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DECREE
of the National Bank of Slovakia
of 4 November 2008

**on submitting of actuarial data and statistical data on
insurance company and branch of a foreign insurance company**

In accordance with Article 35 paragraph (4) of Act No. 8/2008 Coll. on insurance and on amendments and supplements to certain laws and Article 35 paragraph (2) of Act No. 747/2004 Coll. on financial market supervision and on amendments and supplements to certain laws, the National Bank of Slovakia hereby lays down as follows:

Article 1

An insurance company and branch of a foreign insurance company shall provide the National Bank of Slovakia with actuarial data and statistical data related to the use of the criterion concerning the gender of a natural person as a determining actuarial factor in the form of the following statements:

Statement Mark	Name of the Statement
a) Ppn (GEU) 26-01	Historical data related to the mortality risk divided according to the gender of an insured person,
b) Ppn (GEI) 27-01	Historical data related to the risks different from the mortality risk divided according to the gender of an insured person,
c) Ppn (GEU) 28-01	Statistical data related to the mortality risk divided according to the gender of an insured person,
d) Ppn (GEI) 29-01	Statistical data related to the risks different from the mortality risk divided according to the gender of an insured person,

Article 2

(1) The submitting of the statement under Article 1 paragraph (a) and (c) shall apply to the insurance company and branch of a foreign insurance company authorized to pursue life assurance as the insurance activity performed in the territory of the Slovak Republic.

(2) The submitting of the statement under Article 1 paragraph (b) and (d) shall apply to the insurance company and branch of a foreign insurance company only in relation to the risks for which the insurance company or branch of a foreign insurance company has used the criterion of a natural person's gender as a determining actuarial factor for setting the amount of the insurance premium and for calculation of the claim payment in relation to the insurance activity pursued in the territory of the Slovak Republic in the period of time under consideration.

(3) Specimen statements under paragraph (1) are stated in Annexes 1 through 4; methodologies of the statements drawing up constitute part of the Annexes.

Article 3

(1) Statements under Article 1 paragraph (c) and (d) shall be drawn up once a year in accordance with the state on the last day of the calendar year and submitted within three (3) months after the elapse of the calendar year.

(2) Statements under Article 1 shall be submitted to the National Bank of Slovakia electronically in the application system of the National Bank of Slovakia STATUS DFT – Collection, Processing and Holding of Statistical Data on Subjects in the Financial Market of the Slovak Republic.

Article 4

(1) Statements under Article 1 paragraph (a) and (b) shall be drawn up in accordance with the state on 31 December 2008 and submitted within the period of time ending on 31 March 2009.

(2) Statements under Article 1 paragraph (c) and (d) shall be drawn for the first time for the year 2009.

Article 5

This Decree shall come into effect on 1 December 2008.

Ivan Šramko, in his own hand
Governor

SPECIMEN

Historical data related to the mortality risk divided according to the gender of an insured person

Name of the insurance company/the branch of a foreign insurance company

Company reg. No.

Name and surname of the person responsible for the statement

Phone No. of the person responsible for the statement

Name and surname of the person who drew up the statement

State on the date

Phone No. of the person who drew up the statement

1. Exposure

line No.	Risk	Age	Gender	Year -9	Year -8	Year -7	Year -6	Year -5	Year -4	Year -3	Year -2	Year -1	Year
a	1	2	3	4	5	6	7	8	9	10	11	12	13

Name of the insurance company/the branch of a foreign insurance company

State on the date

2. Number of insurance events

line No.	Risk	Age	Gender	Year - 9	Year - 8	Year - 7	Year - 6	Year - 5	Year - 4	Year - 3	Year - 2	Year - 1	Year
a	1	2	3	4	5	6	7	8	9	10	11	12	13

Methodology of drawing up of the statement Ppn (GEU) 26-01

1. The person responsible for the statement shall mean the natural person responsible for the correctness of the data referred to in the statement, sending the statement to the National Bank of Slovakia by means of the application system STATUS DFT. Where there are several such persons, only one of them shall be stated in compliance with internal regulations of the insurance company or the branch of a foreign insurance company.
2. The data shall be stated in pieces in accordance with the state on the date of presenting the data for the current year and for nine (9) preceding calendar years. Where the insurance company or branch of a foreign insurance company has been established less than (9) years before the presenting date, the data shall be stated only for the period of time from its establishment.
3. The date, on which the statement has been drawn up, shall be stated in the box State on the date.
4. In the box Risk the following code of the risk shall be entered:
 - 1 for the death risk,
 - 2 for the survival risk.
5. The death risk shall mean such death risk where the increase of the assumption of the mortality rate has represented usually the increase of liabilities of the insurance company or branch of a foreign insurance company. It shall include particularly assurance of death risk and endowment assurance (disregarding the ratio of the risk to the saving part of the assurance).
6. The survival risk shall mean such death risk where the decrease of the assumption of the mortality rate has represented usually the increase of liabilities of the insurance company or branch of a foreign insurance company. It shall include particularly endowment and pension assurance.
7. In the box Age the reached age of the person insured against the respective risk shall be entered. The age shall be calculated in accordance with the formula used standardly by the insurance company or branch of a foreign insurance company for its calculation, such as: the year under consideration minus the year of birth. Where the age cannot be found, the code 999 shall be stated.
8. In the box Gender the letter M shall be entered in case that the presented data refer to male insured persons, the letter F in case that the presented data refer to female insured persons and the code 9 in case of the unknown gender of the insured person.
9. The exposure to the risk shall mean the number of persons insured against the respective risk divided in accordance with the gender and age adjusted according to the life of a contract. The exposure shall be calculated in accordance with the formula
$$\sum_{N-1}^n \text{number of days of the person's insurance coverage in the respective year}/365,$$
where “n” shall mean the number of persons insured against the respective risk in the year under consideration.
10. The number of insurance events shall mean the number of insurance events related to the risk under consideration with nonzero amount of the damage (paid claim + RBNS > 0) occurred in the year under consideration divided according to the age and gender.
11. Used abbreviations:
line No. – number of line.

SPECIMEN

Historical data related to the risks different from the mortality risk divided according to the gender of an insured person

Name of the insurance company/the branch of a foreign insurance company

Company reg. No.

Name and surname of the person responsible for the statement

Phone No. of the person responsible for the statement

Name and surname of the person who drew up the statement

State on the date

Phone No. of the person who drew up the statement

1. Exposure

line No.	Risk	Age	Gender	Year - 9	Year - 8	Year - 7	Year - 6	Year - 5	Year - 4	Year - 3	Year - 2	Year - 1	Year
a	1	2	3	4	5	6	7	8	9	10	11	12	13

Name of the insurance company/the branch of a foreign insurance company

State on the date

2. Number of insurance events

line No.	Risk	Age	Gender	Year - 9	Year -8	Year -7	Year -6	Year -5	Year -4	Year -3	Year -2	Year -1	Year
a	1	2	3	4	5	6	7	8	9	10	11	12	13

Name of the insurance company/the branch of a foreign insurance company

State on the date

3. Value of insurance events

line No.	Risk	Age	Gender	Year - 9	Year -8	Year -7	Year -6	Year -5	Year -4	Year -3	Year -2	Year -1	Year
a	1	2	3	4	5	6	7	8	9	10	11	12	13

Name of the insurance company/the branch of a foreign insurance company

State on the date

4. Value of insured amounts

line No.	Risk	Age	Gender	Year - 9	Year -8	Year -7	Year -6	Year -5	Year -4	Year -3	Year -2	Year -1	Year
a	1	2	3	4	5	6	7	8	9	10	11	12	13

Name of the insurance company/the branch of a foreign insurance company

State on the date

5. Number of claim payment days

line No.	Risk	Age	Gender	Year - 9	Year - 8	Year - 7	Year - 6	Year - 5	Year - 4	Year - 3	Year - 2	Year - 1	Year
a	1	2	3	4	5	6	7	8	9	10	11	12	13

Methodology of drawing up of the statement Ppn (GEI) 27-01

1. The person responsible for the statement shall mean the natural person responsible for the correctness of the data referred to in the statement and sending the statement to the National Bank of Slovakia by means of the application system STATUS DFT. Where there are several such persons, only one of them shall be stated in compliance with internal regulations of the insurance company or the branch of a foreign insurance company.
2. The data shall be stated in pieces and in thousands of Slovak koruna in accordance with the state on the date of presenting the data for the current year and for nine (9) preceding calendar years. Where the insurance company or branch of a foreign insurance company has been established less than (9) years before the presenting date, the data shall be stated only for the period of time from its establishment.
3. The date, on which the statement is drawn up, shall be stated in the box State on the date.
4. In the box Risk the following code of the risk shall be entered:
 - 3 for the critical illnesses risk,
 - 4 for the accidental death risk,
 - 5 for the risk of permanent consequences of accident,
 - 6 for the risk of inability to work in consequence of accident,
 - 7 for the risk of hospitalization in consequence of accident,
 - 8 for other accident risks,
 - 9 for the risk of inability to work,
 - 10 for the illness risk,
 - 11 for the unemployment risk,
 - 12 for the risk of damages within compulsory contractual insurance,
 - 13 for the risk of damages within motor vehicle insurance.
5. The risk of critical illnesses shall mean the risk of occurrence of serious illnesses or operations agreed upon an insurance contract or upon supplementary insurance added to the main coverage. The part 1 – Exposure and part 2 – Number of insurance events shall be filled in.
6. In case of the accidental death risk the part 1 – Exposure and part 2 – Number of insurance events shall be filled in.
7. In case of the risk of permanent consequences of accident the part 1 – Exposure, part 2 – Number of insurance events, part 3 – Value of insurance events and part 4 – Value of insured amounts shall be filled in.
8. In case of the risk of inability to work in consequence of accident the part 1 – Exposure, part 2 – Number of insurance events and part 5 – Number of claim payment days shall be filled in.
9. In case of the risk of hospitalization in consequence of accident the part 1 – Exposure, part 2 – Number of insurance events and part 5 – Number of claim payment days shall be filled in.
10. Other accident risks shall mean the risk of incurrence of the insurance company duty to pay the claim resulting from an accident different from the accidental death risk, the risk of permanent consequences of accident, the risk of inability to work in consequence of accident and the risk of hospitalization in consequence of accident. The other accident risks shall be presented for each particular risk in accordance with the definition of the exposure and the number of insurance events. The part 1 – Exposure and part 2 – Number of insurance events shall be filled in.
11. The risk of inability to work shall mean the risk of the incurrence of the insurance company duty to pay the claims resulting from the inability to work. The part 1 – Exposure, part 2 – Number of insurance events and part 5 - Number of claim payment days shall be filled in.

12. The risk of illnesses shall mean the risk of the incurrence of the insurance company duty to pay the claims resulting from the illness. The part 1 – Exposure and part 2 – Number of insurance events shall be filled in.
13. The risk of unemployment shall mean the risk of the incurrence of the insurance company duty to pay the claims resulting from the unemployment. The part 1 – Exposure, part 2 – Number of insurance events and part 5 - Number of claim payment days shall be filled in.
14. The risk of damages covered by compulsory contractual insurance shall mean the risk of the insurance company duty to pay the claims resulting from the motor vehicle third part liability insurance. The part 1 – Exposure, part 2 – Number of insurance events and part 3 - Value of insurance events shall be filled in.
15. The risk of damages covered by motor vehicle insurance shall mean the risk of the insurance company duty to pay the claims resulting from the motor hull insurance. The part 1 – Exposure, part 2 – Number of insurance events and part 3 - Value of insurance events shall be filled in.
16. In the box Age the reached age of the person insured against the respective risk shall be entered. The age shall be calculated in accordance with the formula that the insurance company uses standardly for its calculation, such as: the year under consideration minus the year of birth. Where the age cannot be found, the code 999 shall be stated.
17. In the box Gender the letter M shall be entered in case that the presented data refer to male insured persons, the letter F in case that the presented data refer to female insured persons and the code 9 in case of the unknown gender of the insured person.
18. The exposure to the risk shall mean the number of persons insured against the respective risk divided in accordance with the gender and age adjusted according to the life of a contract. The exposure shall be calculated in accordance with the formula

$$\sum_{N-1}^n \text{number of days of the person's insurance coverage in the respective year}/365,$$
 where “n” shall mean the number of persons insured against the respective risk in the year under consideration.
19. The number of insurance events shall mean the number of insurance events related to the risk under consideration with nonzero amount of the damage (paid claim + RBNS > 0) occurred in the year under consideration divided in accordance with the age and gender.
20. The value of insurance events shall mean the claim payments concerning the risk under consideration with nonzero amount of the damage (paid claim + RBNS > 0) not decreased by the reinsurer's share in relation to the insurance events occurred in the year under consideration divided in accordance with the age and gender. The value of insurance events shall be calculated as paid claims and the state of the technical reserve for claim payments resulting from insurance events notified but not settled on the presenting date according to the year of the insurance event occurrence.
21. The value of insured amounts shall mean the aggregate of the insured amounts from which the claim payment resulting from the insurance contracts in relation to which the insurance event occurred has been calculated in the respective year of the insurance event occurrence.
22. The number of claim payment days shall mean the duration of the insurance event connected with the risk under consideration occurred in the year under consideration divided according to the age and gender stated in days.
23. Used abbreviations:
line No. – number of line.

SPECIMEN

Statistical data related to the mortality risk divided according to the gender of an insured person

Name of the insurance company/the branch of a foreign insurance company

Company reg. No.

Name and surname of the person responsible for the statement

Phone No. of the person responsible for the statement

Name and surname of the person who drew up the statement

State on the date

Phone No. of the person who drew up the statement

1. Exposure

line No.	Risk	Age	Gender	Year -2	Year -1	Year
a	1	2	3	4	5	6

Name of the insurance company/the branch of a foreign insurance company

State on the date

2. Number of insurance events

line No.	Risk	Age	Gender	Year -2	Year -1	Year
a	1	2	3	4	5	6

Methodology of drawing up of the statement Ppn (GEU) 28-01

1. The person responsible for the statement shall mean the natural person responsible for the correctness of the data referred to in the statement and sending the statement to the National Bank of Slovakia by means of the application system STATUS DFT. Where there are several such persons, only one of them shall be stated in compliance with internal regulations of the insurance company or the branch of a foreign insurance company.
2. The data shall be stated in pieces in accordance with the state on the date of presenting the data for the current year and for two (2) preceding calendar years. Where the insurance company or branch of a foreign insurance company has been established less than two (2) years before to the presenting date, the data shall be stated only for the period of time from its establishment.
3. The date, on which the statement is drawn up, shall be stated in the box State on the date.
4. In the box Risk the following code of the risk shall be entered:
 - 1 for the death risk,
 - 2 for the survival risk.
5. The death risk shall mean such death risk where the increase of the assumption of the mortality rate represents usually the increase of liabilities of the insurance company or branch of a foreign insurance company. It shall include particularly assurance of death risk and endowment assurance (disregarding the ratio of the risk to the saving part of the assurance).
6. The survival risk shall mean such death risk where the decrease of the assumption of the mortality rate represents usually the increase of liabilities of the insurance company or branch of a foreign insurance company. It shall include particularly endowment and pension assurance.
7. In the box Age the reached age of the person insured against the respective risk shall be entered. The age shall be calculated in accordance with the formula used standardly by the insurance company or branch of a foreign insurance company for its calculation, such as: the year under consideration minus the year of birth. Where the age cannot be found, the code 999 shall be stated.
8. In the box Gender the letter M shall be entered in case that the presented data refer to male insured persons, the letter F in case that the presented data refer to female insured persons and the code 9 in case of the unknown gender of the insured person.
9. The exposure to the risk shall mean the number of persons insured against the respective risk divided in accordance with the gender and age adjusted according to the life of a contract. The exposure shall be calculated in accordance with the formula
$$\sum_{N-1}^n \text{number of days of the person's insurance coverage in the respective year}/365,$$
where "n" shall mean the number of persons insured against the respective risk in the year under consideration.
10. The number of insurance events shall mean the number of insurance events related to the risk under consideration with nonzero amount of the damage (paid claim + RBNS > 0) occurred in the year under consideration divided in accordance with the age and gender.
11. Used abbreviations:
line No. – number of line.

SPECIMEN

**Statistical data related to the risks different from the mortality risk
divided according to the gender of an insured person**

Name of the insurance company/the branch of a foreign insurance company

Company reg. No.

Name and surname of the person responsible for the statement

Phone No. of the person responsible for the statement

Name and surname of the person who drew up the statement

State on the date

Phone No. of the person who drew up the statement

1. Exposure

line No.	Risk	Age	Gender	Year -3	Year -2	Year -1	Year
a	1	2	3	4	5	6	7

Ppn (GEI) 29-01

Name of the insurance company/the branch of a foreign insurance company

State on the date

2. Number of insurance events

line No.	Risk	Age	Gender	Year -3	Year -2	Year -1	Year
a	1	2	3	4	5	6	7

Ppn (GEI) 29-01

Name of the insurance company/the branch of a foreign insurance company

State on the date

3. Value of insurance events

line No.	Risk	Age	Gender	Year -3	Year -2	Year -1	Year
a	1	2	3	4	5	6	7

Ppn (GEI) 29-01

Name of the insurance company/the branch of a foreign insurance company

State on the date

4. Value of insured amounts

line No.	Risk	Age	Gender	Year -3	Year -2	Year -1	Year
a	1	2	3	4	5	6	7

Name of the insurance company/the branch of a foreign insurance company

State on the date

5. Number of claim payment days

line No.	Risk	Age	Gender	Year -3	Year -2	Year -1	Year
a	1	2	3	4	5	6	7

Methodology of drawing up of the statement Ppn (GEI) 29-01

1. The person responsible for the statement shall mean the natural person responsible for the correctness of the data referred to in the statement and sending the statement to the National Bank of Slovakia by means of the application system STATUS DFT. Where there are several such persons, only one of them shall be stated in compliance with internal regulations of the insurance company or the branch of a foreign insurance company.
2. The data shall be stated in pieces and thousands of EUR in accordance with the state on the date of presenting the data for the current year and for three (3) preceding calendar years. Where the insurance company or branch of a foreign insurance company has been established less than three (3) years before the presenting date, the data shall be stated only for the period of time from its establishment.
3. The date, on which the statement is drawn up, shall be stated in the box State on the date.
4. In the box Risk the following code of the risk shall be entered:
 - 3 for the critical illnesses risk,
 - 4 for the accidental death risk,
 - 5 for the risk of permanent consequences of accident,
 - 6 for the risk of inability to work in consequence of accident,
 - 7 for the risk of hospitalization in consequence of accident,
 - 8 for other accident risks,
 - 9 for the risk of inability to work,
 - 10 for the illness risk,
 - 11 for the unemployment risk,
 - 12 for the risk of damages covered by compulsory contractual insurance,
 - 13 for the risk of damages covered by motor vehicle insurance.
5. The risk of critical illnesses shall mean the risk of occurrence of serious illnesses or operations agreed upon an insurance contract or upon supplementary insurance added to the main coverage. The part 1 – Exposure and part 2 – Number of insurance events shall be filled in.
6. In case of the accidental death risk the part 1 – Exposure and part 2 – Number of insurance events shall be filled in.
7. In case of the risk of permanent consequences of accident the part 1 – Exposure, part 2 – Number of insurance events, part 3 – Value of insurance events and part 4 – Value of insured amounts shall be filled in.
8. In case of the risk of inability to work in consequence of accident the part 1 – Exposure, part 2 – Number of insurance events and part 5 – Number of claim payment days shall be filled in.
9. In case of the risk of hospitalization in consequence of accident the part 1 – Exposure, part 2 – Number of insurance events and part 5 – Number of claim payment days shall be filled in.
10. Other accident risks shall mean the risk of incurrence of the insurance company duty to pay the claim as a result of an accident different from the accidental death risk, the risk of permanent consequences of accident, the risk of inability to work in consequence of accident and the risk of hospitalization in consequence of accident. The other accident risks shall be presented for each particular risk in compliance with the definition of the exposure and the number of insurance events. The part 1 – Exposure and part 2 – Number of insurance events shall be filled in.
11. The risk of inability to work shall mean the risk of the incurrence of the insurance company duty to pay the claims resulting from the inability to work. The part 1 – Exposure, part 2 – Number of insurance events and part 5 - Number of claim payment days shall be filled in.

12. The risk of illness shall mean the risk of the incurrence of the insurance company duty to pay the claims resulting from the illness. The part 1 – Exposure and part 2 – Number of insurance events shall be filled in.
13. The risk of unemployment shall mean the risk of the incurrence of the insurance company duty to pay the claims resulting from the unemployment. The part 1 – Exposure, part 2 – Number of insurance events and part 5 - Number of claim payment days shall be filled in.
14. The risk of damages covered by compulsory contractual insurance shall mean the risk of the insurance company duty to pay the claims resulting from motor vehicle third part liability insurance. The part 1 – Exposure, part 2 – Number of insurance events and part 3 - Value of insurance events shall be filled in.
15. The risk of damages covered by motor vehicle insurance shall mean the risk of the insurance company duty to pay the claims resulting from motor hull insurance. The part 1 – Exposure, part 2 – Number of insurance events and part 3 - Value of insurance events shall be filled in.
16. In the box Age the reached age of the person insured against the respective risk shall be entered. The age shall be calculated in accordance with the formula used standardly by the insurance company for its calculation, such as: the year under consideration minus the year of birth. Where the age cannot be found, the code 999 shall be stated.
17. In the box Gender the letter M shall be entered in case that the presented data refer to male insured persons, the letter F in case that the presented data refer to female insured persons and the code 9 in case of the unknown gender of the insured person.
18. The exposure to the risk shall mean the number of persons insured against the respective risk divided in accordance with the gender and age adjusted according to the life of a contract. The exposure shall be calculated in accordance with the formula

$$\sum_{N=1}^n \text{number of days of the person's insurance coverage in the respective year}/365,$$
 where “n” shall mean the number of persons insured against the respective risk in the year under consideration.
19. The number of insurance events shall mean the number of insurance events related to the risk under consideration with nonzero amount of the damage (paid claim + RBNS > 0) occurred in the year under consideration divided in accordance with the age and gender.
20. The value of insurance events shall mean the claim payments concerning the risk under consideration with nonzero amount of the damage (paid claim + RBNS > 0) not decreased by the reinsurer's share in relation to the insurance events occurred in the year under consideration divided in accordance with the age and gender. The value of insurance events shall be calculated as paid claims and the state of the technical reserve for claim payments resulting from insurance events notified but not settled on the presenting date according to the year of the insurance event occurrence.
21. The value of insured amounts shall mean the aggregate of the insured amounts from which the claim payment resulting from the insurance contracts in relation to which the insurance event occurred has been calculated in the respective year of the insurance event occurrence.
22. The number of claim payment days shall mean the duration of the insurance event connected with the risk under consideration occurred in the year under consideration divided according to the age and gender stated in days.
23. Used abbreviations:
line No. – number of line.
