills and bonds issued by public	ND	ND	ND	ND	ND
	- of which: bonds issued by the private sector	ND	ND	ND	ND	ND
	Loans	ND	ND	ND	ND	ND
	Equity	ND	ND	ND	ND	ND
	- of which: listed equity	ND	ND	ND	ND	ND
	- of which: unlisted equity	ND	ND	ND	ND	ND
	Land and buildings	ND	ND	ND	ND	ND
	Collective Investment Schemes (CIS)	ND	ND	ND	ND	ND
	- of which: cash and deposits	ND	ND	ND	ND	ND
	- of which: bills and bonds	ND	ND	ND	ND	ND
	- of which: equity	ND	ND	ND	ND	ND
	- of which: land and buildings	ND	ND	ND	ND	ND
	- of which: other	ND	ND	ND	ND	ND
	Private equity funds	ND	ND	ND	ND	ND
	Hedge Funds	ND	ND	ND	ND	ND
	Structured products	ND	ND	ND	ND	ND
	Assets held for index-linked and unit-linked contracts	ND	ND	ND	ND	ND
	Other investments	ND	ND	ND	ND	ND
TOTAL INVESTMENTS	ND	ND	ND	ND	ND	
Net investment income	ND	ND	ND	ND	ND	
Average nominal net investment return (%)	ND	ND	ND	ND	ND	
Of which: Foreign-controlled Undertakings	Cash and deposits	ND	ND	ND	ND	ND
	Bills and bonds issued by public and private sector	ND	ND	ND	ND	ND
	- of which: bills and bonds issued by public	ND	ND	ND	ND	ND
	- of which: bonds issued by the private sector	ND	ND	ND	ND	ND
	Loans	ND	ND	ND	ND	ND
	Equity	ND	ND	ND	ND	ND
	- of which: listed equity	ND	ND	ND	ND	ND
	- of which: unlisted equity	ND	ND	ND	ND	ND
	Land and buildings	ND	ND	ND	ND	ND
	Collective Investment Schemes (CIS)	ND	ND	ND	ND	ND
	- of which: cash and deposits	ND	ND	ND	ND	ND
	- of which: bills and bonds	ND	ND	ND	ND	ND
	- of which: equity	ND	ND	ND	ND	ND
	- of which: land and buildings	ND	ND	ND	ND	ND
	- of which: other	ND	ND	ND	ND	ND
	Private equity funds	ND	ND	ND	ND	ND
	Hedge Funds	ND	ND	ND	ND	ND
	Structured products	ND	ND	ND	ND	ND
	Assets held for index-linked and unit-linked contracts	ND	ND	ND	ND	ND
	Other investments	ND	ND	ND	ND	ND
TOTAL INVESTMENTS	ND	ND	ND	ND	ND	
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	Cash and deposits	ND	ND	ND	ND	ND
	Bills and bonds issued by public and private sector	ND	ND	ND	ND	ND
	- of which: bills and bonds issued by public	ND	ND	ND	ND	ND
	- of which: bonds issued by the private sector	ND	ND	ND	ND	ND
	Loans	ND	ND	ND	ND	ND
	Equity	ND	ND	ND	ND	ND
	- of which: listed equity	ND	ND	ND	ND	ND
	- of which: unlisted equity	ND	ND	ND	ND	ND
	Land and buildings	ND	ND	ND	ND	ND
	Collective Investment Schemes (CIS)	ND	ND	ND	ND	ND
	- of which: cash and deposits	ND	ND	ND	ND	ND
	- of which: bills and bonds	ND	ND	ND	ND	ND
	- of which: equity	ND	ND	ND	ND	ND
	- of which: land and buildings	ND	ND	ND	ND	ND
	- of which: other	ND	ND	ND	ND	ND
	Private equity funds	ND	ND	ND	ND	ND
	Hedge Funds	ND	ND	ND	ND	ND
	Structured products	ND	ND	ND	ND	ND
	Assets held for index-linked and unit-linked contracts	ND	ND	ND	ND	ND
	Other investments	ND	ND	ND	ND	ND
TOTAL INVESTMENTS	ND	ND	ND	ND	ND	
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 (%):

For notes and definitions, please see Annex I.

Section 6.2: Outstanding Investments by **Direct Insurers** in the Reporting Country (All Enterprises)

Country: Currency :
 Year: Units :

Note 1: Assets linked to unit-linked products sold to policyholders should be included and reported under "Assets held for index-linked and unit-linked contracts"

Error Formats:

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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).

			1. LIFE	2. NON-LIFE	COMPOSITE			TOTAL (1+2+3)
			Amount Placed	Amount Placed	3. TOTAL	LIFE	NON-LIFE	Amount placed
All Undertakings	Cash and deposits	Domestic	ND	ND	ND	ND	ND	ND
		Foreign	ND	ND	ND	ND	ND	ND
		TOTAL	ND	ND	ND	ND	ND	ND
	Bills and bonds issued by public and private sector	Domestic	ND	ND	ND	ND	ND	ND
		Foreign	ND	ND	ND	ND	ND	ND
		TOTAL	ND	ND	ND	ND	ND	ND
	- of which: bills and bonds issued by public administration	Domestic	ND	ND	ND	ND	ND	ND
		Foreign	ND	ND	ND	ND	ND	ND
		TOTAL	ND	ND	ND	ND	ND	ND
	- of which: bonds issued by the private sector	Domestic	ND	ND	ND	ND	ND	ND
		Foreign	ND	ND	ND	ND	ND	ND
		TOTAL	ND	ND	ND	ND	ND	ND
	Loans	Domestic	ND	ND	ND	ND	ND	ND
		Foreign	ND	ND	ND	ND	ND	ND
		TOTAL	ND	ND	ND	ND	ND	ND
	Equity	Domestic	ND	ND	ND	ND	ND	ND
		Foreign	ND	ND	ND	ND	ND	ND
		TOTAL	ND	ND	ND	ND	ND	ND
	- of which: listed equity	Domestic	ND	ND	ND	ND	ND	ND
		Foreign	ND	ND	ND	ND	ND	ND
		TOTAL	ND	ND	ND	ND	ND	ND
	- of which: unlisted equity	Domestic	ND	ND	ND	ND	ND	ND
		Foreign	ND	ND	ND	ND	ND	ND
		TOTAL	ND	ND	ND	ND	ND	ND
	Land and buildings	Domestic	ND	ND	ND	ND	ND	ND
		Foreign	ND	ND	ND	ND	ND	ND
		TOTAL	ND	ND	ND	ND	ND	ND
	Collective Investment Schemes (CIS)	Domestic	ND	ND	ND	ND	ND	ND
		Foreign	ND	ND	ND	ND	ND	ND
		TOTAL	ND	ND	ND	ND	ND	ND
	- of which: cash and deposits	Domestic	ND	ND	ND	ND	ND	ND
		Foreign	ND	ND	ND	ND	ND	ND
		TOTAL	ND	ND	ND	ND	ND	ND
	- of which: bills and bonds	Domestic	ND	ND	ND	ND	ND	ND
		Foreign	ND	ND	ND	ND	ND	ND
		TOTAL	ND	ND	ND	ND	ND	ND
	- of which: equity	Domestic	ND	ND	ND	ND	ND	ND
		Foreign	ND	ND	ND	ND	ND	ND
		TOTAL	ND	ND	ND	ND	ND	ND
	- of which: land and buildings	Domestic	ND	ND	ND	ND	ND	ND
		Foreign	ND	ND	ND	ND	ND	ND
		TOTAL	ND	ND	ND	ND	ND	ND
	- of which: other	Domestic	ND	ND	ND	ND	ND	ND
		Foreign	ND	ND	ND	ND	ND	ND
		TOTAL	ND	ND	ND	ND	ND	ND
	Private equity funds	Domestic	ND	ND	ND	ND	ND	ND
		Foreign	ND	ND	ND	ND	ND	ND
		TOTAL	ND	ND	ND	ND	ND	ND
	Hedge Funds	Domestic	ND	ND	ND	ND	ND	ND
		Foreign	ND	ND	ND	ND	ND	ND
		TOTAL	ND	ND	ND	ND	ND	ND
	Structured products	Domestic	ND	ND	ND	ND	ND	ND
		Foreign	ND	ND	ND	ND	ND	ND
		TOTAL	ND	ND	ND	ND	ND	ND
	Assets held for index-linked and unit-linked contracts	Domestic	ND	ND	ND	ND	ND	ND
		Foreign	ND	ND	ND	ND	ND	ND
		TOTAL	ND	ND	ND	ND	ND	ND
	Other investments	Domestic	ND	ND	ND	ND	ND	ND
		Foreign	ND	ND	ND	ND	ND	ND
		TOTAL	ND	ND	ND	ND	ND	ND
	TOTAL INVESTMENTS	Domestic	ND	ND	ND	ND	ND	ND
		Foreign	ND	ND	ND	ND	ND	ND
		TOTAL	ND	ND	ND	ND	ND	ND

Note 3: Please make sure that the row "TOTAL" for each asset class of this spreadsheet is equal to the sum of the related rows for "1. Domestic Enterprises" and "2. Branches And Agencies Of Foreign Undertakings" from the spreadsheet "Section 6.1". If this relationship is not satisfied, the related cell in this spreadsheet will be highlighted in orange.

For notes and definitions, please see Annex I.

Section 6.3: Outstanding Investments by Reinsurers in the Reporting Country

Country:
 Year:

Currency:
 Units:
 Select the valuation method:

Note 1: Assets linked to unit-linked products sold to policyholders should be included and reported under "Assets held for index-linked and unit-linked contracts"

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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).

	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	Cash and deposits	ND	ND	ND	ND	ND
	Bills and bonds issued by public and private sector	ND	ND	ND	ND	ND
	- of which: bills and bonds issued by public	ND	ND	ND	ND	ND
	- of which: bonds issued by the private sector	ND	ND	ND	ND	ND
	Loans	ND	ND	ND	ND	ND
	Equity	ND	ND	ND	ND	ND
	- of which: listed equity	ND	ND	ND	ND	ND
	- of which: unlisted equity	ND	ND	ND	ND	ND
	Land and buildings	ND	ND	ND	ND	ND
	Collective Investment Schemes (CIS)	ND	ND	ND	ND	ND
	- of which: cash and deposits	ND	ND	ND	ND	ND
	- of which: bills and bonds	ND	ND	ND	ND	ND
	- of which: equity	ND	ND	ND	ND	ND
	- of which: land and buildings	ND	ND	ND	ND	ND
	- of which: other	ND	ND	ND	ND	ND
	Private equity funds	ND	ND	ND	ND	ND
	Hedge Funds	ND	ND	ND	ND	ND
	Structured products	ND	ND	ND	ND	ND
	Assets held for index-linked and unit-linked contracts	ND	ND	ND	ND	ND
	Other investments	ND	ND	ND	ND	ND
TOTAL INVESTMENTS	ND	ND	ND	ND	ND	
Net investment income	ND	ND	ND	ND	ND	
Average nominal net investment return (%)	ND	ND	ND	ND	ND	
Of which: Foreign-controlled Undertakings	Cash and deposits	ND	ND	ND	ND	ND
	Bills and bonds issued by public and private sector	ND	ND	ND	ND	ND
	- of which: bills and bonds issued by public	ND	ND	ND	ND	ND
	- of which: bonds issued by the private sector	ND	ND	ND	ND	ND
	Loans	ND	ND	ND	ND	ND
	Equity	ND	ND	ND	ND	ND
	- of which: listed equity	ND	ND	ND	ND	ND
	- of which: unlisted equity	ND	ND	ND	ND	ND
	Land and buildings	ND	ND	ND	ND	ND
	Collective Investment Schemes (CIS)	ND	ND	ND	ND	ND
	- of which: cash and deposits	ND	ND	ND	ND	ND
	- of which: bills and bonds	ND	ND	ND	ND	ND
	- of which: equity	ND	ND	ND	ND	ND
	- of which: land and buildings	ND	ND	ND	ND	ND
	- of which: other	ND	ND	ND	ND	ND
	Private equity funds	ND	ND	ND	ND	ND
	Hedge Funds	ND	ND	ND	ND	ND
	Structured products	ND	ND	ND	ND	ND
	Assets held for index-linked and unit-linked contracts	ND	ND	ND	ND	ND
	Other investments	ND	ND	ND	ND	ND
TOTAL INVESTMENTS	ND	ND	ND	ND	ND	
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	Cash and deposits	ND	ND	ND	ND	ND
	Bills and bonds issued by public and private sector	ND	ND	ND	ND	ND
	- of which: bills and bonds issued by public	ND	ND	ND	ND	ND
	- of which: bonds issued by the private sector	ND	ND	ND	ND	ND
	Loans	ND	ND	ND	ND	ND
	Equity	ND	ND	ND	ND	ND
	- of which: listed equity	ND	ND	ND	ND	ND
	- of which: unlisted equity	ND	ND	ND	ND	ND
	Land and buildings	ND	ND	ND	ND	ND
	Collective Investment Schemes (CIS)	ND	ND	ND	ND	ND
	- of which: cash and deposits	ND	ND	ND	ND	ND
	- of which: bills and bonds	ND	ND	ND	ND	ND
	- of which: equity	ND	ND	ND	ND	ND
	- of which: land and buildings	ND	ND	ND	ND	ND
	- of which: other	ND	ND	ND	ND	ND
	Private equity funds	ND	ND	ND	ND	ND
	Hedge Funds	ND	ND	ND	ND	ND
	Structured products	ND	ND	ND	ND	ND
	Assets held for index-linked and unit-linked contracts	ND	ND	ND	ND	ND
	Other investments	ND	ND	ND	ND	ND
TOTAL INVESTMENTS	ND	ND	ND	ND	ND	
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 (%):

For notes and definitions, please see Annex I.

Section 6.4: Outstanding Investments by **Reinsurers** in the Reporting Country (All Enterprises)

Country:		Currency :	
Year:	2017	Units :	Millions

Note 1: Assets linked to unit-linked products sold to policyholders should be included and reported under "Assets held for index-linked and unit-linked contracts"

Error Formats:

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Inconsistent Data
Inconsistent Data with "Section 6.3"

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).

			1. LIFE	2. NON-LIFE	COMPOSITE			TOTAL (1+2+3)
			Amount Placed	Amount Placed	3. TOTAL	LIFE	NON-LIFE	Amount placed
					Amount Placed	Amount Placed		
All Undertakings	Cash and deposits	Domestic	ND	ND	ND	ND	ND	ND
		Foreign	ND	ND	ND	ND	ND	ND
		TOTAL	ND	ND	ND	ND	ND	ND
	Bills and bonds issued by public and private sector	Domestic	ND	ND	ND	ND	ND	ND
		Foreign	ND	ND	ND	ND	ND	ND
		TOTAL	ND	ND	ND	ND	ND	ND
	- of which: bills and bonds issued by public administration	Domestic	ND	ND	ND	ND	ND	ND
		Foreign	ND	ND	ND	ND	ND	ND
		TOTAL	ND	ND	ND	ND	ND	ND
	- of which: bonds issued by the private sector	Domestic	ND	ND	ND	ND	ND	ND
		Foreign	ND	ND	ND	ND	ND	ND
		TOTAL	ND	ND	ND	ND	ND	ND
	Loans	Domestic	ND	ND	ND	ND	ND	ND
		Foreign	ND	ND	ND	ND	ND	ND
		TOTAL	ND	ND	ND	ND	ND	ND
	Equity	Domestic	ND	ND	ND	ND	ND	ND
		Foreign	ND	ND	ND	ND	ND	ND
		TOTAL	ND	ND	ND	ND	ND	ND
	- of which: listed equity	Domestic	ND	ND	ND	ND	ND	ND
		Foreign	ND	ND	ND	ND	ND	ND
		TOTAL	ND	ND	ND	ND	ND	ND
	- of which: unlisted equity	Domestic	ND	ND	ND	ND	ND	ND
		Foreign	ND	ND	ND	ND	ND	ND
		TOTAL	ND	ND	ND	ND	ND	ND
	Land and buildings	Domestic	ND	ND	ND	ND	ND	ND
		Foreign	ND	ND	ND	ND	ND	ND
		TOTAL	ND	ND	ND	ND	ND	ND
	Collective Investment Schemes (CIS)	Domestic	ND	ND	ND	ND	ND	ND
		Foreign	ND	ND	ND	ND	ND	ND
		TOTAL	ND	ND	ND	ND	ND	ND
	- of which: cash and deposits	Domestic	ND	ND	ND	ND	ND	ND
		Foreign	ND	ND	ND	ND	ND	ND
		TOTAL	ND	ND	ND	ND	ND	ND
	- of which: bills and bonds	Domestic	ND	ND	ND	ND	ND	ND
		Foreign	ND	ND	ND	ND	ND	ND
		TOTAL	ND	ND	ND	ND	ND	ND
	- of which: equity	Domestic	ND	ND	ND	ND	ND	ND
		Foreign	ND	ND	ND	ND	ND	ND
		TOTAL	ND	ND	ND	ND	ND	ND
	- of which: land and buildings	Domestic	ND	ND	ND	ND	ND	ND
		Foreign	ND	ND	ND	ND	ND	ND
		TOTAL	ND	ND	ND	ND	ND	ND
	- of which: other	Domestic	ND	ND	ND	ND	ND	ND
		Foreign	ND	ND	ND	ND	ND	ND
		TOTAL	ND	ND	ND	ND	ND	ND
	Private equity funds	Domestic	ND	ND	ND	ND	ND	ND
		Foreign	ND	ND	ND	ND	ND	ND
		TOTAL	ND	ND	ND	ND	ND	ND
	Hedge Funds	Domestic	ND	ND	ND	ND	ND	ND
		Foreign	ND	ND	ND	ND	ND	ND
		TOTAL	ND	ND	ND	ND	ND	ND
	Structured products	Domestic	ND	ND	ND	ND	ND	ND
		Foreign	ND	ND	ND	ND	ND	ND
		TOTAL	ND	ND	ND	ND	ND	ND
	Assets held for index-linked and unit-linked contracts	Domestic	ND	ND	ND	ND	ND	ND
		Foreign	ND	ND	ND	ND	ND	ND
		TOTAL	ND	ND	ND	ND	ND	ND
	Other investments	Domestic	ND	ND	ND	ND	ND	ND
		Foreign	ND	ND	ND	ND	ND	ND
		TOTAL	ND	ND	ND	ND	ND	ND
	TOTAL INVESTMENTS	Domestic	ND	ND	ND	ND	ND	ND
		Foreign	ND	ND	ND	ND	ND	ND
		TOTAL	ND	ND	ND	ND	ND	ND

Note 3: Please make sure that the row "TOTAL" for each asset class of this spreadsheet is equal to the sum of the related rows for "1. Domestic Enterprises" and "2. Branches And Agencies Of Foreign Undertakings" from the spreadsheet "Section 6.3". If this relationship is not satisfied, the related cell in this spreadsheet will be highlighted in orange.

For notes and definitions, please see Annex I.

Section 7: Gross Claims Payments in the Reporting Country

Country:

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 Currency :

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 Year:

2017

 Units :

Millions

Error Formats:

Invalid Data		GROSS CLAIMS PAYMENTS (in millions of national currency units)		
Invalid Total on Rows				
Invalid Total on Columns				
Inconsistent Data				
Inconsistent Data with "Section 10.1" and "Section 10.2"				
1. Domestic Undertakings	Life	ND	ND	ND
	Non-Life	ND	ND	ND
	Composite	ND	ND	ND
	Of which: Life	ND	ND	ND
	Of which: 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
	Of which: Life	ND	ND	ND
	Of which: 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
	Of which: Life	ND	ND	ND
	Of which: Non-Life	ND	ND	ND
TOTAL (=1+2)	Life	ND	ND	ND
	Non-Life	ND	ND	ND
	Composite	ND	ND	ND
	Of which: Life	ND	ND	ND
	Of which: Non-Life	ND	ND	ND

Note: Please make sure that the values of cells H28 to H32 in this spreadsheet are equal to the sum of the related cells pertaining to Gross claims payments in the spreadsheets "Section 10.1" and "Section 10.2". If this relationship is not satisfied, the cell in this spreadsheet will be highlighted in orange.

Section 8: Gross Operating Expenses in the Reporting Country

Country:		Currency :	
Year:	2017	Units :	Millions

Error Formats:

Invalid Data		GROSS OPERATING EXPENSES (in millions of national currency units)		
Invalid Total on Rows		Direct Business	Reinsurance Accepted	TOTAL
Invalid Total on Columns				
Inconsistent Data				
Inconsistent Data with "Section 10.1" and "Section 10.2"				
1. Domestic Undertakings	Life	ND	ND	ND
	Non-Life	ND	ND	ND
	Composite	ND	ND	ND
	Of which: Life	ND	ND	ND
	Of which: Non-Life	ND	ND	ND
Of which: Foreign-controlled Undertakings	Life	ND	ND	ND
	Non-Life	ND	ND	ND
	Composite	ND	ND	ND
	Of which: Life	ND	ND	ND
	Of which: 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
	Of which: Life	ND	ND	ND
	Of which: Non-Life	ND	ND	ND
TOTAL (=1+2)	Life	ND	ND	ND
	Non-Life	ND	ND	ND
	Composite	ND	ND	ND
	Of which: Life	ND	ND	ND
	Of which: Non-Life	ND	ND	ND

Note: Please make sure that the values of cells H28 to H32 in this spreadsheet are equal to the sum of the related cells pertaining to Gross operating expenses in the spreadsheets "Section 10.1" and "Section 10.2". If this relationship is not satisfied, the cell in this spreadsheet will be highlighted in orange.

Section 9: Commissions in the Reporting Country

Country:

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 Currency :

--

Year:

2017

 Units :

Millions

Error Formats:

Invalid Data		COMMISSIONS (in millions of national currency units)		
Invalid Total on Rows				
Invalid Total on Columns				
Inconsistent Data				
Inconsistent Data with "Section 10.1" and "Section 10.2"				
1. Domestic Undertakings	Life	ND	ND	ND
	Non-Life	ND	ND	ND
	Composite	ND	ND	ND
	Of which: Life	ND	ND	ND
	Of which: 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
	Of which: Life	ND	ND	ND
	Of which: 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
	Of which: Life	ND	ND	ND
	Of which: Non-Life	ND	ND	ND
TOTAL (=1+2)	Life	ND	ND	ND
	Non-Life	ND	ND	ND
	Composite	ND	ND	ND
	Of which: Life	ND	ND	ND
	Of which: Non-Life	ND	ND	ND

Note: Please make sure that the values of cells H28 to H32 in this spreadsheet are equal to the sum of the related cells pertaining to Commissions in the spreadsheets "Section 10.1" and "Section 10.2". If this relationship is not satisfied, the cell in this spreadsheet will be highlighted in orange.

Section 10.1: Balance Sheet and Income Statement of **Direct Insurers** in the Reporting Country

Country:		Currency:	
Year:	2017	Units:	Millions

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

Error Formats:

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Invalid Total on Rows
Invalid Total on Columns
Inconsistent Data

		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
	Of which: Life		ND
Outstanding claims provision (changes)	Life		ND
	Non-Life		ND
	Composite*		ND
	Of which: Life		ND
Gross operating expenses	Life		ND
	Non-Life		ND
	Composite*		ND
	Of which: Non-Life		ND
Commissions	Life		ND
	Non-Life		ND
	Composite*		ND
	Of which: 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
Shareholder equity	Life		ND
	Non-Life		ND
	Composite		ND
Net income	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:

Please describe what gross operating expenses include:

Other comments:

For notes and definitions, please see Annex I.

Section 10.2: Balance Sheet and Income Statement of **Reinsurers** in the Reporting Country

Country:		Currency:	
Year	2017	Units:	Millions

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

Error Formats:

Invalid Data
Invalid Total on Rows
Invalid Total on Columns
Inconsistent Data

		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
	Of which: Life	ND
	Of which: Non-Life	ND
Outstanding claims provision (changes)	Life	ND
	Non-Life	ND
	Composite*	ND
	Of which: Life	ND
	Of which: Non-Life	ND
Gross operating expenses	Life	ND
	Non-Life	ND
	Composite*	ND
	Of which: Life	ND
	Of which: Non-Life	ND
Commissions	Life	ND
	Non-Life	ND
	Composite*	ND
	Of which: Life	ND
	Of which: 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
Shareholder equity	Life	ND
	Non-Life	ND
	Composite	ND
Net income	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:

Please describe what gross operating expenses include:

Other comments:

For notes and definitions, please see Annex I.

Annex I: Notes and definitions

Section 1

NUMBER OF INSURANCE UNDERTAKINGS	Number of insurance undertakings operating in your country. Figures 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.
INSURANCE EMPLOYEES	<p>i) Insurance Undertakings Give the number of staff (full-time or part-time) employed in the insurance industry of your country.</p> <p>ii) Intermediaries Give the number of persons (brokers or agents and their staffs) excluding intermediaries who may sell insurance but are not directly involved in the insurance industry (e.g. bank managers, solicitors, garage owners) of those included under i) above.</p>

Section 2 – 5.2

YEAR	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 deals with 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 commissions or reinsurance outwards. It is acknowledged that the inclusion of 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 "Reinsurance 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 authorized 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 3.2

DOMESTIC RISKS	Includes all business written in the reporting country on domestic risks.
FOREIGN RISKS	Includes all business written in the reporting country situated outside the reporting country (does not include business written outside the reporting country by national undertakings).
TOTAL	Shows total of domestic and foreign business. This total should correspond to the final column in Section 2.

Section 4.1

Please include all (OECD and other countries) business written by establishments abroad of domestic undertakings. In the absence of precise figures, please give estimates whenever possible.

Section 4.2

Each country should not fill the row of its own country.

The final row (TOTAL) should correspond to the first row (Branches and Agencies: Life) in Section 4.1 plus the fourth row (Branches and Agencies: Composite/Life).

Section 4.3

Each country should not fill the row of its own country.

The final row (TOTAL) should correspond to the second row (Branches and Agencies: Non-Life) in Section 4.1 plus the fifth row (Branches and Agencies: Composite/Non-Life).

Section 5.1

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 5.2

TREATY REINSURANCE

Optional row, only for those countries having difficulties in breaking down reinsurance accepted by classes.

TOTAL NON-LIFE
INSURANCE

This row should correspond to the total of non-life premiums shown in Section 2.

Sections 6.1-6.4

Investment data should include assets linked to unit-linked products sold to policyholders. Please select the valuation method of investment assets in your country (historic valuation, market valuation, etc.).

CASH AND DEPOSITS

Cash are current account and other short-term savings in the financial system. Deposits are funds “placed on deposit” with a financial institution and do not include certificates of deposit or other short-term securities.

BILLS AND BONDS
ISSUED BY PUBLIC AND
PRIVATE SECTOR

Bills and bonds issued or guaranteed by central and local governments and the National Debt offices as well as securities/bills issued by companies, including financial and non-financial enterprises. This category should also include certificates of deposits.

Of which: bills and bonds
issued by public
administration

Bills and bonds issued or guaranteed by central and local governments and the National Debt Offices (Long term and short term).

Of which: bonds issued by the
private sector

Securities/bills issued by companies, financial and non-financial enterprises. Bonds issued by banks and other financial or corporate institutions. This category should also include certificates of deposits.

LOANS

Consumer credit, bank loans, mortgage loans, financial leases and other loans, including commercial bills, hire purchase and other instalment credits, and all other types of loans not bound to bearer bonds.

EQUITY

All forms of shares in the capital of enterprises, quoted and unlisted shares and other equities. It does not include investments via private equity funds.

Of which: listed equity

All forms of shares in the capital of enterprises quoted on a public exchange.

Of which: unlisted equity

Equity capital that is not quoted on a public exchange. It does not include investments via private equity funds.

LAND AND BUILDINGS

Real estate investment involving direct ownership of land and buildings. This category shall not include investment in real estate funds (both listed and unlisted, such as REITs).

COLLECTIVE
INVESTMENT SCHEMES
(CIS)

Comprise both retail and institutional funds (open-end and closed end) in which investors pool their funds to invest in a diversified portfolio of securities. It includes mutual funds, investment funds, UCITS-like funds, exchange-traded funds (ETFs), and specialised funds such as real estate funds (e.g. REITs), money market funds, debt funds. CIS funds may be

	listed or unlisted. Hedge funds and private equity funds should not be included in this category.
Of which: cash and deposits	Part of Collective Investment Schemes investments allocated to cash and deposits.
Of which: bills and bonds	Part of Collective Investment Schemes investments allocated to bills and bonds.
Of which: equity	Part of Collective Investment Schemes investments allocated to equity.
Of which: land and buildings	Part of Collective Investment Schemes investments allocated to land and buildings. Includes real estate funds.
Of which: other	Part of Collective Investment Schemes investments not included in the above categories.
PRIVATE EQUITY FUNDS	Includes investments via a private equity fund.
HEDGE FUNDS	Managed pool of capital which is allowed to employ investing strategies unavailable to retail investors, including selling short, leverage, program trading, swaps, arbitrage, and derivatives.
STRUCTURED PRODUCTS	Structured products are investment instruments that combine at least one derivative with traditional assets such as equity and fixed-income securities. The value of the derivative may depend on one or several underlying assets. Furthermore, unlike a portfolio with the same constituents, the structured product is usually wrapped in a legally compliant, ready-to-invest format and in this sense it is a packaged portfolio. It should include both asset-backed securities (including infrastructure bonds/debt) and mortgage-backed securities.
ASSETS HELD FOR INDEX-LINKED AND UNIT-LINKED CONTRACTS	Assets held for insurance products where policyholder bears the risk (unit-linked).
OTHER INVESTMENTS	Investment in other assets not included in the above categories.
TOTAL INVESTMENTS	All forms of investment.
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.

Sections 10.1-10.2

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.
LOSS RATIO	$(\text{Gross claims paid} + \text{Outstanding claims provision (changes)}) / \text{Gross written premiums}$
EXPENSE RATIO	$(\text{Gross operating expenses} + \text{Commissions}) / \text{Gross written premiums}$
COMBINED RATIO	Loss ratio + Expense ratio
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.
SHAREHOLDER EQUITY	Shareholder equity represents the net worth of a company after deducting all liabilities.
NET INCOME	Net income is the profit, or total earnings, recorded by a company.

Definitions of classes of non-life insurance

<u>CLASSES</u>	<u>DEFINITIONS</u>
1. MOTOR VEHICLE	<p>LAND VEHICLES (other than railway rolling stock) All damage to or loss of:</p> <ul style="list-style-type: none"> - Land motor vehicles, - Land vehicles other than motor vehicles. <p>MOTOR VEHICLE LIABILITY All liability arising out of the use of motor vehicles operating on land (including carriers' liability).</p>
2. MARINE AVIATION AND OTHER TRANSPORT	<p>RAILWAY ROLLING STOCK AND OTHER TRANSPORT All damage to or loss of railway rolling stock.</p> <p>AIRCRAFT All damage to or loss of aircraft.</p> <p>SHIPS (sea, lake, and river and canal vessels) All damage to or loss of:</p> <ul style="list-style-type: none"> - River and canal vessels, - Lake vessels, - Sea vessels. <p>LIABILITY FOR SHIPS (sea, lake, and river and canal vessels) All liability arising out of the use of ships, vessels or boats on the sea, lakes, rivers or canals (including carrier's liability).</p>
3. FREIGHT	<p>GOODS IN TRANSIT (including merchandise, baggage and all other goods) All damage to or loss of goods in transit or baggage, irrespective of the form of transport.</p>
4. FIRE AND OTHER PROPERTY DAMAGE	<p>FIRE AND NATURAL FORCES All damage or loss of property (other than land vehicles, railway rolling stock, aircraft, ships and goods in transit) due to:</p> <ul style="list-style-type: none"> - Fire - Explosion - Storm - Natural forces other than storm - Nuclear energy - Land subsidence <p>OTHER DAMAGE TO PROPERTY All damage to or loss of property (other than land vehicles,</p>

railway rolling stock, aircraft, ships and goods in transit) due to hail or frost, and any event such as theft, other than those mentioned under "Fire and natural forces".

5. PECUNIARY LOSS

CREDIT

- Insolvency (general)
- Export credit
- Instalment credit
- Mortgages
- Agricultural credit

SURETYSHIP

- Suretyship (direct)
- Suretyship (indirect)

MISCELLANEOUS FINANCIAL LOSS

- Employment risks
- Insufficiency of income (general)
- Bad weather
- Loss of benefits
- Continuing general expenses
- Unforeseen trading expenses
- Loss of market value
- Loss of rent or revenue
- Indirect trading losses other than those mentioned above
- Other financial loss (non-trading)
- Other forms of financial loss

6. GENERAL LIABILITY

GENERAL LIABILITY

All liability other than motor vehicle, aircraft liability and liability for ships as defined above.

7. ACCIDENT AND SICKNESS

ACCIDENT (including industrial injury and occupational diseases)

- Fixed pecuniary benefits
- Benefits in the nature of indemnity
- Combinations of the two
- Injury to passengers

SICKNESS

- Fixed pecuniary benefits
- Benefits in the nature of indemnity
- Combinations of the two

8. OTHER NON-LIFE INSURANCE

LEGAL EXPENSES

Legal expenses and costs of litigation.

ASSISTANCE

MISCELLANEOUS

9. TREATY REINSURANCE

Annex II: Technical instructions on how to set the Excel questionnaire “OECD_InsurQuest2018.XLS” for its completion

In order to be able to fill in the electronic data questionnaire, please apply the following procedure from step 1 to 3.

Step 1. Enable macros when opening the Excel file by enabling the content.

The screenshot shows the Microsoft Excel interface for the file 'OECD_InsurQuest2018.xls' in Compatibility Mode. A yellow security warning banner at the top states 'SECURITY WARNING: Macros have been disabled.' with a red-bordered 'Enable Content' button. The spreadsheet content includes the OECD logo and the following instructions:

Please select the questionnaire country:
 COUNTRY: CURRENCY:

Please select a unit for this questionnaire:
 UNITS:

Please select the questionnaire year:
 YEAR:

Please note the following allowed specific cell values:
 ND : Data not available
 NA : Data not applicable
 C : Confidential

Structure of the questionnaire [See Content for more details](#)

- "Section 1": number of companies and employees in the reporting country;
- "Section 2": business written in the reporting country;
- "Section 3.1": business written in the reporting country on risks situated outside the reporting country;
- "Section 3.2": net written premiums;
- "Section 4.1" to "Section 4.3": business written abroad;
- "Section 5.1": premiums written by classes of life insurance for the business written in the reporting country;
- "Section 5.2": premiums written by classes of non-life insurance for the business written in the reporting country;
- "Section 6.1": breakdown of outstanding investments by all direct insurers in the reporting country by asset classes;
- "Section 6.2": outstanding investments by direct insurers in the reporting country by asset classes and by destination of investments (i.e., domestic vs. foreign);
- "Section 6.3": outstanding investment by reinsurers in the reporting country by asset classes;
- "Section 6.4": outstanding investments by reinsurers in the reporting country by asset classes and by destination on investments (i.e., domestic vs. foreign);
- "Section 7": gross claims payments;
- "Section 8": gross operating expenses;
- "Section 9": commissions;
- "Section 10.1": balance sheet and income statement variables for direct insurers in the reporting country;
- "Section 10.2": balance sheet and income statement variables for reinsurers in the reporting country.

The bottom of the spreadsheet shows a navigation bar with tabs: Settings, Content, Notes and Definitions, Classes of non-life insurance, Section 1, Section 2, Section 3.1, and Section 3.2.

Step 2. Select your country name from the menu list.

The screenshot displays the 'Settings' tab of an Excel spreadsheet titled 'OECD_InsurQuest2018.xls'. The spreadsheet is organized into several sections for configuring the questionnaire:

- Header:** Features the OECD logo and the text 'Please select the questionnaire country:'.
- COUNTRY:** A dropdown menu is open, listing countries including Algeria, Angola, Antigua and Barbuda, Argentina, Armenia, Australia (highlighted), Austria, and Azerbaijan.
- CURRENCY:** A field labeled 'CURRENCY:' with a unit symbol 'ire'.
- UNITS:** A section labeled 'Please select a unit:' with a 'UNITS:' dropdown menu.
- YEAR:** A field labeled 'Please select the qu...' with a 'YEAR:' input box containing '2017'.
- Allowed Cell Values:** A section titled 'Please note the following allowed specific cell values:' listing:
 - ND** : Data not available
 - NA** : Data not applicable
 - C** : Confidential
- Structure of the questionnaire:** A large text box on the right provides a detailed list of sections and their contents, such as:
 - "Section 1": number of companies and employees in the reporting country;
 - "Section 2": business written in the reporting country;
 - "Section 3.1": business written in the reporting country on risks situated outside the reporting country;
 - "Section 3.2": net written premiums;
 - "Section 4.1" to "Section 4.3": business written abroad;
 - "Section 5.1": premiums written by classes of life insurance for the business written in the reporting country;
 - "Section 5.2": premiums written by classes of non-life insurance for the business written in the reporting country;
 - "Section 6.1": breakdown of outstanding investments by all direct insurers in the reporting country by asset classes;
 - "Section 6.2": outstanding investments by direct insurers in the reporting country by asset classes and by destination of investments (i.e., domestic vs. foreign);
 - "Section 6.3": outstanding investment by reinsurers in the reporting country by asset classes;
 - "Section 6.4": outstanding investments by reinsurers in the reporting country by asset classes and by destination on investments (i.e., domestic vs. foreign);
 - "Section 7": gross claims payments;
 - "Section 8": gross operating expenses;
 - "Section 9": commissions;
 - "Section 10.1": balance sheet and income statement variables for direct insurers in the reporting country;
 - "Section 10.2": balance sheet and income statement variables for reinsurers in the reporting country.
- Navigation Bar:** Located at the bottom, it includes tabs for 'Settings', 'Content', 'Notes and Definitions', 'Classes of non-life insurance', 'Section 1', 'Section 2', 'Section 3.1', and 'Section 3.2'.

Step 3. Select the appropriate unit from the menu list.

The screenshot shows an Excel spreadsheet titled 'OECD_InsurQuest2018.xls [Compatibility Mode] - Excel'. The 'Settings' tab is active, displaying the following configuration:

- Country:** Australia
- Currency:** AUD
- Units:** Millions
- Year:** 2017

Structure of the questionnaire (See Content for more details):

- "Section 1": number of companies and employees in the reporting country;
- "Section 2": business written in the reporting country;
- "Section 3.1": business written in the reporting country on risks situated outside the reporting country;
- "Section 3.2": net written premiums;
- "Section 4.1" to "Section 4.3": business written abroad;
- "Section 5.1": premiums written by classes of life insurance for the business written in the reporting country;
- "Section 5.2": premiums written by classes of non-life insurance for the business written in the reporting country;
- "Section 6.1": breakdown of outstanding investments by all direct insurers in the reporting country by asset classes;
- "Section 6.2": outstanding investments by direct insurers in the reporting country by asset classes and by destination of investments (i.e., domestic vs. foreign);
- "Section 6.3": outstanding investment by reinsurers in the reporting country by asset classes;
- "Section 6.4": outstanding investments by reinsurers in the reporting country by asset classes and by destination on investments (i.e., domestic vs. foreign);
- "Section 7": gross claims payments;
- "Section 8": gross operating expenses;
- "Section 9": commissions;
- "Section 10.1": balance sheet and income statement variables for direct insurers in the reporting country;
- "Section 10.2": balance sheet and income statement variables for reinsurers in the reporting country.

Legend:

- ND** : Data not available
- NA** : Data not applicable
- C** : Confidential

Navigation tabs at the bottom: Settings, Content, Notes and Definitions, Classes of non-life insurance, Section 1, Section 2, Section 3.1, Section 3.2.