

S.17.02. – Non-life Technical Provisions - Best Estimate by country

General comments:

This Annex contains additional instructions in relation to the templates included in Annex I of this Regulation. The first column of the next table identifies the items to be reported by identifying the columns and lines as showed in the template in Annex I.

Line of Business for non-life obligations: the lines of business, referred to in article 80 of Directive 2009/138/EC, as defined in the Annex I of Implementing measures referred to direct business.

Health direct insurance business pursued on a non-similar technical basis to life insurance shall be segmented into Non-Life LoB 1 to 3.

Undertakings shall take into account all the obligations in different currencies and cover them into the reporting currency.

The information by country shall be reported according to the following:

- Information on the home country shall be always reported regardless of the amount of Technical Provisions as a whole and Gross Best Estimate (referred to direct business);
- Information reported by country shall at least represent 90% of the Technical Provisions as a whole and Gross Best Estimate (referred to direct business) of any line of business;
- If a specific country have to be reported for a particular line of business to comply with sub-paragraph i) then that country shall be reported for all lines of business;
- The other countries shall be reported aggregated in “other-EEA” or “other-non EEA”;
- For the direct business for the lines of business “Medical expense”, “Income protection”, “Workers’ compensation”, “Fire and other damage to property” and “Credit and suretyship” information shall be reported by country where the risk is situated as defined in Article 13 (13) of Directive 2009/138/EC;
- For direct business for all other lines of business not referred in sub-paragraph ii. information shall be reported by country where the contract was entered into;

For the purposes of this template “country where the contract was entered into” means:

- a. The country where the insurance undertaking is established (home country) when the contract was not sold through a branch or freedom to provide services;
- b. The country where the branch is located (host country) when the contract was sold through a branch;
- c. The country where the freedom to provide services was notified (host country) when the contract was sold through freedom to provide services.
- d. If an intermediary is used or in any other situation, it is a), b) or c) depending on who sold the contract.

The information to be reported shall include the volatility adjustment, the matching adjustment, the interest rate transitional and the transitional on technical provisions.

	ITEM	INSTRUCTIONS
C0010/R0010	Home Country	Report the country ISO 3166 code of the Home country.
C0010/R0020	EEA countries outside the materiality threshold	Report the country ISO 3166 code of the EEA countries outside the materiality threshold.
C0010/R0030	Non-EEA countries outside the materiality threshold	Report the country ISO 3166 code of the Non-EEA countries outside the materiality threshold.
C0010/R0040	Country 1 ...	Report the country ISO 3166 code of each required country, line by line.

C0020 to C0170/R0010 (A43 to L43)	Gross TP as a whole and Gross BE for different countries - Home country	<p>Amount of gross BE, direct business only (excluding accepted reinsurance) for insurance undertakings by country, according the following criteria:</p> <ul style="list-style-type: none"> - localization of risk for “Medical expense”, “Income protection”, “Workers’ compensation”, “Fire and other damage to property” and “Credit and suretyship” Line of business; -country where the contract was entered into for all other Lines of business. <p>In some cases undertaking may need to use their judgment/approximations to provide correct data, in line with assumptions used for the calculation of TP.</p>
C0020 to C0170/R0020 (A44 to L44)	Gross TP as a whole and Gross BE for different countries - EEA countries outside the materiality threshold	<p>Amount of gross BE, direct business only (excluding accepted reinsurance) for insurance undertakings for EEA countries outside the materiality threshold (i.e. those not reported separately by country), except the home country, according the following criteria:</p> <ul style="list-style-type: none"> - localization of risk for “Medical expense”, “Income protection”, “Workers’ compensation”, “Fire and other damage to property” and “Credit and suretyship” Line of business; -country where the contract was entered into for all other Line of business. <p>In some cases undertaking may need to use their judgment/approximations to provide correct data, in line with assumptions used for the calculation of TP.</p>
C0020 to C0170/R0030	Gross TP as a whole and Gross BE for different countries - Non-EEA countries outside the materiality threshold	<p>Amount of gross BE, direct business only (excluding accepted reinsurance) for insurance undertakings for non-EEA countries outside the materiality threshold (i.e. those not reported separately by country), according the following criteria:</p> <ul style="list-style-type: none"> - localization of risk for “Medical expense”, “Income protection”, “Workers’ compensation”, “Fire and other damage to property” and “Credit and suretyship” Line of business; -country where the contract was entered into for all other Line of business. <p>In some cases undertaking may need to use their judgment/approximations to provide correct data, in line with assumptions used for the calculation of TP.</p>
C0020 to C0170/R0040 (A45 to AL45)	Gross TP as a whole and Gross BE for different countries – Country 1 [one line for each country in the materiality threshold]	<p>Amount of gross BE, direct business only (excluding accepted reinsurance) for insurance undertakings by country, according the following criteria:</p> <ul style="list-style-type: none"> - localization of risk for “Medical expense”, “Income protection”, “Workers’ compensation”, “Fire and other damage to property” and “Credit and suretyship” Line of business; -country where the contract was entered into for all other Line of business. <p>In some cases undertaking may need to use their judgment/approximations to provide correct data, in line with assumptions used for the calculation of TP.</p>
C0180/R0010 to R0040 (Q43 to Q45)	Gross TP as a whole and Gross BE for different countries - Total Non-Life obligations	Total amount of gross BE, direct business only (excluding accepted reinsurance) for insurance undertakings by geographical area.

