

**DECREE No 36/2015**  
**of Národná banka Slovenska**  
**of 15 December 2015**

**on reporting by insurance undertakings subject to a special regime**

Národná banka Slovenska, in accordance with Article 187(2) of Act No 39/2015 Coll. on insurance and amending certain laws (hereinafter 'the Insurance Act) and Article 35(2) of Act No 747/2004 Coll. on financial market supervision (and amending certain laws), as amended, has adopted this Decree:

**Article 1**

(1) Insurance undertakings that are subject to a special regime are required to submit the following reports and statements:

- |                     |  |
|---------------------|--|
| (a) Ppn (PTZ) 03-04 | Report on the life insurance market;                                   |
| (b) Ppn (PTZ) 04-04 | Report on the non-life insurance market;                               |
| (c) Ppn (VOA) 05-04 | Statement of assets;   |
| (d) Ppn (VOA) 07-02 | Report on shareholders;  |
| (e) Ppn (PTZ) 08-01 | Statement of the technical aspects of insurance;                       |
| (f) Ppn (VOA) 09-01 | Statement of life insurance obligations;                               |
| (g) Ppn (VOA) 13-99 | Statement of the facts reported under the Insurance Act;               |
| (h) Ppn (VOA) 15-99 | Report on outsourced activities;                                       |
| (i) Ppn (PTZ) 21-01 | Statement of non-life insurance events;                                |
| (j) Ppn (PTZ) 24-04 | Statement of activities related to the old-age pension saving scheme;  |
| (k) Ppn (PTZ) 25-01 | Statement of obligations related to the old-age pension saving scheme; |
| (l) Ppn (PTZ) 26-01 | Report on proceedings;   |
| (m) Ppn (PTZ) 27-01 | Report on complaints.  |

(2) The templates of the reports and statements referred to in paragraph (1) are available in Annexes 1 to 13. These Annexes also include production methodologies for such reports and statements.

**Article 2**

(1) Statements of the types specified in Article 1(1)(a), (b) and (j) are to be produced on a quarterly basis, from actual data as of the last day of the relevant calendar quarter, always for the period from the beginning of the calendar year to the end of the relevant calendar quarter, and from preliminary and audited data for the whole accounting period for which the statements are produced.

(2) Statements of the type specified in Article 1(1)(c) are to be produced on a quarterly basis, from actual data as of the last day of the relevant calendar quarter, and from

preliminary and audited data as of the last day of the accounting year for which the statements are produced.

(3) Reports of the type specified in Article 1(d) are to be produced on a semi-annual basis, for the last day of the relevant calendar half-year period.

(4) Statements of the types specified in Article 1(1)(e), (f), (i) a (k) are to be produced on an annual basis from audited data as of the last day of the relevant accounting period, always for the whole accounting period. If the accounting period is not identical with the calendar year, the statements are to be produced from audited data as of the end of the relevant accounting period, always for the whole accounting period, and from preliminary data as of the end of the relevant calendar year for the period from the beginning to the end of the relevant calendar year.

(5) Reports of the type specified in Article 1(g) are to be produced for the date when a change occurs in the facts reported under the Insurance Act.

(6) Reports of the type specified in Article 1(1)(h) are to be produced for the date when the assignment of critical or important operational functions to another person is approved.

(7) Reports of the types specified in Article 1(1)(l) and (m) are to be produced on an annual basis for the last day of the relevant calendar year.

### **Article 3**

(1) The statements referred to in Article 1(1) are to be submitted electronically as follows:

- (a) the statements referred to in Article 1(1)(a) to (c) and (j) compiled from actual and preliminary data are to be submitted within five weeks of the end of the relevant calendar quarter and those compiled from audited data are to be submitted within fourteen weeks of the end of the relevant accounting period;
- (b) the reports referred to in Article 1(1)(d) are to be submitted by the end of the calendar month following the end of the relevant calendar half-year period;
- (c) the statements referred to in Article 1(1) (e), (f), (i) and (k) compiled from actual data are to be submitted within five weeks of the end of the relevant calendar year and those compiled from audited data are to be submitted within fourteen weeks of the end of the relevant accounting period;
- (d) the statements referred to in Article 1(1) (g) and (h) are to be submitted within ten working days of the date when changes occurring in the data are approved or of the date when the insurer is informed of these changes;
- (e) the statements referred to in Article 1(1) (l) and (m) are to be submitted within fourteen weeks of the end of the relevant calendar year.

(2) For the purposes of this Decree, ‘electronic submission of reports and statements’ means the transmission of reports and statements electronically through the Statistics Collection Portal, a new information system for collecting, processing and storing data from reporting agents.

#### **Article 4**

(1) Reports on the results of the risk management unit's activities as specified in Article 182(5) of the Insurance Act are to be submitted electronically, using the code name Spr (VRR) 85-01.

(2) Reports on the results of the actuary department's activities as specified in Article 183(4) of the Insurance Act are to be submitted electronically, using the code name Spr (AKS) 82-01.

(3) Reports on the results of the internal audit unit's activities as specified in Article 184(8) of the Insurance Act are to be submitted electronically, using the code name Spr (VIA) 86-01.

#### **Article 5**

This Decree enters into force on 1 January 2016.

**Jozef Makúch**  
**Governor**

Issuing unit: Regulation Department  
Prepared by: Mgr. Lucia Štefunková, tel.: 02/5787 3315  
Ing. Andrea Gondová, tel.: 02/5787 3404  
Mgr. Zuzana Kardošová, tel.: 02/5787 2593

**Ppn (PTZ) 03-04**

**Report on the life insurance market**

(Data in EUR)

	L i n e  N o	Health insurance	Insurance with profit participation	Index-linked and unit-linked insurance	Assurance on death	Assurance on survival, mixed assurance
a	B	1	2	3	4	5
<b>Premiums</b>						
Technical premiums	1					
of which: single	2					
periodic	3					
extraordinary	4					
group	5					
Number of insurance policies	6					
of which: single	7					
periodic	8					
group	9					
Annual premiums	10					
of which: single	11					
periodic	12					
extraordinary	13					
group	14					
Annual premiums – new business	15					
Earned insurance/reinsurance premiums	16					
Short-term policies – new business	17					
<b>Expenses</b>						
Operating expenses	18					
Deferred acquisition costs of insurance policies	19					
<b>Insurance events</b>						
Insurance benefits paid	20					
of which: on death	21					
on survival to a stipulated age	22					

	L i n e  N o	Pension insurance	Annuities stemming from non-life insurance contracts and relating to health insurance obligations	Annuities stemming from non-life insurance contracts and relating to insurance obligations, other than health insurance obligations	Supplementary insurance	Other life insurance	Active health reinsurance	Active life reinsurance
a	b	6	7	8	9	10	11	12
<b>Premiums</b>								
Technical premiums	1							
of which: single	2							
periodic	3							
extraordinary	4							
group	5							
Number of insurance policies	6							
of which: single	7							
periodic	8							
group	9							
Annual premium	10							
of which: single	11							
periodic	12							
extraordinary	13							
group	14							
Annual premiums – new business	15							
Earned insurance/reinsurance premiums	16							
Short-term policies – new business	17							
<b>Expenses</b>								
Operating expenses	18							
Deferred acquisition costs of insurance policies	19							
<b>Insurance events</b>								
Insurance benefits paid	20							
in the event of: death	21							
survival to a stipulated age	22							

a	b	1	2	3	4	5
retirement	23					
surrender	24					
accidental death	25					
critical illness	26					
accident	27					
invalidity	28					
other	29					
Number of benefits paid	30					
in the event of: death	31					
survival	32					
retirement	33					
surrender	34					
accidental death	35					
critical illness	36					
accident	37					
invalidity	38					
other	39					
<b>Technical provisions</b>						
Technical provisions for benefits – RBNS	40					
Technical provisions for benefits – IBNR	41					
Technical provisions for deferred premiums	42					
Technical provisions for life insurance	43					
of which: provision for income share	44					
deficit provision created on the basis of a provision adequacy test	45					
Technical provisions for the coverage of risks from financial investments made on behalf of the insured	46					
Technical provisions for premiums and discounts	47					
Other technical premiums	48					
<b>Reinsurance</b>						
Technical premiums ceded to reinsurers	49					
Insurance/reinsurance benefits ceded to reinsurers	50					
Technical provisions ceded to reinsurer	51					
of which: technical provisions for benefits – RBNS	52					
technical provisions for benefits – IBNR	53					
technical provisions for deferred premiums	54					
Commissions received from reinsurers	55					
Other income or expenditure	56					

a	b	6	7	8	9	10	11	12
retirement	23							
survival	24							
accidental death	25							
critical illness	26							
accident	27							
invalidity	28							
other	29							
Number of benefits paid	30							
in the event of: death	31							
survival	32							
retirement	33							
surrender	34							
accidental death	35							
critical illness	36							
accident	37							
invalidity	38							
other	39							
<b>Technical provisions</b>								
Technical provisions for benefits – RBNS	40							
Technical provisions for benefits – IBNR	41							
Technical provisions for deferred premiums	42							
Technical premiums for life insurance	43							
of which: provision for income share	44							
deficit provision created on the basis of a provision adequacy test	45							
Technical provisions for the coverage of risks from financial investments made on behalf of the insured	46							
Technical provisions for premiums and discounts	47							
Other technical provisions	48							
<b>Reinsurance</b>								
Technical premium ceded to reinsurers	49							
Insurance/reinsurance benefits ceded to reinsurers	50							
Technical provisions ceded to reinsurers	51							
of which: technical provisions for benefits – RBNS	52							
technical provisions for benefits – IBNR	53							
technical provisions for deferred premiums	54							
Commissions received from reinsurers	55							
Other income or expenditure	56							

## Production methodology for statement Ppn (PTZ) 03-04

- 1) For reporting purposes, 'insurance policy' means an insurance contract as defined in Articles 788 and 794 of the Civil Code, irrespective of whether or not it complies with the requirements imposed on insurance policies by the International Financial Reporting Standards (IFRS 4).
- 2) The grey boxes in the table are to be left blank.
- 3) **The following life insurance obligations are to be reported in this statement:**
  - a) **health insurance** – health insurance obligations where the underlying business is pursued on a technical basis similar to that of life insurance;
  - b) **insurance with profit participation** – insurance obligations with profit participation, other than obligations included in the lines of business referred to in points g) and h);
  - c) **index-linked and unit-linked insurance** – insurance obligations with index-linked and unit-linked benefits, other than obligations included in the lines of business referred to in points g) and h);
  - d) **assurance on death** – insurance coverage for obligations in the event of the insured person's death (temporary assurance on death, whole-life assurance on death);
  - e) **assurance on survival, mixed assurance** – assurance on survival to a stipulated age only, assurance on survival to a stipulated age or on earlier death, marriage assurance;
  - f) **pension insurance** – life insurance with a benefit payment arrangement in the form of a pension, either as a temporary pension or a life annuity;
  - g) **annuities stemming from non-life insurance contracts and relating to health insurance obligations** – regular payments for insurance events related to non-life insurance and to health insurance;
  - h) **annuities stemming from non-life insurance contracts and relating to insurance obligations other than health insurance obligations** – regular payments for insurance events related to non-life insurance, except for health insurance events;
  - i) **supplementary insurance** – accident or sickness insurance if arranged as supplementary insurance for the life insurance classes mentioned above;
  - j) **other life insurance** – other life insurance obligations other than obligations included in the lines of business referred to in points a) to i);
  - k) **active health reinsurance** – active health reinsurance activity performed in accordance with Article 4(14) of the Insurance Act pertaining to the lines of business referred to in points a) and h);
  - l) **active life reinsurance** – active life reinsurance activity performed in accordance with Article 4(14) of the Insurance Act pertaining to the lines of business referred to in points b) to g) and i).
- 4) Data on proportional reinsurance obligations are to be reported together with the obligations arising from the individual classes of direct insurance.
- 5) The column 'Technical premiums' is to contain the amount of insurance or reinsurance premiums, adjusted for cancelled premiums and for premium discounts, payable under insurance policies for the period under review.



Technical premiums are to be broken down by the class of life insurance. If technical premiums cannot be quantified separately for supplementary insurance, the total amount of technical premiums in life insurance is to be entered in this column.

Technical premiums for the individual lines of business according to the type of insurance risk are to be broken down to single, periodic, extraordinary and group premiums (or to single, periodic and group premiums in the case of supplementary insurance).

- 6) The column '**Number of insurance policies**' is to contain the number of all valid insurance or reinsurance policies as at the end of the period under review. The number of policies is to be broken down by the class of life insurance covered by the given policy.  
Supplementary insurance policies are to be included in the number of insurance policies according to the number of supplementary insurance rates (e.g. accidental death insurance, critical illness insurance). The number of insurance policies for the individual lines of business is to be broken down by the number of policies with single, periodic or written group premiums.
- 7) The column '**Annual premiums**' is to contain the amount of annualised technical premiums or active reinsurance premiums payable under policies valid as at the end of the period under review. For the purposes of insurance policies with periodic premium payments, 'annualised technical premium' means the premium payable on one occasion multiplied by the frequency of payments. For the purposes of single-premium insurance policies, 'annualised premium' means the premium payable for the period under review (where a single premium was paid in the previous periods, the annualised premium will be zero). The annual premiums payable under policies entering into force within the period under review (new businesses) are to be stated separately.
- 8) The column '**New businesses under short-term policies**' is to contain the amount of technical premiums payable under policies entering into force in the period under review but no longer valid at the end of that period (the insurance period is less than one year).
- 9) The column '**Earned insurance/reinsurance premiums**' is to contain the total amount of insurance or reinsurance premiums serving for the coverage of risks and expenses in the period under review. It is normally calculated as gross technical premium adjusted for changes in provisions created for deferred premiums.
- 10) The column '**Operating expenses**' is to contain the total amount of operating expenses incurred during the period under review, broken down by the class of life insurance.
- 11) The column '**Deferred acquisition costs of insurance policies**' is to contain the data from the balance-sheet item 'Acquisition costs of insurance policies' broken down by the class of life insurance.
- 12) The column '**Benefits paid**' is to contain the costs of insurance or reinsurance benefits paid in the period under review (in the case of active reinsurance), including expenses related to the liquidation of insurance or reinsurance events, in gross amount, i.e. not reduced by the reinsurer's share, nor by the expected amount of recoverables to which the insurer is entitled in connection with the payment of insurance or reinsurance benefits.
- 13) The column '**Number of benefits paid**' is to contain the total number of insurance or reinsurance events for which at least one insurance or reinsurance benefit was paid in the period under review (i.e. excluding expenses incurred in connection with the liquidation of insurance events).

- 14) The column '**Deficit provisions created on the basis of a provision adequacy test**' is to contain the amount of technical provisions created for life insurance in order to correct the deficit revealed by a provision adequacy test.
- 15) The column '**Technical provisions for insurance benefits – RBNS**' is to contain the amount of technical provisions for the payment of benefits for insurance events reported but not settled in the current accounting period, including expenses related to the liquidation of insurance events, in gross amount, i.e. not reduced by the reinsurer's share, nor by the expected amount of recoverables to which the insurer is entitled in connection with the payment of benefits.
- 16) The column '**Technical provisions for insurance benefits – IBNR**' is to contain the amount of technical provisions for the payment of benefits for insurance claims incurred but not reported in the current accounting period.
- 17) The column '**Technical premiums ceded to reinsurers**' is to contain the amount of the technical insurance or reinsurance premiums ceded to reinsurers under reinsurance contracts for the period under review. The technical premiums ceded to reinsurers are to be broken down by the class of life insurance.
- 18) The column '**Insurance benefits ceded to reinsurers**' is to contain the costs of insurance benefits for the period under review, ceded to reinsurers in gross amount, i.e. not reduced by the expected amount of recoverables to which the insurer is entitled in connection with the payment of benefits.
- 19) The column '**Technical provisions ceded to reinsurers**' is to contain the total amount of technical provisions ceded to reinsurers at the end of the period under review, broken down by the class of life insurance.
- 20) The column '**Commissions received from reinsurers**' is to contain the total amount of commissions received from reinsurers in the period under review, including the reinsurers' share in profits, broken down by the class of life insurance.
- 21) The column '**Other income / expenditure**' is to contain a positive figure for income or a negative figure for expenditure.
- 22) Abbreviations used:
  - Line No** – a number showing the position of a line within a table;
  - RBNS** – [insurance claims] reported but not settled in the current accounting period;
  - IBNR** – [insurance claims] incurred but not reported in the current accounting period.

**Ppn (PTN) 04-04**  
**Report on the non-life insurance market**

(Data in EUR)

Non-life insurance	Line No	Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle insurance	Marine, aviation and transport insurance	Insurance against fire and other damage to property
a	b	1	2	3	4	5	6
<b>Premiums</b>							
Technical premiums	1						
Technical premiums for active proportional reinsurance	2						
Technical premiums for non-proportional reinsurance	3						
Technical premiums for co-insurance	4						
Annual premiums	5						
of which: new business	6						
prolonged policies	7						
Number of insurance policies	8						
of which: new business	9						
prolonged policies	10						
Premium received	11						
of which: received under last year's regulations	12						
Earned premiums	13						
<b>Expenses</b>							
Operating expenses	14						
Deferred acquisition costs of insurance policies	15						
of which: first-year commissions from insurance mediation	16						
other commissions from insurance mediation	17						
Insurance claims paid	18						
Number of claims paid	19						
<b>Provisions</b>							
Technical provisions for insurance claims – RBNS	20						
Technical provisions for insurance claims – IBNR	21						
Technical provisions for deferred premiums	22						
of which: technical provisions for unsettled risks	23						
Technical provisions for premiums and discounts	24						
Other technical provisions	25						
Provisions for the settlement of extraordinary risks	26						
Other non-technical provisions for obligations arising from insurance policies	27						
<b>Reinsurance</b>							
Technical premiums ceded to reinsurers	28						
Insurance claims ceded to reinsurers	29						
Technical provisions ceded to reinsurers	30						
of which: technical provisions for claims – RBNS	31						
technical provisions for claims – IBNR	32						
technical provisions for deferred premiums	33						
Commissions received from reinsurers	34						
Other income /expenditure	35						

Non-life insurance	L i n e N o	Legal protection insurance	Assistance services	Miscellaneous financial losses	Active non-proportional health reinsurance	Active non-proportional marine, aviation and transport reinsurance	Active non-proportional property reinsurance
a	b	7	8	9	10	11	12
<b>Premiums</b>							
Technical premiums	1						
Technical premiums for active proportional reinsurance	2						
Technical premiums for non-proportional reinsurance	3						
Technical premiums for co-insurance	4						
Annual insurance/reinsurance premiums	5						
of which: new business	6						
prolonged policies	7						
Number of insurance policies	8						
of which: new business	9						
prolonged policies	10						
Insurance/reinsurance premiums received	11						
of which: received under last year's regulations	12						
Earned insurance/reinsurance premiums	13						
<b>Expenses</b>							
Operating expenses	14						
Deferred acquisition costs of insurance policies	15						
of which: first-year commissions from insurance mediation	16						
other commissions from insurance mediation	17						
Insurance claims paid	18						
Number of claims paid	19						
<b>Provisions</b>							
Technical provisions for insurance claims – RBNS	20						
Technical provisions for insurance claims – IBNR	21						
Technical provisions for deferred premiums	22						
of which: technical provisions for unsettled risks	23						
Technical provisions for premiums discounts	24						
Other technical provisions	25						
Provisions for the settlement of extraordinary risks	26						
Other non-technical provisions for liabilities arising from insurance policies	27						
<b>Reinsurance</b>							
Technical premiums cede to reinsurers	28						
Insurance claims ceded to reinsurers	29						
Technical provisions ceded to reinsurers	30						
of which: technical provisions for claims – RBNS	31						
technical provisions for claims – IBNR	32						
technical provisions for deferred premiums	33						
Provisions received from reinsurers	34						
Other income /expenditure	35						

## Production methodology for statement Ppn (PTZ) 04-04

- 1) For reporting purposes, 'insurance policy' means a contract as defined in Articles 788 and 794 of the Civil Code, irrespective of whether or not it complies with the requirements imposed on insurance policies by the International Financial Reporting Standards (IFRS 4).
- 2) The grey boxes in the table are to be left blank.
- 3) '**Active reinsurance**' means reinsurance activity performed by insurance undertakings or by branches of foreign insurance undertakings in accordance with Article 4(14) of the Insurance Act.
- 4) **The following non-life insurance obligations are to be reported in this statement:**
  - a) **medical expense insurance** – medical expense insurance obligations where the underlying business is not pursued on a technical basis similar to that of life insurance, other than obligations included in the line of business referred to in point c);
  - b) **income protection insurance** – income protection insurance obligations where the underlying business is not pursued on a technical basis similar to that of life insurance, other than obligations included in the line of business referred to in point c);
  - c) **workers' compensation insurance** – health insurance obligations which relate to accidents at work, industrial injury and occupational diseases and where the underlying business is not pursued on a technical basis similar to that of life insurance;
  - d) **motor vehicle insurance** – insurance obligations which cover all damage to or loss of land vehicles, including railway rolling stock;
  - e) **marine, aviation and transport insurance** – insurance obligations which cover all damage to or loss of sea, lake, river and canal vessels, aircraft, and damage to or loss of goods in transit or baggage irrespective of the form of transport (except for liability insurance);
  - f) **fire and other damage to property insurance** – insurance obligations which cover all damage to or loss of property due to fire, explosion, natural forces (including storm, hail or frost), nuclear energy, land subsidence, or any event such as theft;
  - g) **legal expenses insurance** – insurance obligations which cover legal expenses and the cost of litigation;
  - h) **assistance services** – insurance obligations which cover assistance provided for persons who get into difficulties while travelling, while away from home or while away from their habitual residence;
  - i) **miscellaneous financial losses** – insurance obligations which cover employment risk, insufficiency of income, bad weather, loss of benefit, 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) as well as any other risk of non-life insurance not covered by the lines of business referred to in points a) to h);
  - j) **active non-proportional health reinsurance** – non-proportional reinsurance obligations relating to insurance obligations included in the lines of business referred to in points a) to c);
  - k) **active non-proportional marine, aviation and transport reinsurance** – non-proportional reinsurance obligations relating to insurance obligations included in the line of business referred to in point e);

- l) **active non-proportional property reinsurance** – non-proportional reinsurance obligations relating to insurance obligations included in the lines of business referred to in points d), g) to i).
- 5) The column ‘**Technical premiums**’ is to contain the total amount of insurance or reinsurance premiums adjusted for cancelled premiums and for premium discounts, payable for the period under review under the relevant insurance policies.  
Technical premiums are to be broken down by the class of non-life insurance.  
For insurance policies covering risks from several classes of non-life insurance, the technical premiums are to be broken down into the individual classes according to the insurance rate applied. For insurance policies covering risks from several classes of non-life insurance where the premiums cannot be divided because a single insurance rate applies to all risks, the technical premiums are to be reported in total for the non-life insurance class entailing the main risk.
- 6) The column ‘**Annual premiums**’ is to contain the annualised insurance or reinsurance premiums payable under policies valid as at the end of the period under review. For the purposes of insurance or reinsurance policies with periodic premium payments, ‘annualised premium’ means the premium payable on one occasion multiplied by the frequency of payments. For the purposes of single-premium insurance policies, ‘annualised premium’ means the premium payable for the period under review (where a single premium was paid in the previous period, the annual premium will be zero).
- 7) Annual premiums payable under existing insurance policies (prolonged policies) and those payable under insurance policies that entered into force in the period under review (new business) are to be reported separately.
- 8) The column ‘**Number of insurance policies**’ is to contain the total number of insurance or reinsurance policies valid as at the end of the period under review. The number of existing insurance policies (prolonged policies) and that of insurance policies that entered into force in the period under review (new business) are to be stated separately. The number of policies is to be broken down by the class of non-life life insurance.  
If an insurance policy contains more insurance rates, the number of rates falling within a specific class of non-life insurance is to be included in that particular class. If an insurance policy covers risks from several classes of non-life insurance but a single insurance rate is used for all risks, the insurance policy is to be included in the class entailing the main risk. The same applies to group insurance policies.
- 9) The column ‘**Premiums received**’ is to contain the total amount of premiums that were actually paid into the insurer’s account and identified (i.e. added to technical premiums) in the period under review. Premiums received are to be broken down by the class of non-life insurance. Premiums received for the previous period are to be stated separately. Where an insurance policy covers risks from several classes of non-life insurance, the premiums received are to be divided into the individual classes according to the insurance rates applied (as in the case of technical premiums).
- 10) The column ‘**Earned premiums**’ is to contain the total amount of premiums earmarked for the coverage of risks and expenses in the period under review, calculated as written premiums not reduced by the reinsurer’s share and adjusted for changes in the amount of provisions for deferred premiums. As regards reinsurance, the column is to contain the total amount of reinsurance premiums used for the coverage of active reinsurance risks and expenses in the period under review.
- 11) The column ‘**Operating expenses**’ is to contain the total amount of operating expenses

incurred in the period under review, broken down by the class of non-life insurance and the type of the activity performed.

- 12) The column '**Deferred acquisition costs of insurance policies**' is to contain data identical to the balance-sheet item 'Acquisition costs of insurance policies', broken down by the class of non-life insurance/reinsurance.
- 13) The column '**Insurance claims paid**' is to contain the costs of insurance or reinsurance claims paid, including expenses related to the liquidation of insurance or reinsurance events in the period under review, in gross amount, i.e. not reduced by the reinsurer's share, nor by the expected amount of recoverables to which the insurer is entitled in connection with the payment of insurance or reinsurance claims.
- 14) The column '**Number of claims paid**' is to contain the total number of insurance or reinsurance events for which at least one insurance or reinsurance claim was paid in the period under review (i.e. excluding expenses related to the liquidation of insurance events).
- 15) The column '**Technical provisions for claims – RBNS**' is to contain the amount of technical provisions for the payment of claims arising from insurance or reinsurance events reported but not settled (RBNS) in the current accounting period (including expenses related to the liquidation of insurance events) in gross amount, i.e. not reduced by the reinsurer's share, nor by the expected amount of recoverables to which the insurer is entitled in connection with the payment of insurance claims.
- 16) The column '**Technical provisions for claims – IBNR**' is to contain the amount of technical provisions for the payment of claims arising from insurance or reinsurance events, incurred but not reported in the current accounting period.
- 17) The column '**Technical premiums ceded to reinsurers**' is to contain the amount of the technical premiums ceded to reinsurers under reinsurance contracts in the period under review. The technical premiums ceded to reinsurers are to be broken down by the class of non-life insurance.
- 18) The column '**Insurance claims ceded to reinsurers**' is to contain the costs of insurance claims ceded to reinsurers in the period under review in gross amount, i.e. not reduced by the expected amount of recoverables to which the insurer is entitled in connection with the payment of claims.
- 19) The column '**Technical provisions ceded to reinsurers**' is to contain the total amount of technical provisions ceded to reinsurers at the end of the period under review, broken down by the class of non-life insurance.
- 20) The column '**Commissions received from reinsurers**' is to contain the total amount of commissions received from reinsurers in the period under review (including the reinsurer's share in profits), broken down by the class of non-life insurance.
- 21) The column '**Other income/expenditure**' is to contain a positive figure for income or a negative figure for expenditure.
- 22) Abbreviations used:

**Line No** – a number showing the position of a line within a table;

**RBNS** – [insurance claims] reported but not settled in the current accounting period;

**IBNR** – [insurance claims] incurred but not reported in the current accounting period.



























































(Data in EUR)

Amount of loan/credit	Maturity period – start date	Maturity period – end date	Interest rate in % p.a.	Amount covering TPs in life insurance	Amount covering TPs in non-life insurance	Amount covering TPs in unit-linked insurance	Amount covering the guarantor fund
9	10	11	1	13	14	15	16

**16. Bills of exchange secured by bank guarantees and bills issued by banks**

(Data in EUR)

Line No	Drawee	Drawee's Registration No	Group's Identification No	Currency	Guarantor - bank	Bank's SWIFT (BIC) code
a	1	2	3	4	5	6
1						

(Data in EUR)

Due date	Date of issue	Bill of exchange amount	Amount covering TPs in life insurance	Amount covering TPs in non-life insurance	Amount covering TPs in unit-linked insurance	Amount covering the guarantee fund
7	8	9	10	11	12	13



## **Production methodology for statement Ppn (PTZ) 05-04**

The columns of table '1. Current account' are to be filled in as follows:

- 1) The column '**Bank**' is to contain the name of the bank concerned.
- 2) The column '**Group's identification number**' is to contain the two-digit numerical code set by the insurer for a group of entities forming a consolidated unit as defined in the Insurance Act; The same internal code is to be used for the relevant consolidated unit in all parts of this statement.
- 3) The column '**Bank's SWIFT (BIC) code**' is to contain the identification code of the bank or branch of a foreign bank in which a current account is maintained for the insurer; this code must be one of bank identifier codes (SWIFT or BIC) included in the code list of the Statistics Collection Portal (SPC) information system.
- 4) The column '**IBAN**' is to contain the international bank account number (IBAN) without spaces between the digits.
- 5) The column '**Currency**' is to contain the code of the currency in which the bank account is kept; this code must be one of the currency codes listed in the SCP information system.
- 6) The column '**Balance**' is to contain the account balance as at the date of reporting, converted into euro at the exchange rate of Národná banka Slovenska.
- 7) The column '**AIY**' is to contain the aliquot interest yield on the funds deposited in a current account over the period under review.
- 8) The column '**Interest rate in % p.a.**' is to contain the current interest rate expressed as a figure without the percent sign, for example, 1.95 for 1.95%. If an entity has more accounts, the rates for the individual accounts are to be given separately.
- 9) The column '**Amount covering TPs in life insurance**' is to contain the book value of current account assets covering technical provisions (TPs) in life insurance. If no funds are available for the coverage of TPs in life insurance, a zero is to be entered.
- 10) The column '**Amount covering TPs in unit-linked insurance**' is to contain the value in euro of technical provision investments made under insurance policies in which the investment risk is borne by the policyholder. If no funds are available for the coverage of TPs in unit-linked insurance, a zero is to be entered.
- 11) The column '**Amount covering TPs in non-life insurance**' is to contain the book value of current account assets covering technical provisions in non-life insurance. If no funds are available for the coverage of TPs in non-life insurance, a zero is to be entered.
- 12) The column '**Amount covering the guarantee fund**' is to contain the relevant value in euro. If no funds are available for the coverage of the guarantee fund, a zero is to be entered.

The columns of table '2. Time deposits' are to be filled in as follows:

- 1) The column '**Bank**' is to contain the designation of the bank or foreign bank branch concerned. If the bank or branch has no SWIFT (BIC) code, its business name and registered office address are to be entered.
- 2) The column '**Bank's SWIFT (BIC) code**' is to contain the bank's international identifier code (SWIFT or BIC), which must be one of the codes included in the SCP information system's code list.

- 3) The column ‘**Group’s identification number**’ is to contain the two-digit numerical code set by the insurer or branch of a foreign insurer for a group of entities forming a consolidated unit as defined in the Insurance Act. The same internal code is to be used for the relevant consolidated unit in all parts of this statement.
- 4) The column ‘**IBAN**’ is to contain the international bank account number (IBAN) without spaces between the digits.
- 5) The column ‘**Amount**’ is to contain the nominal value of the time deposit reported.
- 6) The column ‘**AIY**’ is to contain the aliquot interest yield that have been accounted for but not yet credited to the account.
- 7) The columns ‘**Maturity period – start date**’ and ‘**Maturity period – end date**’ are to contain the dates when the time deposit’s maturity period begins and ends respectively, in the format *dd.mm.rrrr*.
- 8) The column ‘**Interest rate in % p.a.**’ is to contain the current interest rate expressed as a figure without the percent sign, for example 1.95 for 1.95%. If an entity has more accounts, the rates for the individual accounts are to be reported separately.
- 9) The column ‘**Variable rate**’ is to contain the current interest rate expressed as a figure without the percent sign, for example ‘1.95’ for 1.95%. If an entity has more accounts, the rates for the individual accounts are to be reported separately.
- 10) The column ‘**Day-count convention**’ is to contain the relevant code from the SCP information system’s code list.
- 11) The column ‘**Basis points to variable rate**’ is to contain the basis points expressed as a decimal number with five decimal places, for example ‘0.18000’ for ‘3M BRIBOR+18’ in accordance with to the SCP information system.
- 12) The column ‘**Amount covering TPs in life insurance**’ is to contain the book value of time deposit account assets covering technical provisions (TPs) in life insurance. If no funds are available for the coverage of technical provisions in life insurance, a zero is to be entered.
- 13) The column ‘**Amount covering TPs in unit-linked insurance**’ is to contain the value in euro of technical provision investments made under insurance policies in which the investment risk is borne by the policyholder. If no funds are available for the coverage of technical provisions in unit-linked insurance, a zero is to be entered.
- 14) The column ‘**Amount covering TPs in non-life insurance**’ is to contain the book value of time deposit account assets covering technical provisions in non-life insurance. If no funds are available for the coverage of technical provisions in non-life insurance, a zero is to be entered.
- 15) The column ‘**Amount covering the guarantee fund**’ is to contain the relevant value in euro. If no funds are available for the coverage of the guarantee fund, a zero is to be entered.

The columns of table ‘**3. Interest rate derivatives – forward rate agreements**’ are to be filled in as follows:

- 1) The column ‘**Transaction ID**’ is to contain the identification code of the transaction.
- 2) The column ‘**Purchase/sale**’ is to contain ‘1’ for purchase or ‘0’ for sale.

- 3) The column '**Valuation**' is to contain the net current value of derivative transactions, i.e. the difference between receivables and payables discounted as at the date of valuation. Where the value of receivables is higher than that of payables, a positive value is to be entered. Where the value of receivables is lower than that of payables, a negative value is to be entered.
- 4) The column '**Source of valuation**' is to contain the price that was used for the valuation of bond holdings, denoted by one of the following abbreviations: 'RMP' (regulated market price determined by the organiser of a major regulated market); 'ISP' (information system price from a generally recognised information system through which official market prices are published); or 'TMP' (theoretical model price calculated on the basis of an internal valuation model). The column '**FRA rate**' is to contain the fixed rate that was agreed when the forward rate agreement was concluded.
- 5) The column '**Variable rate**' is to contain the variable interest rate expressed in accordance with the SCP information system's code list, for example as '6M EURIBOR', '3M LIBOR' or '9M BRIBOR'.
- 6) The column '**Day-count convention**' is to contain the code of the day-count convention used to calculate accrued interest; this code must be one of the codes included in the SCP information system's code list, for example 'Act/360', 'Act/365', '30/360', '30E/360', 'Act/Act'.
- 7) The column '**Counterparty ID**' is to contain the identification code of the counterparty.
- 8) The column '**Counterparty**' is to contain the business name of the counterparty with whom a forward rate agreement has been signed.
- 9) The column '**Sector**' is to contain the code of the institutional sector (from the SCP information system's code list) to which the counterparty to the financial transaction belongs under the ESA 2010 methodology.
- 10) The column '**Country**' is to contain the code of the country (from the SCP information system's code list) in which the counterparty to the financial transaction is registered.

The columns of table '4. Fixed-term FX instruments' are to be filled in as follows:

- 1) The column '**Transaction ID**' is to contain the identification code of the transaction.
- 2) The column '**Transaction type**' is to contain the abbreviation 'SP' for spot or 'F' for forward exchange transactions.
- 3) The column '**Volume – currency 1**' is to contain the volume of transactions in the main currency. For the sale of currency, the volume is to be entered with a negative sign. The volume of transactions is to be reported in the main currency.
- 4) The column '**Volume – currency 2**' is to contain the volume of transactions in the secondary currency. For the sale of currency, the volume is to be entered with a negative sign. For transactions in Slovak koruna, this column is to be left blank. The volume of transactions is to be reported in the secondary currency.
- 5) The column '**Exchange rate**' is to contain the spot or forward exchange rate agreed.
- 6) The column '**Valuation**' is to contain the net current value of derivative transactions, i.e. the difference between receivables and payables discounted as at the date of valuation. Where the value of receivables is higher than that of payables, a positive value is to be entered. Where the value of receivables is lower than that of payables, a negative value is to be entered.

- 7) The column '**Source of valuation**' is to contain the price that was used for the valuation of bond holdings, denoted by one of the following abbreviations: 'RMP' (regulated market price determined by the organiser of a major regulated market); 'ISP' (information system price from a generally recognised information system through which official market prices are published); and 'TMP' (theoretical model price calculated on the basis of an internal valuation model).
- 8) The column '**Counterparty ID**' is to contain the identification code of the counterparty.
- 9) The column '**Counterparty**' is to contain the business name of the counterparty with whom an FX transaction has been carried out.
- 10) The column '**Sector**' is to contain the code of the institutional sector (from the SCP information system's code list) to which the counterparty to the financial instrument belongs under the ESA 2010 methodology.
- 11) The column '**Country**' is to contain the code of the country (from the SCP information system's code list) in which the counterparty to the financial instrument is registered.

The columns of table '**5. Interest rate swaps**' are to be filled in as follows:

- 1) The column '**Transaction ID**' is to contain the identification code of the transaction.
- 2) The column '**Type of transaction**' is to contain 'IRS' for interest rate swaps and 'CIRS' for currency interest rate swaps.
- 3) The column '**Counterparty ID**' is to contain the identification code of the counterparty.
- 4) The column '**Counterparty**' is to contain the business name of the counterparty with whom a swap transaction has been concluded.
- 5) The column '**Sector**' is to contain the code of the institutional sector (from the SCP information system's code list) to which the counterparty belongs under the ESA 2010 methodology.
- 6) The column '**Country**' is to contain the code of the country (from the SCP information system's code list) in which the counterparty is registered.
- 7) The column '**Valuation**' is to contain the net current value of derivative transactions, i.e. the difference between receivables and payables discounted as at the date of valuation. Where the value of receivables is higher than that of payables, a positive value is to be entered. Where the value of receivables is lower than that of payables, a negative value is to be entered.
- 8) The column '**Source of valuation**' is to contain the price that was used for the valuation of bond holdings, denoted by one of the following abbreviations: 'RMP' (regulated market price determined by the organiser of a major regulated market); 'ISP' (information system price from a generally recognised information system through which official market prices are published); or 'TMP' (theoretical model price calculated on the basis of an internal valuation model).
- 9) The column '**Nominal value in currency 1**' is to contain the value for the calculation of interest payments that are to be collected from the counterparty to the swap.
- 10) The column '**Date of Nominal 1**' is to contain the date from which the repayment of Nominal 1 is to be counted. If no date is fixed, the date given in the column 'Swap commencement' is to be taken into account.



- 11) The column '**Nominal value in currency 2**' is to contain a hypothetical value for the calculation of interest to be paid to the counterparty to the swap.
- 12) The column '**Date of Nominal 2**' is to contain the date from which the repayment of Nominal 2 is to be counted.
- 13) The column '**Exchange of nominals**' is to contain 'YES' for swaps with an exchange of nominals or 'NO' for swaps without such exchange.
- 14) The column '**Date of interest payment 1**' is to contain the date from which the payment of interest on 'Nominal 1' is to be counted.
- 15) The column '**Variable rate of interest received**' is to contain the rate of interest received, expressed, for example, as '6M PRIBOR', '3M BRIBOR', or '12M LIBOR' in accordance with the SCP information system's code list.
- 16) The column '**Interest rate – received**' is to contain the rate in basis points/pips where interest is received at a variable rate, for example the rate 'CZK 06M PRIBOR+15' is to be entered as '0.0015'. Where interest is received at a fixed rate, for example at 4.69%, this rate is to be entered as '4.69'.
- 17) The column '**Day-count convention 1**' is to contain the day-count convention used to calculate accrued interest on 'Nominal 1'.
- 18) The column '**Current fixed interest rate – received**' is to contain the current interest rate fixed for the period under review. This column is to be filled in only where interest is received at a variable rate.
- 19) The column '**Date of interest payment 2**' is to contain the date from which the payment of interest on 'Nominal 2' is to be counted.
- 20) The column '**Variable interest rate – paid**' is to contain the rate of interest paid, expressed, for example, as '6M PRIBOR', '3M BRIBOR', or '12M LIBOR' in accordance with the SCP information system's code list.
- 21) The column '**Interest rate – paid**' is to contain the rate in basis points/pips where interest is paid at a variable rate, for example the rate 'CZK 06M PRIBOR+15' is to be entered as '0.0015'. When interest is paid at a fixed rate, for example at 4.69%, this rate is to be entered as '0.0469'.
- 22) The column '**Day-count convention 2**' is to contain one of the codes from the SCP information system's code list, denoting a day-count convention used to calculate the interest accrued on 'Nominal 2'.
- 23) The column '**Current fixed interest rate – paid**' is to contain the current interest rate fixed for the period under review. This column is to be filled in only where interest is paid at a variable rate.

The columns of table '6. Currency options' are to be filled in as follows:

- 1) The column '**Transaction ID**' is to contain the identification code of the transaction in question.
- 2) The column '**Counterparty ID**' is to contain the identification code of the counterparty.
- 3) The column '**Counterparty**' is to contain the business name of the counterparty with whom a transaction has been concluded.

- 4) The column '**Sector**' is to contain the code of the institutional sector to which the counterparty belongs under the ESA 2010 methodology.
- 5) The column '**Country**' is to contain the code of the country (from the SCP information system's code list) in which the counterparty is registered.
- 6) The column '**Valuation**' is to contain the net current value of derivative transactions, i.e. the difference between receivables and payables discounted as at the date of valuation. Where the value of receivables is higher than that of payables, a positive value is to be entered. Where the value of receivables is lower than that of payables, a negative value is to be entered.
- 7) The column '**Source of valuation**' is to contain the price that was used for the valuation of bond holdings, denoted by one of the following abbreviations: 'RMP' (regulated market price determined by the organiser of a major regulated market); 'ISP' (information system price from a generally recognised information system through which official market prices are published); or 'TMP' (theoretical model price calculated on the basis of an internal valuation model). The column '**Type of transaction**' is to contain for example: 'Plain vanilla', 'Double lock in', 'Up and In', 'Down and Out', or 'Digital'.
- 8) The column '**Category**' is to contain 'EU' for a European-style option or 'US' for an American-style option.
- 9) The column '**Type of operation**' is to contain '1' for the purchase of an option or '0' for the sale of an option.
- 10) The column '**Currency pair**' is to contain the pair of currencies used, for example 'EUR/CZK'.
- 11) The column '**Volume of transactions in call currency**' is to contain the relevant amount in call currency as a positive figure. Call currency is understood to mean the currency purchased.
- 12) The column '**Volume of transactions in put currency**' is to contain the relevant amount in put currency as a positive figure. Put currency is understood to mean the currency sold.
- 13) The column '**Expiration**' is to contain the date of expiration of the option.
- 14) The column '**Total premium**' is to contain the value at which the option was purchased or sold.
- 15) The column '**Barrier Up**' is to contain the value of the upper barrier of the currency pair used in a barrier option. Barrier up is such a value of a currency pair at which a specific event agreed in an option contract will occur if the exchange rate of the currency pair exceeds the upper barrier.
- 16) The column '**Barrier Down**' is to contain the value of the lower barrier of the currency pair used in a barrier option. Barrier down is such a value of a currency pair at which a specific event agreed in an option contract will occur if the exchange rate of the currency pair falls below the lower barrier.
- 17) The column '**Option delta**' is to contain the value of an option contract's delta parameter. This parameter expresses a change in the value of an option in relation to a change in the currency pair used in that option.

The columns of table ‘7. Interest rate options’ are to be filled in as follows:

- 1) The column ‘**Transaction ID**’ is to contain the identification code of the transaction in question.
- 2) The column ‘**Counterparty ID**’ is to contain the identification code of the counterparty.
- 3) The column ‘**Counterparty**’ is to contain the business name of the counterparty with whom a forward rate agreement (FRA) has been concluded.
- 4) The column ‘**Country**’ is to contain the code of the country (from the SCP information system’s code list) in which the counterparty is registered.
- 5) The column ‘**Sector**’ is to contain the code of the institutional sector to which the counterparty belongs under the ESA 2010 methodology.
- 6) The column ‘**Valuation**’ is to contain the net current value of derivative transactions, i.e. the difference between receivables and payables discounted as at the date of valuation. Where the value of receivables is higher than that of payables, a positive value is to be entered. Where the value of receivables is lower than that of payables, a negative value is to be entered.
- 7) The column ‘**Source of valuation**’ is to contain the price that was used for the valuation of bond holdings, denoted by one of the following abbreviations: ‘RMP’ (regulated market price determined by the organiser of a major regulated market); ‘ISP’ (information system price from a generally recognised information system through which official market prices are published); or ‘TMP’ (theoretical model price calculated on the basis of an internal valuation model).
- 8) The column ‘**Option conclusion date**’ is to contain the date when the interest rate option was agreed, i.e. issue date.
- 9) The column ‘**Option expiration date**’ is to contain the date when the interest rate option expired, i.e. expiration date.
- 10) The column ‘**Type of transaction**’ is to contain ‘Cap’ or ‘Floor’.
- 11) The column ‘**Type of option**’ is to contain ‘EU’ for a European-style option or ‘US’ for an American-style option.
- 12) The column ‘**Total premium**’ is to contain the value at which the option was purchased or sold.
- 13) The column ‘**Amortisation**’ is to contain ‘1’ for cases where the nominal value is amortised step by step or ‘0’ for cases where the nominal value is not amortised at all.
- 14) The column ‘**Variable rate**’ is to contain the interest rate period that is the subject of an option, for example ‘1M BRIBOR’, ‘3M LIBOR’, ‘6M EURIBOR’, etc.
- 15) The column ‘**Option delta**’ is to contain the value of an option’s delta parameter, which expresses a change in the option value in relation to a change in the currency pair used in that option. This value is to be rounded to six decimal places.
- 16) The column ‘**Knock-out**’ is to contain ‘Y’ if the right arising from the option has expired or ‘N’ if the right arising from the option is still in force. For example, a ‘Down and Out’ option is deemed to be expired if the price of the underlying assets falls below a certain level (Barrier Down) during the life of the option, even if it is not yet due to expire.
- 17) The column ‘**Barrier Up**’ is to contain the value of the upper barrier of the currency pair used in a barrier option. Barrier Up is such a value of a currency pair at which a specific

event agreed in an option contract occurs if the exchange rate of the currency pair exceeds the value of the upper barrier.

- 18) The column '**Barrier Down**' is to contain the value of the lower barrier of the currency pair used in a barrier option. Barrier Down is such a value of a currency pair at which a specific event agreed in an option contract occurs if the exchange rate of the currency pair falls below the value of the lower barrier.

The columns of table '**8. Equities**' are to be filled in as follows:

- 1) The column '**Name of share**' is to contain the name of the share reported.
- 2) The column '**ISIN**' is to contain the international securities identification number (ISIN) or an alternative identification code of the share.
- 3) The column '**Entity ID**' is to contain the identification number of the issuer of the given share. This column is to be filled in only for shares issued by companies registered in Slovakia; if the issuer is a bank, the international bank identification code (SWIFT) is to be entered.
- 4) The column '**Group's identification number**' is to contain the two-digit numerical code set by the insurer or branch of a foreign insurer for a group of entities forming a consolidated unit as defined in the Insurance Act. The same internal code is to be used for that consolidated unit in all parts of this statement.
- 5) The column '**Issuer**' is to contain the business name of the entity that issued the share in question.
- 6) The column '**Country**' is to contain the country in which the issuer of the given share is registered; the code of that country is to be selected from the SCP information system's code list.
- 7) The column '**Sector**' is to contain the institutional sector to which the issuer belongs under the ESA 2010 methodology (the sector's code is given in the SCP information system's code list).
- 8) The column '**Listed/unlisted**' is to contain '1' for shares admitted to trading on the listed securities market of the stock exchange, or of a foreign stock exchange, or '0' for other shares.
- 9) The column '**Number of shares covering TPs in life insurance**' is to contain the book value of shares covering technical provisions in life insurance. If no funds are available for the coverage of technical provisions in life insurance, a zero is to be entered.
- 10) The column '**Number of shares covering TPs in unit-linked insurance**' is to contain the value in euro of technical provision investments made under insurance policies in which the investment risk is borne by the policyholder. If no funds are available for the coverage of technical provisions in unit-linked insurance, a zero is to be entered.
- 11) The column '**Number of shares covering TPs in non-life insurance**' is to contain the book value of shares covering technical provisions in non-life insurance. If no funds are available for the coverage of technical provisions in non-life insurance, a zero is to be entered.
- 12) The column '**Number of shares covering the guarantee fund**' is to contain the value in euro of shares covering the guarantee fund. If no funds are available for the coverage of the guarantee fund, a zero is to be entered.

The columns of table ‘9. Investment fund shares/units’ are to be filled in as follows:

- 1) The column ‘**Name of fund**’ is to contain the name of the investment fund concerned.
- 2) The column ‘**Entity ID**’ is to contain the identification number of the fund's manager.
- 3) The column ‘**Group’s identification number**’ is to contain the two-digit numerical code set by the insurer for a group of entities forming a consolidated unit as defined in the Insurance Act. The same internal code is to be used for that consolidated unit in all parts of this statement.
- 4) The column ‘**Fund manager**’ is to contain the business name of the management company that issued the shares/units in question.
- 5) The column ‘**Country**’ is to contain the country in which the issuer of the given shares is registered; the code of that country is to be selected from the SCP information system’s code list.
- 6) The column ‘**Sector**’ is to contain the code of the institutional sector (from the SCP information system’s code list) to which the counterparty belongs under the ESA 2010 methodology.
- 7) The column ‘**Open-end/closed fond**’ is to contain ‘1’ for an open-end investment fund or ‘0’ for a closed investment fund.
- 8) The column ‘**ISIN/other code**’ is to contain the international securities identification number (ISIN) or an alternative code of the security.
- 9) The column ‘**Currency**’ is to contain the code of the currency in which the given investment fund share/unit was issued (from the SCP information system’s code list).
- 10) The column ‘**Source of valuation**’ is to contain the price that was used for the valuation of bond holdings, denoted by one of the following abbreviations: ‘RMP’ (regulated market price determined by the organiser of a major regulated market); ‘ISP’ (information system price from a generally recognised information system through which official market prices are published); or ‘TMP’ (theoretical model price calculated on the basis of an internal valuation model).
- 11) The column ‘**UCITS/non-UCITS**’ is to contain ‘UCITS’ (undertaking for collective investment in transferable securities) for an investment fund that meets the conditions stipulated by a legally binding act of the European Union pertaining to collective investment or ‘non-UCITS’ for an investment fund that is not a UCITS.
- 12) The column ‘**Share in the value of property**’ is to contain the percentage share of individual investment fund shares/units in the value of property held in the relevant fund. A percentage share is to be expressed as a figure without the percent sign, for example ‘20.5’ for a share of 20.5%.
- 13) The column ‘**Share in the fund (%)**’ is to contain the percentage share of individual investment fund shares/units in the relevant investment fund. A percentage share is to be entered as a figure without the percent sign.
- 14) The column ‘**Bloomberg ticker/Reuters RIC**’ is to contain the code of the reported investment fund share/unit from the Bloomberg or Reuters system, through which the market price given in the column ‘**Current price/piece**’ was obtained. If a code from Bloomberg or Reuters is not available, the code (abbreviation) under which the relevant investment fund share/unit is registered in the regulated market system is to be entered; if no such code is available, the column is to be left blank.

- 15) The column '**Number of securities covering TPs in life insurance**' is to contain the book value of assets held in investment fund shares/units, covering technical provisions in life insurance. If no funds are available for the coverage of technical provisions in life insurance, a zero is to be entered.
- 16) The column '**Number of securities covering TPs in unit-linked insurance**' is to contain the value in euro of technical provision investments made under insurance policies in which the investment risk is borne by the policyholder. If no funds are available for the coverage of technical provisions in unit-linked insurance, a zero is to be entered.
- 17) The column '**Number of securities covering TPs in non-life insurance**' is to contain the book value of assets held in investment fund shares/units, covering technical provisions in non-life insurance. If no funds are available for the coverage of technical provisions in non-life insurance, a zero is to be entered.
- 18) The column '**Number of securities covering the guarantee fund**' is to contain the value in euro of securities covering the guarantee fund. If no funds are available for the coverage of the guarantee fund, a zero is to be entered.

The columns of table '10. Bonds' are to be filled in as follows:

- 1) The column '**Name of bond**' is to contain the name of the debt security reported.
- 2) The column '**ISIN**' is to contain the international securities identification number (ISIN) or an alternative identification code of the security in question.
- 3) The column '**Bond code**' is to contain one of the following codes:
  - 1 for mortgage bonds;
  - 2 for bank bonds;
  - 3 for government bonds;
  - 4 for municipal bonds;
  - 5 for other bonds.
- 4) The column '**Issuer**' is to contain the business name of the entity that issued the relevant debt security.
- 5) The column '**Issuer's ID**' is to contain the identification code of the entity that issued the relevant debt security (for example, the IČO or LEI code, if assigned).
- 6) The column '**Country**' is to contain the country in which the issuer of the relevant debt security is registered; the code of that country is to be selected from the SCP information system's code list.
- 7) The column '**Sector**' is to contain the code of the institutional sector (from the SCP information system's code list) to which the issuer of the debt security belongs under the ESA 2010 methodology.
- 8) The column '**Listed/unlisted**' is to contain '1' for securities admitted to trading on the listed securities market of the stock exchange, or of a foreign stock exchange, or '0' for other securities.
- 9) The column '**Date of issue**' is to contain the date when the relevant debt security was issued.

- 10) The column '**Date of maturity**' is to contain the due date of the debt security in question.
- 11) The column '**Date of purchase**' is to contain the date when the bond was purchased by the insurance undertaking.
- 12) The column '**Frequency of nominal value repayments**' is to contain the frequency of such repayments, i.e. 'W' for weekly, '2W' for biweekly, 'M' for monthly, '2M' for bimonthly, 'Q' for quarterly, 'S' for semi-annual, 'A' for annual, 'I' for irregular repayments, or 'F' for lump-sum repayment at the end of the period.
- 13) The column '**Date of nominal value repayment**' is to contain the date when nominal value repayment begins. This column is to be filled in only where this date differs from that given in the column 'Date of issue'.
- 14) The column '**Frequency of coupon payments**' is to contain the frequency of such payments, i.e. 'W' for weekly, '2W' for biweekly, 'M' for monthly, '2M' for bimonthly, 'Q' for quarterly, 'S' for semi-annual, 'A' for annual, 'I' for irregular payments, or 'F' for lump-sum coupon payment at the end of the period.
- 15) The column '**Date of interest payment**' is to contain the date when interest payment begins. This column is to be filled in only where this date differs from that given in the column '**Date of issue**'.
- 16) The column '**Interest rate in % p.a.**' is to contain the current interest rate expressed as a figure without the percent sign, rounded to four decimal places, for example the rate 1.95% is to be entered as '0.0195'. If an entity has more accounts, the rates for the individual accounts are to be given separately.
- 17) The column '**Date of interest rate change**' is to contain the date when the interest rate was changed.
- 18) The column '**Day-count convention**' is to contain one of the options from the SCP information system's code list.
- 19) The column '**Variable rate**' is to contain the type of the rate from which the current interest rate will be derived; it is to be given, for example, as '3M EURIBOR', '3M USD LIBOR', etc.
- 20) The column '**Basis points (pips) to variable rate**' is to contain the basis points (pips) expressed as a real number; for example, if the rate of interest on debt securities is given in the format '3M EURIBOR+18bps', the figure '18' is to be entered.
- 21) The column '**Source of valuation**' is to contain the price that was used for the valuation of bond holdings, denoted by one of the following abbreviations: 'RMP' (regulated market price determined by the organiser of a major regulated market); 'ISP' (information system price from a generally recognised information system through which official market prices are published); or 'TMP' (theoretical model price calculated on the basis of an internal valuation model).
- 22) The column '**Risk premium**' is to contain the value of the risk premium to be included in a risk-free interest rate. A risk premium is to be given exclusively for the calculation of the theoretical price of a debt security, i.e. where the column 'Source of valuation' contains 'TMP'. For example, a risk premium of 200 bps is to be entered as '200'.

Irregular nominal value repayments and interest payments ('I') include not only payments at irregular intervals (e.g. a payment after three months, followed by the next one after two months), but also nominal value repayments in different amounts, for example 20%

on the first occasion, then 30%, irrespective of whether these repayments take place at regular or irregular intervals.

- 23) The column '**Embedded derivative**' is to contain 'Y' if principal or interest payment on the given debt security is linked to developments in other underlying assets, for example credit derivatives or currency derivatives. Otherwise, 'N' is to be entered.
- 24) The column '**Number of securities covering TPs in life insurance**' is to contain the book value of assets held in bonds, covering technical provisions in life insurance. If no funds are available for the coverage of technical provisions in life insurance, a zero is to be entered.
- 25) The column '**Number of securities covering TPs in unit-linked insurance**' is to contain the value in euro of technical provision investments made under insurance policies in which the investment risk is borne by the policyholder. If no funds are available for the coverage of technical provisions in unit-linked insurance, a zero is to be entered.
- 26) The column '**Number of securities covering TPs in non-life insurance**' is to contain the book value of assets held in bonds, covering technical provisions in non-life insurance. If no funds are available for the coverage of technical provisions in non-life insurance, a zero is to be entered.
- 27) The column '**Number of securities covering the guarantee fund**' is to contain the value in euro of securities covering the guarantee fund. If no funds are available for the coverage of the guarantee fund, a zero is to be entered.
- 28) The column '**Date of issue**' is to contain the date when the security was issued.
- 29) The column '**Date of maturity**' is to contain the date of maturity of the security in question.
- 30) The column '**Date of purchase**' is to contain the date when the security was purchased by the insurance undertaking.

The columns of table '11. Treasury bills' are to be filled in as follows:

- 1) The column '**Name of security**' is to contain the name of the security in question.
- 2) The column '**ISIN**' is to contain the international securities identification number or an alternative identification code of the security.
- 3) The column '**Issuer**' is to contain the business name of the entity that issued the security in question.
- 4) The column '**Issuer's registration number**' is to contain the identification number of the issuer of the security. This column is to be filled in only for securities issued by companies that are registered in the Slovak Republic.
- 5) The column '**Country**' is to contain the country in which issuer of the security is registered; the country code is to be selected from the SCP information system's code list.
- 6) The column '**Sector**' is to contain the code of the institutional sector (from the SCP information system's code list) to which the issuer of the security belongs under the ESA 2010 methodology.
- 7) The column '**Source of valuation**' is to contain the price that was used for the valuation



of bond holdings, denoted with one of the following abbreviations: ‘RMP’ (regulated market price determined by the organiser of a major regulated market); ‘ISP’ (information system price from a generally recognised information system); or ‘TMP’ (theoretical model price calculated on the basis of an internal valuation model).

- 8) The column ‘**Group’s identification number**’ is to contain the two-digit numerical code set by the insurer for a group of entities forming a consolidated unit as defined in the Insurance Act. The same internal code is to be used for the relevant consolidated unit in all parts of this statement.
- 9) The column ‘**Listed/unlisted**’ is to contain ‘1’ for securities admitted to trading on the listed securities market of the stock exchange, or of a foreign stock exchange, or ‘0’ for other securities.
- 10) The column ‘**AIY**’ is to contain the aliquot interest yield that has been accounted for but not yet credited to the account.
- 11) The column ‘**Number of securities covering TPs in life insurance**’ is to contain the book value of assets held in Treasury bills, covering technical provisions in life insurance. If no funds are available for the coverage of technical provisions in life insurance, a zero is to be entered.
- 12) The column ‘**Number of securities covering TPs in unit-linked insurance**’ is to contain the value in euro of technical provision investments made under insurance policies in which the investment risk is borne by the policyholder. If no funds are available for the coverage of technical provisions in unit-linked insurance, a zero is to be entered.
- 13) The column ‘**Number of securities covering TPs in non-life insurance**’ is to contain the book value of assets held in Treasury bills, covering technical provisions in non-life insurance. If no funds are available for the coverage of technical provisions in non-life insurance, a zero is to be entered.
- 14) The column ‘**Number of securities covering the guarantee fund**’ is to contain the value in euro of securities covering the guarantee fund. If no funds are available for the coverage of the guarantee fund, a zero is to be entered.

The columns of table ‘12. Deposit certificates’ are to be filled in as follows:

- 1) The column ‘**Deposit certificate ID**’ is to contain the identification number of the deposit certificate in question.
- 2) The column ‘**Bank**’ is to contain the name of the bank or branch of a foreign bank.
- 3) The column ‘**Bank’s SWIFT (BIC) code**’ is to contain the bank’s international bank identifier code from the SCP information system’s code list.
- 4) The column ‘**Group’s identification number**’ is to contain the two-digit numerical code set by the insurer for a group of entities forming a consolidated unit as defined in the Insurance Act. The same internal code is to be used for the relevant consolidated unit in all parts of this statement.
- 5) The column ‘**AIY**’ is to contain the aliquot interest yield that has been accounted for but

not yet credited to the account.

- 6) The column '**Country**' is to contain the country in which the issuer of the security is registered; the code of that country is to be selected from the SCP information system's code list.
- 7) The column '**Sector**' is to contain the code of the institutional sector (from the SCP information system's code list) to which the issuer of the security belongs under the ESA 2010 methodology.
- 8) The column '**Number of securities covering TPs in life insurance**' is to contain the book value of assets held in deposit certificates, covering technical provisions in life insurance. If no funds are available for the coverage of technical provisions in life insurance, a zero is to be entered.
- 9) The column '**Number of securities covering TPs in unit-linked insurance**' is to contain the value in euro of technical provision investments made under insurance policies in which the investment risk is borne by the policyholder. If no funds are available for the coverage of technical provisions in unit-linked insurance, a zero is to be entered.
- 10) The column '**Number of securities covering TPs in non-life insurance**' is to contain the book value of assets held in deposit certificates, covering technical provisions in life insurance. If no funds are available for the coverage of technical provisions in non-life insurance, a zero is to be entered.
- 11) The column '**Number of securities covering the guarantee fund**' is to contain the value in euro of securities covering the guarantee fund. If no funds are available for the coverage of the guarantee fund, a zero is to be entered.

The columns of table '13. Real property' are to be filled in as follows:

- 1) The column '**Type of real property**' is to contain a brief description of the real property, for example the insurer's head office building, residential building, etc.
- 2) The column '**Country**' is to contain the code of the country in which the real property is situated; this code must be one of country codes included in the SCP information system's code list.
- 3) The column '**Cadastral district**' is to contain the cadastral district as specified in an annex attached to Regulation No 75/2015 Coll. of the Government of the Slovak Republic, stipulating rules for the provision of support for the implementation of a rural development programme under Regulation No 163/2015 Coll.
- 4) The column '**Title List No**' is to contain the registration number of the relevant title list.
- 5) The column '**Amount covering TPs in life insurance**' is to contain the book value of assets held in real properties, covering technical provisions in life insurance. If no funds are available for the coverage of technical provisions in life insurance, a zero is to be entered.
- 6) The column '**Amount covering TPs in unit-linked insurance**' is to contain the value in euro of technical provision investments made under insurance policies in which the investment risk is borne by the policyholder. If no funds are available for the coverage of

technical provisions in unit-linked insurance, a zero is to be entered.

- 7) The column '**Amount covering TPs in non-life insurance**' is to contain the book value of assets held in real properties, covering technical provisions in non-life insurance. If no funds are available for the coverage of technical provisions in non-life insurance, a zero is to be entered.
- 8) The column '**Amount covering the guarantee fund**' is to contain the value in euro of assets covering the guarantee fund. If no funds are available for the coverage of the guarantee fund, a zero is to be entered.
- 9) The column '**Method applied**' is to contain the method used to value real property, for example the income method, comparative method or combined method.
- 10) The column '**Independent appraiser**' is to contain the appropriate code from the SCP information system's code list, selected according to whether the valuation was carried out by a person meeting the requirements for experts stipulated by Act No 382/2004 Coll. on experts, interpreters and translators (and amending certain laws), as amended, or a by person with a similar authorisation under the applicable law of another country in the territory of which the real property under valuation is situated, or by a person authorised to value real property in another Member State. In the case of a newly acquired real property, this column is to contain 'independent expert' until the next valuation.
- 11) The column '**Investment/Real property for operations**' is to contain the appropriate code from the SCP information system's code list.

The columns of table '**14. Loans to insured persons**' are to be filled in as follows:

- 1) The column '**Insurance Policy No**' is to contain the number of the insurance policy under which a loan was provided to the person insured.
- 2) The column '**TIR**' is to contain the technical interest rate corresponding to the insurance policy in question.
- 3) The column '**Lending rate**' is to contain the interest rate on the loan provided without the percent sign, rounded to four decimal places, for example 2.65% is to be entered as '0.0265'.
- 4) The column '**Amount covering TPs in life insurance**' is to contain the book value of assets covering technical provisions in life insurance. If no funds are available for the coverage of technical provisions in life insurance, a zero is to be entered.
- 5) The column '**Amount covering TPs in unit-linked insurance**' is to contain the value in euro of technical provision investments made under insurance policies in which the investment risk is borne by the policyholder. If no funds are available for the coverage of technical provisions in unit-linked insurance, a zero is to be entered.
- 6) The column '**Amount covering TPs in non-life insurance**' is to contain the book value of assets covering technical provisions in non-life insurance. If no funds are available for the coverage of technical provisions in non-life insurance, a zero is to be entered.
- 7) The column '**Amount covering the guarantee fund**' is to contain the value in euro of assets covering the guarantee fund. If no funds are available for the coverage of the guarantee fund, a zero is to be entered.

The columns of table ‘15. Loans and credits secured by bank guarantees’ are to be filled in as follows:

- 1) The column ‘**Borrower**’ is to contain the name of the party to whom a loan has been provided.
- 2) The column ‘**Borrower’s registration number**’ is to contain the borrower’s IČO, LEI code or other identification code.
- 3) The column ‘**Guarantor – bank**’ is to contain the name of the bank or foreign bank branch that has provided a bank guarantee.
- 4) The column ‘**Bank’s SWIFT (BIC) code**’ is to contain the name of the guarantor bank/foreign bank branch in the form of a SWIFT or BIC code selected from the SCP information system’s code list.
- 5) The column ‘**Group’s identification number**’ is to contain the two-digit numerical code set by the insurer for a group of entities forming a consolidated unit as defined in the Insurance Act. The same internal code is to be used for the relevant consolidated unit in all parts of this statement.
- 6) The column ‘**Lending rate**’ is to contain the interest rate on the loan provided without the percent sign, rounded to four decimal places, for example ‘0.0265’ for 2.65%.
- 7) The column ‘**Amount covering TPs in life insurance**’ is to contain the book value of assets covering technical provisions in life insurance. If no funds are available for the coverage of technical provisions in life insurance, a zero is to be entered.
- 8) The column ‘**Amount covering TPs in unit-linked insurance**’ is to contain the value in euro of technical provision investments made under insurance policies in which the investment risk is borne by the policyholder. If no funds are available for the coverage of technical provisions in unit-linked insurance, a zero is to be entered.
- 9) The column ‘**Amount covering TPs in non-life insurance**’ is to contain the book value of assets covering technical provisions in non-life insurance. If no funds are available for the coverage of technical provisions in non-life insurance, a zero is to be entered.
- 10) The column ‘**Amount covering the guarantee fund**’ is to contain the value in euro of assets covering the guarantee fund. If no funds are available for the coverage of the guarantee fund, a zero is to be entered.

The columns of table ‘16. Bills of exchange’ are to be filled in as follows:

- 1) The column ‘**Drawee**’ is to contain the name of the person who issued the bill of exchange.
- 2) The column ‘**Group’s identification number**’ is to contain the two-digit numerical code set by the insurer for a group of entities forming a consolidated unit as defined in the Insurance Act. The same internal code is to be used for the relevant consolidated unit concerned in all parts of this statement.
- 3) The column ‘**Lending rate in % p.a.**’ is to contain the interest rate on the loan without the percent sign, rounded to four decimal places, for example ‘0.0265’ for the rate 2.65%.
- 4) The column ‘**Amount covering TPs in life insurance**’ is to contain the book value of assets covering technical provisions in life insurance. If no funds are available for the

coverage of technical provisions in life insurance, a zero is to be entered.

- 5) The column '**Amount covering TPs in unit-linked insurance**' is to contain the value in euro of technical provision investments made under insurance policies in which the risk of investment is borne by the client. If no funds are available for the coverage of technical provisions in unit-linked insurance, a zero is to be entered.
- 6) The column '**Amount covering TPs in non-life insurance**' is to contain the book value of assets covering technical provisions in non-life insurance. If no funds are available for the coverage of technical provisions in non-life insurance, a zero is to be entered.
- 7) The column '**Amount covering the guarantee fund**' is to contain the value in euro of assets covering the guarantee fund. If no funds are available for the coverage of the guarantee fund, a zero is to be entered.

The columns of table '17. Other' are to be filled in as follows:

- 1) The column '**Type of assets**' is to contain a brief description of the assets reported. For assets used for covering technical provisions, the following codes are to be entered:  
PZZ – for assets used for covering technical provisions in life insurance;  
PZN – for assets used for covering technical provisions in non-life insurance;  
PZI – for assets not used for covering technical provisions;  
SPU – for assets used as special-purpose instruments.
- 2) The column '**Counterparty**' is to contain the business name of the counterparty with whom a transaction has been concluded.
- 3) The column '**Sector**' is to contain the code of the institutional sector (from the SCP information system's code list) to which the counterparty belongs under the ESA 2010 methodology.
- 4) The column '**Country**' is to contain the code of the country (from the SCP information system's code list) in which the counterparty is registered.
- 5) The column '**Currency**' is to contain the code of the given assets from the SCP information system's code list.
- 6) The column '**Amount covering TPs in life insurance**' is to contain the book value of assets covering technical provisions in life insurance. If no funds are available for the coverage of technical provisions in life insurance, a zero is to be entered.
- 7) The column '**Amount covering TPs in unit-linked insurance**' is to contain the value in euro of technical provision investments made under insurance policies in which the investment risk is borne by the policyholder. If no funds are available for the coverage of technical provisions in unit-linked insurance, a zero is to be entered.
- 8) The column '**Amount covering TPs in non-life insurance**' is to contain the book value of assets covering technical provisions in non-life insurance. If no funds are available for the coverage of technical provisions in non-life insurance, a zero is to be entered.
- 9) The column '**Amount covering the guarantee fund**' is to contain the value in euro of assets covering the guarantee fund. If no funds are available for the coverage of the guarantee fund, a zero is to be entered.

10) Abbreviations used:

**SCP IS** – Statistics Collection Portal information system;

**TD** – time deposit;

**S&RP value** – value of securities and real properties set in accordance with the Decree of Národná banka Slovenska stipulating a method for setting the value of securities and real properties in which technical provisions are invested in the insurance business; this value is to be entered for securities and real properties earmarked for the coverage of technical provisions;

**NV** – nominal value;

**BV** – book value;

**AIY** – aliquot interest yield (accounted for but not yet credited to the account);

**TPs** – technical provisions;

**TIR** – technical interest rate;

**LI** – life insurance;

**NLI** – non-life insurance;

**p.a.** – per annum;

**SECs** – securities;

**Line No** - number showing the position of a line within a table;

**thous.** – thousand.

**Ppn (ZOA)07-02**  
**Report on shareholders**

(Data in EUR)

Line No	Shareholder's business name or first and last name	Shareholder's legal form (for a legal person)	Shareholder's identification number	Shareholder's registered office or permanent residence				Shareholder's share capital	Total value of shares owned	Interest in share capital (%)	Direct interest in share capital (%)	Share of voting rights (%)
				Street/number	Town/village	Postcode	Country code					
a	1	2	3	4	5	6	7	8	9	10	11	12

## Production methodology for statement Ppn (PTZ) 07-02

- 1) Data are to be given in euro; data in other currencies are to be given in this statement converted at the reference exchange rate of the European Central Bank or of Národná banka Slovenska, valid as at the date when the statement was produced.
- 2) The column '**Shareholder's business name or first and last name**' is to contain the shareholder's business name (for a legal person) or first and last name (for a natural person).
- 3) The column '**Shareholder's identification number**' is to contain the shareholder's IČO (for a Slovak legal person) or LEI code (for a foreign legal person) or an equivalent identification code assigned to legal persons in the country concerned. If the shareholder is a natural person, the date of birth is to be entered.
- 4) The column '**Total value of shares owned**' is to contain the total nominal value of shares in the insurance undertaking, owned by the shareholder.
- 5) The column '**Country code**' is to contain the code of the country concerned from the SCP information system's code list.
- 6) The columns for proportions in % are to contain the values of proportions without the percent mark, for example '65' for 65%.
- 7) Abbreviations used:

**Line No** – a number showing the position of a line within a table;

**IČO** – identification number of an organisation;

**LEI** – legal entity identifier.



TEMPLATE

**Ppn (TAP) 08-01**  
**Statement of the technical aspects of insurance**

Annex to Decree No 35/2015  
Page 1/5

**1. Technical interest rate**

(Data in EUR)

Line No	Technical interest rate (in %)	Technical premium corresponding to the technical interest rate	Technical provisions for life insurance
a	1	2	3



## 3. Non-life insurance costs

(Data in EUR)

	Line No	Insurance for medical expenses	Income protection insurance	Workers' compensation insurance	Motor vehicle insurance	Marine, aviation and transport insurance	Insurance against fire and other damage to property	Legal protection insurance
a	b	1	2	3	4	5	6	7
Operating expenses	1							
Initial expenses	2							
of which: commissions	3							
marketing costs	4							
deferred acquisition costs	5							
Portfolio management costs	6							
of which: commissions	7							
Liquidation management costs	8							
Fixed costs	9							
Cost loadings	10							
Other premium increase	11							

	L i n e  N o	Assistance services	Miscellaneous financial losses	Active non- proportional health reinsurance	Active non- proportional marine, aviation and transport reinsurance	Active non- proportional property reinsurance	Total
a	b	8	9	10	11	12	13
Operating expenses	1						
Initial expenses	2						
of which: provisions	3						
marketing costs	4						
deferred acquisition costs	5						
Portfolio management costs	6						
of which: provisions	7						
Liquidation management costs	8						
Fixed costs	9						
Cost loadings	10						
Other premium increase	11						



## Production methodology for statement Ppn (PTZ) 08-01

- 1) Data given in other currencies are to be converted into EUR at the exchange rate of the European Central Bank (ECB). Balance-sheet items are to be converted at the ECB's exchange rate as of the date when the statement was compiled; income and expenditure items are to be converted at the ECB's exchange rate that was used when these items were entered in the accounts.

For reporting purposes, 'insurance policy' means an insurance contract as defined in Articles 788 and 794 of the Civil Code, irrespective of whether or not it satisfies the requirements stipulated for insurance policies by the International Financial Reporting Standards (IFRS 4).

- 2) The column '**Technical interest rate**' is to contain the technical interest rate that is used to calculate premiums for life insurance products and technical provisions for life insurance, where at least one insurance policy is in force as at 31 December of the given year. Different technical interest rates are to be entered separately in the individual lines. The rates are to be expressed as figures without the percent sign, for example '1.95' for 1.95%.
- 3) The column '**Technical premiums corresponding to the technical interest rate**' is to contain the sum of premiums, adjusted for cancelled premiums and for premium discounts, payable under insurance policies for the period under review on the basis of the individual technical interest rates guaranteed by the insurer. Supplementary technical insurance premiums are not to be included where the technical interest rate is not guaranteed and is quantifiable separately. If technical premiums under one insurance policy are calculated as the sum of risk premiums at different technical interest rates, the technical premiums are to be divided into parts according to the technical interest rate.
- 4) The column '**Technical provisions for life insurance**' is to contain the sum of technical provisions for life insurance, without provisions for profit participation, not reduced by the reinsurer's share, created under insurance policies at the relevant technical interest rate.
- 5) **The following life insurance obligations are to be reported in this statement:**
  - a) **health insurance** – health insurance obligations where the underlying business is pursued on a technical basis similar to that of life insurance;
  - b) **insurance with profit participation** – insurance obligations with profit participation, other than obligations included in the lines of business referred to in points g) and h);
  - c) **index-linked and unit-linked insurance** – insurance obligations with index-linked and unit-linked benefits, other than those included in the lines of business referred to in points g) and h);
  - d) **assurance on death** – insurance covering obligations upon the death of a person insured; temporary assurance on death, ordinary assurance on death;
  - e) **assurance on survival to a stipulated age, mixed assurance** – assurance on survival to a stipulated age only, assurance on survival to a stipulated age or on earlier death, marriage insurance;
  - f) **pension insurance** – life insurance with a benefit payment arrangement in the form of a pension, i.e. either as a temporary pension or a life annuity;
  - g) **annuities stemming from non-life insurance contracts and relating to health**

**insurance obligations** – regular payments made in respect of insurance events occurring in non-life insurance and in health insurance;

h) **annuities stemming from non-life insurance contracts and relating to insurance obligations other than health insurance obligations** – regular payments made in respect of insurance events occurring in non-life insurance, except in health insurance;

i) **supplementary insurance** – insurance against accident or sickness, arranged as supplementary insurance for any of the life insurance classes referred to above;

j) **other life insurance** – other life insurance obligations other than obligations included in the lines of business referred to in points a) to i);

k) **active health reinsurance** – active health reinsurance activity performed in accordance with Article 4(14) of the Insurance Act pertaining to the lines of business referred to in points a) and h);

l) **active health reinsurance** – active health reinsurance activity performed in accordance with Article 4(14) of the Insurance Act pertaining to the lines of business referred to in points b) to g) and i);

Data on obligations arising from proportional reinsurance are to be given together with the obligations that are included in the individual classes of direct insurance as defined above.

- 6) The column '**Operating expenses**' is to contain the total amount of operating expenses incurred during the period under review, broken down by the class of life/non-life insurance. Operating expenses are calculated as the sum of initial expenses, portfolio management costs, liquidation management costs, and fixed expenses. If any of these costs cannot be divided into the individual classes of insurance, only the remaining costs are to be divided.
- 7) Column '**Initial expenses**' is to contain the sum of all expenses incurred in the period under review in connection with the conclusion of insurance policies, initial commissions, administrative costs, and expenses on the development, marketing, sale and distribution of products, etc., broken down by the class of life/non-life insurance.
- 8) The column '**Marketing expenses**' is to contain the sum of all expenses incurred during the period under review in connection with the marketing and sale of products by the insurer or branch of a foreign insurer, broken down by the class of life/non-life insurance.
- 9) The column '**Portfolio management costs**' is to contain the sum of all costs incurred over the period under review in connection with the administration of insurance policies, including commissions, postal charges, expenses on premium collection, correspondence with clients, software operation, etc., broken down by the class of life/non-life insurance.
- 10) The column '**Liquidation management costs**' is to contain the sum of all costs incurred during the period under review in connection with the liquidation of insurance events and with the payment of claims/benefits (other than those included in the costs of claims/benefits paid), broken down by the class of life/non-life insurance.
- 11) The column '**Fixed costs**' is to contain the sum of all costs incurred over the period under review in connection with the operations of the insurance undertaking, including overhead expenses, e.g. expenses on the maintenance of buildings, the equipment of administrative premises, the purchase of motor vehicles and computer hardware/

software, broken down by the class of life/non-life insurance.

- 12) The column '**Premium cost loadings**' is to contain that part of the technical premiums that were calculated for the insurer's costs, including commissions. Premium cost loadings are to be determined according to a formula devised for the calculation of individual products. In the absence of an appropriate formula, a reasonable estimate is to be made.
- 13) The column '**Other premium increase**' is to contain that part of the technical premiums that were calculated as an increase in net premiums for other purposes, e.g. as a security surcharge, levy paid to a special account of the MI SR, profit increase, etc. Such a premium increase is to be determined according to a formula devised for the calculation of individual products. In the absence of an appropriate formula, a reasonable estimate is to be made.
- 14) The column '**Reinsurance intermediary**' is to contain the business name of the intermediary who has concluded a reinsurance contract with an insurance undertaking or with a branch of a foreign insurance undertaking.
- 15) The column '**Intermediary's identification number**' is to contain the intermediary's IČO (for a Slovak legal person) or LEI code/other identification code assigned to entities in the country concerned (for a foreign legal person). For a natural person, the date of birth is to be entered.
- 16) The column '**Name of reinsurer**' is to contain the reinsurer's business name. In the case of a reinsurance contract signed by more reinsurers, the names of all reinsurers are to be stated.
- 17) The column '**Reinsurer's identification number**' is to contain the reinsurer's IČO (for a Slovak legal person) or LEI code/other identification code assigned to entities in the country concerned (for a foreign legal person). If the reinsurer is a natural person, their date of birth is to be entered.
- 18) The column '**Line of business reinsured**' is to contain the insurance class that is reinsured by the reinsurer, from Annex 1 to the Insurance Act.
- 19) The column '**Type of reinsurance**' is to contain the type of the reinsurance contract signed, for example 'quota share', 'surplus treaty', 'excess of loss' or 'stop loss'.
- 20) The column '**Technical premiums ceded to reinsurers**' is to contain that part of the technical insurance/reinsurance premiums that have been ceded to the reinsurer under a reinsurance contract, for the period under review.
- 21) The column '**Technical provisions ceded to reinsurers**' is to contain the total amount of technical provisions ceded to the reinsurer, as at the end of the period under review.
- 22) The column '**Insurance/reinsurance claims/benefits ceded to reinsurers**' is to contain the costs of insurance/reinsurance claims/benefits ceded to the reinsurer for the period under review in gross amount, i.e. not reduced by the expected amount of recoverables to which the insurer or the branch of a foreign insurer is entitled to in connection with the payment of insurance/reinsurance claims/benefits.
- 23) The column '**Commissions received from reinsurers**' is to contain the total amount of commissions, including the reinsurer's share in profits, received from the reinsurer in the period under review.
- 24) The column '**Technical result from reinsurance**' is to contain the positive or negative difference between the expenditure and income arising from a reinsurance contract in the



period under review.

25) Abbreviations used:

**Line No** – a number showing the position of a line within a table;

**MI SR** – Ministry of the Interior of the Slovak Republic.



## 2. Supplementary insurance

(Data in EUR)

	Line No	Year of occurrence			Total gross	Reinsurers' share	Total net
		Current year	Current year - 1	Current year - 2 or more			
a	b	1	2	3	4	5	6
Average number of insurance rates	1						
Technical provisions for benefits – RBNS at the beginning of the year	2						
Technical provisions for benefits – IBNR at the beginning of the year	3						
Creation of technical provisions for benefits – RBNS	4						
of which: insurance events reported	5						
insurance events reopened	6						
Dissolution of technical provisions for benefits – RBNS	7						
of which: payment of benefits	8						
dissolution of unused provisions	9						
Creation of technical provisions for benefits – IBNR	10						
Dissolution of technical provisions for benefits – IBNR	11						
Benefits paid	12						
Salvage and subrogation (received)	13						
Number of insurance events reported	14						
Number of insurance events reopened	15						
Number of benefits paid	16						
Number of insurance events settled without payment	17						
Number of insurance events reported but not settled	18						
Estimated number of insurance events occurred but not reported	19						
Technical provisions for benefits – RBNS at the year-end	20						
Technical provisions for benefits – IBNR at the year-end	21						

## Production methodology for statement Ppn (PTZ) 09-01

- 1) Data in other currencies are to be given in this statement converted into euro at the valid exchange rate of the European Central Bank (ECB). Balance-sheet items are to be converted at the ECB's exchange rate as of the date when the statement was prepared; income and expense items are to be converted at the ECB's exchange rate that was used when these items were accounted for.
- 2) For reporting purposes, 'insurance policy' means a contract as defined in Articles 788 and 794 of the Civil Code, irrespective of whether or not it complies with the requirements stipulated for insurance policies by the International Financial Reporting Standards (IFRS 4).
- 3) **The following life insurance obligations are to be reported in this statement:**
  - a) **health insurance** – health insurance obligations where the underlying business is pursued on a technical basis similar to that of life insurance;
  - b) **insurance with profit participation** – insurance obligations with profit participation, other than obligations included in the lines of business referred to in points g) and h);
  - c) **index-linked and unit-linked insurance** – insurance obligations with index-linked and unit-linked benefits, other than obligations included in the lines of business referred to in points g) and h);
  - d) **assurance on death** – insurance covering obligations upon the death of the person insured; temporary assurance on death, ordinary assurance on death;
  - e) **assurance on survival to a stipulated age, mixed assurance** – assurance on survival to a stipulated age only, assurance on survival to a stipulated age or on earlier death, marriage insurance;
  - f) **pension insurance** – life insurance with a benefit payment arrangement in the form of a pension, either as a temporary pension or a life annuity;
  - g) **annuities stemming non-life insurance contracts and relating to health insurance obligations** – regular payments made in respect of insurance events occurring in non-life insurance and in health insurance;
  - h) **annuities stemming from non-life insurance contracts and relating to insurance obligations other than health insurance obligations** – regular payments made in respect of insurance events occurring in non-life insurance, except in health insurance;
  - i) **supplementary insurance** – insurance against accident or sickness, arranged as supplementary insurance for any of the life insurance classes referred to above;
  - j) **other life insurance** – other life insurance obligations other than obligations included in the lines of business referred to in points a) to i);
  - k) **active health reinsurance** – active health reinsurance activity performed under Article 4(14) of the Insurance Act pertaining to the lines of business referred to in points a) and h);
  - l) **active life reinsurance** – active life reinsurance activity performed under Article 4(14) of the Insurance Act pertaining to the lines of business referred to in points b) to g) and i).
- 4) Data on obligations arising from proportional reinsurance are to be reported in this statement together with the obligations included in the individual classes of direct insurance as defined above.

- 5) The column '**Status as at the beginning of the year – number of insurance policies**' is to contain the number of insurance policies as at January 1 of the relevant calendar year.
- 6) The column '**Status as at the beginning of the year – average insurance period up to due date**' is to contain the average insurance period in years, measured as the expected period from January 1 of the relevant calendar year to the date of benefit payment. For example, in the case of life annuity, this period lasts until the death of the person insured.
- 7) The column '**Status as at the beginning of the year – amount at risk**' is to contain the sum of the amounts payable upon the death of the person insured as at January 1 of the relevant calendar year, reduced by the amount of technical provisions created for life insurance.
- 8) The column '**Status as at the beginning of the year – technical provisions for life insurance/unit-linked insurance**' is to contain the amount of technical provisions for life insurance as at January 1 of the relevant calendar year (in columns 1, 2, 4 to 12), net of the amount of technical provisions created to correct the deficit revealed by a liability adequacy test. Column 3 is to contain the amount of technical provisions earmarked for the coverage of risks arising from financial investments made on behalf of the insured as at January 1 of the relevant calendar year.
- 9) The column '**Increases – allocation of premiums/deposits**' is to contain the increase in technical provisions for life insurance/unit-linked insurance due to premiums/deposits received in the period from January 1 to December 31 of the relevant calendar year.
- 10) The column '**Increases – technical interest rate allocation**' is to contain the increase in technical provisions for life insurance/unit-linked insurance due to guaranteed income credited to accounts in the period from January 1 to December 31 of the relevant calendar year.
- 11) The column '**Increases – investment returns**' is to contain the increase in technical provisions for unit-linked insurance due to investment returns achieved in the period from January 1 to December 31 of the relevant calendar year.
- 12) The column '**Increases – share in profits**' is to contain the increase in technical provisions for life insurance resulting from profit participations approved during the year, including guaranteed income from such participations in the period from January 1 to December 31 of the relevant calendar year.
- 13) The column '**Increases – other**' is to contain the increase due to other factors in technical provisions for life insurance/unit-linked insurance in the period from January 1 to December 31 of the relevant calendar year.
- 14) The column '**Decreases – risk premiums**' is to contain the decrease in technical provisions for unit-linked insurance, recorded in the period from January 1 to December 31 of the relevant calendar year.
- 15) The column '**Decreases – expenses**' is to contain the decrease in technical provisions for unit-linked insurance, recorded in the period from January 1 to December 31 of the relevant calendar year.
- 16) The column '**Decreases – benefits paid**' is to contain the decreases in technical reserves for life insurance/unit-linked insurance in the period from January 1 to December 31 of the relevant calendar year, caused by the payment of benefits, e.g. the amount insured, pension, surrender value, etc.
- 17) The column '**Number of insurance policies – new business**' is to contain the number of

insurance policies in force between January 1 and December 31 of the relevant calendar year.

- 18) The column '**Number of insurance policies – share in profits**' is to contain the number of insurance policies under which a share in profits or income from profit participation was approved in the period between January 1 and December 31 of the relevant calendar year.
- 19) The column '**Number of insurance policies – expired policies**' is to contain the number of insurance policies under which benefits were paid in the period between January 1 and December of the relevant calendar year, upon the survival or death of the person insured.
- 20) The column '**Number of insurance policies – cancelled policies**' is to contain the number of insurance policies which were cancelled in the period between January 1 and December 31 of the relevant calendar year, with or without claim for surrender value payment.
- 21) The column '**Number of insurance policies – partial surrender**' is to contain the number of insurance policies where the technical provisions were reduced between January 1 and December 31 of the relevant calendar year, owing to partial surrender payments.
- 22) The column '**Status as at the year-end – number of insurance policies**' is to contain the number of insurance policies as at December 31 of the relevant calendar year.
- 23) The column '**Status as at the year-end – amount at risk**' is to contain the sum of the amounts payable upon the death of the person insured as at December 31 of the relevant calendar year, reduced by the amount of technical provisions created for life insurance.
- 24) The column '**Status as at the year-end – technical provisions for life insurance / unit-linked insurance**' is to contain the amount of technical provisions for life insurance as at December 31 of the relevant calendar year (in columns 1, 2, 4 to 12), excluding the amount of technical provisions created to correct the deficit revealed by a provision adequacy test. Column 3 is to contain the amount of technical provisions created for the coverage of risks arising from financial investments made on behalf of the insured, as at December 31 of the relevant calendar year.
- 25) The column '**Year of occurrence**' is to contain the year in which the insurance event occurred.
- 26) The column '**Average number of insurance rates**' is to contain the number of supplementary insurance rates arranged for life insurance policies (e.g. accidental death insurance, supplementary critical illness insurance, etc.), adjusted according to the duration of supplementary insurance in the given year according to the formula:

$$\sum_{N=1}^n \text{number of days of supplementary insurance rates in the given year} / 365;$$

where: n is the number of valid rates.

- 27) The column '**Technical provisions for benefits – RBNS**' is to contain the amount of technical provisions for benefits payable for insurance events reported but not settled in the current accounting period, including costs related to the liquidation of insurance events in gross terms, i.e. not reduced by the reinsurer's share, nor by the expected amount of recoverables to which the insurer is entitled in connection with the payment of

benefits. If the part RBNS earmarked for liquidation costs cannot be divided for the individual years starting with the year when the insurance event occurred, the sub-columns of the 'year of occurrence' column are to contain the amount of RBNS, excluding the costs of liquidation; the total value of RBNS, including the costs of liquidation, is to be given in the sub-column 'Total'. The part RBNS as at the beginning of the year is to be reported as the amount of RBNS as at December 31 of the previous accounting period.

- 28) The column '**Technical provisions for benefits – IBNR**' is to contain the amount of technical provisions for benefits payable for insurance events occurred but not reported in the current accounting period, including costs related to the liquidation of insurance events in gross terms, i.e. not reduced by the reinsurer's share, nor by the expected amount of recoverables to which the insurer is entitled in connection with the payment of benefits.
- 29) The column '**Creation of technical provisions for benefits – RBNS**' is to contain the increase in technical provisions for the payment of benefits (in gross amount), created for insurance events reported, insurance events reopened, or for covering the revised amount of existing provisions. Such an increase is to be entered with a '+' sign.
- 30) The column '**Dissolution of technical provisions for benefits – RBNS**' is to contain the decrease in technical provisions for benefits (in gross amount), resulting from the payment of benefits, the revision of existing provisions, or from the rejection of claims for benefits. Such a decrease is to be entered with a '+' sign.
- 31) The column '**Creation of technical provisions for benefits – IBNR**' is to contain the increase in technical provisions in gross amount for benefits payable for insurance events incurred but not reported in the current accounting period (estimate). Such an increase is to be entered with a '+' sign.
- 32) The column '**Dissolution of technical provisions for benefits – IBNR**' is to contain the decrease in technical provisions for benefits paid for insurance events incurred but not reported in the previous accounting period or for covering the revised estimate of occurred but not reported insurance events. Such a decrease is to be entered with a '+' sign.
- 33) The column '**Benefits paid**' is to contain the costs of benefits paid, including costs related to the liquidation of insurance events in the period under review (in gross amount), not reduced by the reinsurer's share, nor by the expected amount of recoverables to which the insurer is entitled in connection with the payment of benefits.
- 34) The column '**Salvage and subrogation (received)**' is to contain the compensations received for benefits paid for insurance events under Articles 813 and 827 of the Civil Code and compensations received for benefits paid as agreed in specific insurance policies. Such compensations are to be entered with a '+' sign.
- 35) The column '**Number of insurance events reported**' is to contain the total number of insurance events reported in the period under review. If more than one claim is reported in respect of an insurance event, that event is to be included in the list of insurance/reinsurance events only once.
- 36) The column '**Number of benefits paid**' is to contain the total number of insurance events for which at least one benefit was paid in the period under review, i.e. irrespective of the costs related to the liquidation of insurance events.
- 37) The column '**Number of insurance events closed without payment**' is to contain the

total number of insurance events closed without payment to the injured party in the period under review.

- 38) The column '**Number of reopened insurance events**' is to contain the total number of reported insurance events closed without payment in the previous periods and reopened in the period under review.
- 39) The column '**Number of insurance claims reported but not settled**' is to contain the total number of insurance claims reported but not settled by the end of the period under review.
- 40) The column '**Estimated number of insurance events occurred but not reported**' is to be filled in where the required data are available to the insurance undertaking concerned.

41) Abbreviations used:

**Line No** – a number showing the position of a line within a table;

**pcs** – pieces;

**RBNS** – [insurance claims] reported but not settled in the current accounting period;

**IBNR** – [insurance claims] incurred but not reported in the current accounting period.



**Ppn (ZME) 13-99**

**Statement of the facts reported under the Insurance Act**

**1. Basic information about the insurer**

Data		Line No	Value
a		b	1
<b>Name</b>		1	
<b>Registered office</b>	Street and number	2	
	Postcode	3	
	Town/city	4	
	IČO	5	
	LEI	6	
<b>Postal address</b>	Street and number	7	
	Postcode	8	
	Town/City	9	
<b>Contact person</b>	First and last name	10	
	Position	11	
	Telephone number	12	
	Fax number	13	
	Email address	14	
<b>Name of parent undertaking</b>		15	

**2. Changes in the facts reported under the Insurance Act**

Line No	Subject of change	Description of the fact reported	Date of approval of the fact reported	Effective date
a	1	2	3	4

## **Production methodology for report Ppn (ZME) 13-99**

- 1) The column '**Subject of change**' is to contain a reference to the relevant provisions of the Insurance Act under which insurance and reinsurance undertakings are required to report to Národná banka Slovenska.
- 2) The column '**Description of the fact reported**' is to contain a description of the fact that is reported by the insurance or reinsurance undertaking to Národná banka Slovenska. If the fact reported is longer than 100 characters, only a short description is to be given in this column; full information is to be provided in an annex attached to this report in a readable format (e.g. doc, xls or pdf). If a change in the articles of association is reported, an electronic version of the new articles is to be attached, too. If a change in the undertaking's organisational structure is reported, the report is to include an annex containing a graphic illustration of the new organisational structure, including the undertaking's lower organisational units operating in Slovakia.
- 3) The column '**Date of approval of the fact reported**' is to contain the date when the fact reported was approved, where such facts are subject to approval in the insurance or reinsurance undertaking concerned.
- 4) Abbreviations used:

**Line No** – a number showing the position of a line within a table;

**LEI** – Legal Entity Identifier.

**Report on outsourced activities**

**1. Information on activities planned to be outsourced**

Line No	Range of activities to be outsourced	Reasons for outsourcing	Third party's business name or first and last name	Third party's identification number	Third party's legal form	First/last name of the person responsible for the outsourced activities (insurer)	First/last name of the person responsible for the outsourced activities (third party)
a	1	2	3	4	5	6	7

**2. Information on activities outsourced by the insurer**

Line No	Range of outsourced activities	Third party's business name or first and last name	Third party's identification number	Third party's legal form	First and last name of the person responsible for the outsourced activities (insurer)	First and last name of the person responsible for the outsourced activities (third party)
a	1	2	3	4	5	6

## **Production methodology for report Ppn (ZVC) 15-99**

- 1) Table '**1. Information on activities planned to be outsourced**' is to contain information about the activities the insurer intends to outsource to a third party under Article 185 of the Insurance Act.
- 2) Table '**2. Information on activities outsourced by the insurer**' is to contain information about all activities the insurer have outsourced to a third party under Article 185 of the Insurance Act.
- 3) Table '**1. Information on activities planned to be outsourced**' is to contain the following documents in an annex attached hereto:
  - a) a draft contract for the outsourcing of activities to a third party;
  - b) an analysis of the outsourced activities in terms of effectiveness;
  - c) an analysis of the availability of resources for the performance of outsourced activities.
- 4) Abbreviations used:

**Line No** – a number showing the position of a line within a table.

Ppn (PUN)21-01

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Statement of non-life insurance events

Insurance class	
Accident year / Underwriting year	
Currency	

Gross claims – paid (non-cumulative)

(absolute values)

Accident year	Development year															
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 and more
Before N-14																
N-14																
N-13																
N-12																
N-11																
N-10																
N-9																
N-8																
N-7																
N-6																
N-5																
N-4																
N-3																
N-2																
N-1																
N																

Reinsurance recoveries – received (non-cumulative)

(absolute values)

Accident year	Development year															
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 and more
Before N-14																
N-14																
N-13																
N-12																
N-11																
N-10																
N-9																
N-8																
N-7																
N-6																
N-5																
N-4																
N-3																
N-2																
N-1																
N																

Net claims – paid (non-cumulative)

(absolute values)

Accident year	Development year															
	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 and more
Before N-14																
N-14																
N-13																
N-12																
N-11																
N-10																
N-9																
N-8																
N-7																
N-6																
N-5																
N-4																
N-3																
N-2																
N-1																
N																

Inflation rate (to be given where the method used for data adjustment takes inflation into account)

	N-14	N-13	N-12	N-11	N-10	N-9	N-8	N-7	N-6	N-5	N-4	N-3	N-2	N-1	N
Historic inflation rate – total															
Historic inflation rate – external inflation															
Historic inflation rate – endogenous inflation															
Expected inflation rate – total	N+1	N+2	N+3	N+4	N+5	N+6	N+7	N+8	N+9	N+10	N+11	N+12	N+13	N+14	N+15
Expected inflation rate – external inflation															
Expected inflation rate – endogenous inflation															
Description of the inflation rate used															







## Production methodology for statement Ppn (PTZ) 21-01

- 1) Data in other currencies are to be converted for this statement at the valid exchange rate of the European Central Bank. Balance-sheet items are to be converted at the ECB's exchange rate as of the date when the statement was prepared; income and expense items are to be converted at the ECB's exchange rate used when these items were entered in the accounts.
- 2) For reporting purposes, 'insurance policy' means an insurance contract as defined in Articles 788 and 794 of the Civil Code, irrespective of whether or not it satisfies the requirements stipulated for insurance policies by the International Financial Reporting Standards (IFRS 4).
- 3) Data on the individual classes of non-life insurance are to be given in separate tables; the relevant class is to be specified in the line '**Insurance class**' in accordance with the SCP information system's code list.
- 4) **The following non-life insurance obligations are to be reported in this statement:**
  - a) **medical expense insurance** – medical expense insurance obligations where the underlying business is not pursued on a technical basis similar to that of life insurance, other than obligations included in the line of business referred to in point c);
  - b) **income protection insurance** – income protection insurance obligations where the underlying business is not pursued on a technical basis similar to that of life insurance, other than obligations included in the line of business referred to in point c);
  - c) **workers' compensation insurance** – health insurance obligations which relate to accidents at work, industrial injury and occupational diseases and where the underlying business is not pursued on a technical basis similar to that of life insurance;
  - d) **motor vehicle insurance** – insurance obligations which cover all damage to or loss of land vehicles, including railway rolling stock;
  - e) **marine, aviation and transport insurance** – insurance obligations which cover all damage to or loss of sea, lake, river and canal vessels, aircraft, and damage to or loss of goods in transit or baggage, irrespective of the form of transport, except for liability insurance;
  - f) **insurance against fire and other damage to property** – insurance obligations which cover all damage to or loss of property, caused by fire, explosion, natural forces, including storm, hail or frost, nuclear energy, land subsidence or any event such as theft;
  - g) **legal expenses insurance** – insurance obligations which cover legal expenses and litigation costs;
  - h) **assistance services** – insurance obligations which cover assistance provided to persons who get into difficulties while travelling, while away from home or while away from their habitual residence;
  - i) **miscellaneous financial losses** – insurance obligations which cover employment risk, insufficiency of income, bad weather, loss of profits, continuing general expenses, unforeseen trading expenses, loss of market value, loss of rent or revenue, other indirect trading losses other non-trading financial loss, as well as any other non-life insurance risk not covered by the lines of business referred to in points a) to h);
  - j) **active non-proportional health reinsurance** – active non-proportional health reinsurance obligations relating to insurance obligations included in the lines of business referred to in points a) to c);

- k) **active non-proportional marine, aviation and transport reinsurance** – active non-proportional reinsurance obligations relating to insurance obligations included in the line of business referred to in point e);
- l) **active non-proportional property reinsurance** – active non-proportional property reinsurance obligations relating to insurance obligations included in the lines of business referred to in points d) and g) to i).
- 5) The column ‘**Accident year / Underwriting year**’ is to contain ‘1’ if the statement is prepared according to the accident year or ‘2’ if the statement is prepared according to the underwriting year.
- 6) The column ‘**Currency**’ is to contain the currency code from the SCP information system’s code list.
- 7) The table ‘**Gross claims – paid (non-cumulative)**’ is to contain the gross amount of insurance claims paid, net of salvage/subrogation, in absolute terms, non-cumulative and non-discounted.
- 8) The column ‘**Accident year**’ is to contain the year when the insurance event occurred. If the data are from a year preceding the accident year (current year-14), they are to be given together with the data falling within ‘**N-14**’.
- 9) ‘**N**’ denotes the current year, i.e. the year for which the statement is presented.
- 10) The triangular table ‘**Gross claims – paid (non-cumulative)**’ is to contain the gross claim payments already made net of salvage and subrogation, broken down by development year, for each of the accident / underwriting years (according to the method selected) from year N-14 to year N (last reporting year). The data are to be reported in absolute values, non-cumulative and undiscounted.
- 11) The triangular table ‘**Reinsurance recoveries – received (non-cumulative)**’ is to contain all the data corresponding to those reported in the table ‘Gross claims paid (non-cumulative)’ that are covered by a reinsurance contract, for each of the accident / underwriting years (according to the method selected).
- 12) The triangular table ‘**Net claims paid (non-cumulative)**’ is to contain all insurance claim payments, net of salvage/subrogation and reinsurance, for each of the accident years or underwriting years (according to the method selected).
- 13) The triangular table ‘**Gross technical provisions for claims – undiscounted**’ is to contain the gross undiscounted amount of technical provisions for claim payments (including reinsurance). Technical provisions are to be given irrespective of whether or not expenses related to the insurance event were reported. The data are to be reported in absolute values, non-cumulative and undiscounted.
- 14) The triangular table ‘**Reinsurer’s share in technical provisions for claims – undiscounted**’ is to contain the reinsurer’s share in technical provisions arising from reinsurance contracts and from contracts with special-purpose vehicles. The data in the triangle must be given in undiscounted form, while those in the column ‘**Year-end (discounted)**’ must be in discounted form.
- 15) The triangular table ‘**Net technical provisions for claims – undiscounted**’ is to contain the net amount of technical provisions for claim payments without the reinsurer’s share, for each of the accident / underwriting years (according to the method applied).
- 16) The triangular table ‘**Gross technical provisions for claims – RBNS**’ is to contain data on provisions for reported but not settled insurance claims in gross terms, for each of the

accident years (according to the method applied). These data are not to include provisions for IBNR claims, i.e. claims incurred but not reported. The data are to be reported in absolute values, non-cumulative and undiscounted.

- 17) The triangular table '**Reinsurer's share in technical provisions for claims – RBNS**' is to contain the reinsurer's share in provisions reported in the triangle '**Gross technical provisions for claims – RBNS**', for each of the accident / underwriting years (according to the method applied).
- 18) The column '**Year-end**' in the table '**Reinsurer's share in technical provisions for claims – RBNS**' is to contain the relevant data as of December 31 of the given year.
- 19) The triangular table '**Net technical provisions for claims – RBNS**' is to contain the net amount of technical provisions for reported but not settled claims, net of salvage/subrogation, and the reinsurer's share, for each of the accident/underwriting years (according to the method applied).
- 20) In the table '**Net technical provisions for claims – RBNS**', the '**Year-end**' column is to contain the net amount of technical provisions for reported but not settled claims as of December 31 of the given year.
- 21) The inflation rate is to be given in this statement only if the method used for data adjustment takes inflation into account.
- 22) The line '**Historic inflation rate – total**' is to contain the rates for the individual years where a 'run-off' method is used, which explicitly takes inflation into account when used for data adjustment. The same historic inflation rates are to be entered that were used for adjusting the data in the triangle of historic losses paid.
- 23) The line '**Historic inflation rate – external inflation**' is to contain the rates for the individual years where a 'run-off' method is used, which explicitly takes inflation into account when used for data adjustment. The external historic inflation rates to be entered represent 'economic' or 'general' inflation, i.e. the rise in goods and services prices (e.g. Consumer Price Index, Producer Price Index, etc.).
- 24) The line '**Historic inflation rate – endogenous inflation**' is to contain the rates for the individual years where a 'run-off' method is used, which explicitly takes inflation into account when used for data adjustment. The endogenous historic rates to be entered express the rate of increase in claim costs specific of the insurance class concerned.
- 25) The line '**Expected inflation rate – total**' is to contain the rates for the individual years where a 'run-off' method is used, which explicitly takes inflation into account when used for data adjustment. The same historic interest rates are to be entered that were used for adjusting the data in the triangle of historic losses paid.
- 26) The line '**Expected inflation rate – external inflation**' is to contain the rates for the individual years where a 'run-off' method is used, which explicitly takes inflation into account when used for data adjustment. The external historic inflation rates is to be entered represent 'economic' or 'general' inflation, i.e. the rise in goods and services prices (e.g. CCI, PPI, etc.).
- 27) The line '**Expected inflation rate – endogenous inflation**' is to contain the rates for the individual years where a 'run-off' method is used, which explicitly takes inflation into account when used for data adjustment. The endogenous historic inflation rates to be entered represent the rate of increase in claim costs for the insurance class concerned.
- 28) The line '**Description of the inflation rate used**' is to contain a brief description of the

inflation rate used where a 'run-off' method is applied, which explicitly takes inflation into account when used for data adjustment.

29) Abbreviations used:

**SCP IS** – Statistics Collection Portal information system;

**RBNS** – [insurance claims] reported but not settled in the current accounting period;

**IBNR** – [insurance claims] incurred but not reported in the current accounting period;

**CPI** – Consumer Price Index;

**PPI** – Producer Price Index.

**Ppn (ANU) 24-04**

**Statement of activities related to saving for retirement**

**1. Information on income and expenditure**

(Data in EUR)

	<b>Line No</b>	<b>B9</b>
<b>a</b>	<b>b</b>	<b>1</b>
<b>Technical income – total</b>	<b>1</b>	
Net earned premiums	2	
Gross premiums written	3	
Reinsurer’s share in premiums written	4	
Gross change in provisions for unearned premiums	5	
Reinsurer’s share in gross change in provisions for unearned premiums	6	
Other technical income	7	
of which: commissions from reinsurers	8	
fees and charges	9	
<b>Technical expenditure – total</b>	<b>10</b>	
Costs of claims/benefits	11	
Gross costs of claims/benefits	12	
Reinsurer’s share in the costs of claims/benefits	13	
Changes in gross provisions for claims/benefits	14	
Reinsurer’s share in provisions for claims/benefits	15	
Changes in other provisions	16	
Changes in gross provisions for life insurance	17	
Reinsurer’s share in gross provisions for life insurance	18	
Changes in gross provisions for premiums and discounts	19	
Reinsurer’s share in gross provisions for premiums and discounts	20	
Changes in provisions for the payment of liabilities to SKP, arising from activities under a separate regulation	21	
Changes in other provisions in gross amount	22	
Reinsurer’s share in other provisions	23	
Changes in provisions for risks arising from financial investments made on behalf of the insured	24	
Operating expenses	25	
Acquisition costs of insurance policies	26	
Marketing costs	27	
Administrative costs	28	
Other technical costs	29	
<b>Technical results</b>	<b>30</b>	
<b>Financial income – total</b>	<b>31</b>	
Income from financial and fixed assets used for the coverage of technical provisions	32	
<b>Financial expenses - total</b>	<b>33</b>	
Expenses on financial and fixed assets used for the coverage of technical provisions	34	
<b>Financial results</b>	<b>35</b>	
<b>Other income</b>	<b>36</b>	
<b>Other expenditure</b>	<b>37</b>	
<b>Economic result before taxation</b>	<b>38</b>	

**2. Information on premiums, claims/benefits and technical provisions**

	Line No	Total	Non-indexed life annuities, excluding survivor benefits	Non-indexed life annuities, including survivor benefits	Indexed life annuities, excluding survivor benefits	Indexed life annuities, including survivor benefits	Temporary annuities, excluding small savings	Temporary annuities, including small savings
<b>a</b>	<b>b</b>	1	2	3	4	5	6	7
Technical premiums								
gross	1							
reinsurer's share	2							
net	3							
Number of insurance policies	4							
Value of claims/benefits paid								
gross	5							
reinsurer's share	6							
net	7							
of which: survivor's benefit	8							
Number of claims/benefits paid	9							
of which: survivor benefits	10							
Technical provisions								
gross	11							
reinsurer's share	12							
net	13							
Technical provisions – part 'income share'	14							
Technical provisions – part 'deficit provision created on the basis of a provision adequacy test'	15							

## **Production methodology for statement Ppn (ANU) 24-01**

- 1) This statement is designed to provide an overview of the insurer's liabilities arising from its activities in the line of business 'Insurance relating to the length of human life', which is governed by the legal regulations pertaining to social insurance as defined in Part B of Annex 1 to the Insurance Act.
- 2) The statement is to contain data in euro; data in other currencies are to be converted at the reference exchange rate of the European Central Bank or of Národná banka Slovenska, valid as at the date when the statement is produced.
- 3) Negative values are to be entered with a minus sign.

### **Information on income and expenditure**

- 4) The contents of individual items are delimited by the International Accounting Standards/International Financial Reporting Standards (IAS/IFRS) in accordance with Regulation (EC) No 1606/2002 of the European Parliament and of the Council of 19 July 2002 on the application of international accounting standards (OJ EC L 243, 11.09.2002), as amended, and Commission Regulation (EC) No 1725/2003 of 29 September 2003 on the adoption of certain international accounting standards in compliance with Regulation (EC) No 1606/2002 of the European Parliament and of the Council of 19 July 2002 on the application of international accounting standards (Special Issue, OJ EU, Chap. 13/Volume 32), as amended.
- 5) In columns in which changes in technical provisions are reported, a positive sign is to be entered where the provisions created exceed those dissolved or a negative sign where the provisions dissolved exceed those created.

### **Information on premiums, claims/benefits and technical provisions**

- 6) These items provide an overview of the basic indicators of all activities performed in the B9 insurance class. They are to be calculated from preliminary data for the period from the beginning of the calendar year to the end of the relevant calendar quarter and from audited data for the entire accounting period for which the statement is compiled.
- 7) The grey boxes in the table are to be left blank.
- 8) The column '**Technical premiums**' is to contain the total amount of premiums, adjusted for cancelled premiums and for premium discounts, payable under pension insurance policies in the period under review.
- 9) The column '**Number of claims/benefits paid**' is to contain the total number of insurance policies under which at least one claim/benefit was paid in the period under review.
- 10) The column '**Operating expenses**' is to contain the total amount of operating expenses incurred in the period under review, broken down by the type of old-age pension.
- 11) The column '**Value of claims/benefits paid**' is to contain the costs of claims/benefits paid, including costs related to the liquidation of insurance events in the period under review in gross amount, not reduced by the reinsurer's share nor by the expected amount of recoverables, to which the insurer is entitled in connection with the payment of claims/benefits.
- 12) The column '**Number of claims/benefits paid**' is to contain the total number of



insurance events in respect of which at least one claim/benefit was paid in the period under review.

- 13) The column '**Technical provisions**' is to contain the amount of technical provisions created for obligations arising from the B9 insurance class.
- 14) The column '**Technical provisions – part 'income share**' is to contain the amount of technical provisions created for obligations arising from future income share payments in the B9 insurance class.
- 15) The column '**Technical provisions – deficit provisions created on the basis of a provision adequacy test**' is to contain the amount of technical provisions created for B9 insurance class obligations to eliminate the deficit of provisions revealed by an adequacy test.
- 16) The column '**Non-indexed life annuities, excluding survivor benefits**' is to contain old-age life annuities or early old-age life annuities without upward pension adjustments, excluding survivor benefits.
- 17) The column '**Non-indexed life annuities, including survivor benefits**' is to contain old-age life annuities or early old-age life annuities, without upward pension adjustments, including survivor benefits, with a payment period of one or two years.
- 18) The column '**Non-indexed life annuities, excluding survivor benefits**' is to contain old-age life annuities or early old-age life annuities with upwards pension adjustments, excluding survivor benefits.
- 19) The column '**Indexed life annuities, including survivor benefits**' is to contain old-age life annuities or early old-age life annuities with upward pension adjustments, including survivor benefits, with a payment period of one or two years.
- 20) The column '**Temporary annuities, excluding small savings**' is to contain 'temporary old-age pensions' or 'temporary early old-age pensions', which the insurer will pay during the period agreed in a pension insurance policy.
- 21) The column '**Temporary annuities, including small savings**' is to contain 'temporary old-age pensions' or 'temporary early old-age pensions', which the insurer will pay during the period agreed in a pension insurance policy.
- 22) Abbreviations used:

**Line No** – a number showing the position of a line within a table;

**SKP** – The Slovak Insurers' Bureau.



## Production methodology for statement Ppn (ANU) 25-01

- 1) This statement is designed to provide an overview of the insurer's liabilities arising from its activities in the area of insurance relating to the length of human life, which is governed by the legal regulations pertaining to social insurance as defined in Part B of Annex 1 to the Insurance Act.
- 2) The data reported in this statement are to be given in euro; data in other currencies are to be converted at the reference rate of the European Central Bank, valid as at the date when the statement is compiled.
- 3) The column '**Product description**' is to contain a brief description of the individual products reported.
- 4) The column '**Product identification code**' is to contain the internal identification code assigned to the product by the insurer.
- 5) The column '**For sale (Y/N)**' is to contain 'Y' if the product is for sale or 'N' if the product is not for sale. These data cover the entire reporting period.
- 6) The column '**Number of policies at the year-end**' is to contain the number of policies valid as at December 31 of the year for which the statement is prepared.
- 7) The column '**Number of new policies**' is to contain the number of all policies that were concluded in the year for which the statement is prepared.
- 8) The column '**Premiums written during the year**' is to contain the premiums written for new policies during the year.
- 9) The column '**Total value of claims/benefits paid during the year**' is to contain the sum of all insurance claims/benefits paid during the reporting year.
- 10) The column '**Technical provisions – gross**' is to contain the value of technical provisions, excluding the reinsurer's share.
- 11) The column '**Guaranteed interest rate p.a.**' is to contain the guaranteed rate of interest on technical provisions in per cent.
- 12) The column '**Income share**' is to contain the share in the surplus of income from the allocation of technical provisions in accordance with Article 42(1) of Act No 43/2004 Coll. on the old-age pension saving scheme and amending certain laws, expressed in per cent.
- 13) Abbreviations used:

**Line No** – a number showing the position of a line within a table;

**p.a.** – per annum.

**Ppn (POK) 26-01  
Report on proceedings**

**1. Administrative or other proceedings taken against the insurer by public authorities other than Národná banka Slovenska**

Line No	Date of issue of a decision	Name of authority acting in the matter	Type of proceedings	Sanction imposed	Description of the proceedings
a	1	2	3	4	5

**2. Judicial proceedings taken against the insurer, which may cause a deterioration in its financial situation**

Line No	Date of commencement of the proceedings	Initiator of the proceedings	Description of the proceedings	Amount of financial claim in EUR	Notes
a	1	2	3	4	5

## **Production methodology for report Ppn (POK) 26-01**

- 1) Data for this report are to be provided by insurance undertakings. The data reported are to cover the whole calendar year.
- 2) Abbreviations used:

**Line No** – a number showing the position of a line within a table.



## Production methodology for report Ppn (POS) 27-01

- 1) The data for this report are to be provided by insurance undertakings.
- 2) The data reported are to cover the whole calendar year.
- 3) The column '**Subject of suggestion or compliant**' is to contain the relevant code from the SCP information system's code list.
- 4) The column '**Date of delivery**' is to contain the date when the suggestion or complaint was delivered to the insurance undertaking concerned. If the complainant delivers an additional suggestion or complaint after their primary suggestion or complaint has been settled and is considered settled by the insurer, the additional suggestion or complaint shall be recorded as a new suggestion or new complaint.
- 5) The column '**Date of settlement**' is to contain the date when a reply was sent to the complainant or the date from which the suggestion or complaint is considered settled by the insurer. If the suggestion or complaint is not yet settled as at the date of reporting, this column is to be left blank.
- 6) The column '**Manner of settlement**' is to contain a brief description of the manner in which the suggestion or complaint was settled or information about the complaint handling process. If the suggestion or complaint is not yet settled as at the date of reporting, this column is to be left blank.
- 7) The column '**Justification**' is to contain an indication of whether the suggestion or complaint is justified ('J'), unjustified ('U') or partially justified ('PJ').
- 8) The complaint '**Reasons for rejection/partial settlement of a suggestion/complaint**' is to contain a detailed statement of the reasons for rejection/partial settlement with a reference to the specific clauses of the relevant contract or to the provisions of applicable regulations.
- 9) Abbreviations used:

**Line No** – a number showing the position of a line within a table.

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