

# Finansinspektionen's Regulatory Code

Publisher: Finansinspektionen, Sweden, www.fi.se  
ISSN 1102-7460



This translation is furnished for informational purposes only and is not itself a legal document.

## Finansinspektionen's regulations on Swedish non-life insurance companies' obligation to report annual report data;

**FFFS 2008:21**

Published  
16 July 2008

decided on 30 June 2008.

Finansinspektionen hereby prescribes the following pursuant to section 49 of the Insurance Business Ordinance (1982:790).

### Chapter 1. Scope

1. These regulations shall be applied by the following Swedish non-life insurance companies:

- national companies,
- local companies whose balance sheet total in accordance with the balance sheets for the previous two financial years is equal to or over 1,000 basic amounts in accordance with the General Insurance Act (1962:381) for each financial year.

2. A non-life insurance company shall submit information on the form Annual Report – non-life insurance, *appendix 1*, and for business carried on via a branch, an agent or similar place of business in another EEA country (secondary establishment) on the form Annual Report cross-border non-life insurance, *appendix 3*. Instructions on how to fill in the forms are provided in *appendices 2* and *4*.

Direct insurance companies with a balance sheet total of below SEK 1,000 million shall not report in accordance with section E in appendix 1.

3. The information must have been received by Finansinspektionen no later than 15 March of the year after the financial year to which it relates.

4. Finansinspektionen decides on exceptions from these regulations where special grounds exist.

### Chapter 2. Annual reports for non-life insurance companies

#### Annual accounts

1. A non-life insurance company shall submit a report on its annual accounts. If a decision is adopted at an ordinary or extraordinary annual general meeting on the income statement, balance sheet and appropriation of the profit/loss for the year which involves any deviations from the information submitted, Finansinspektionen must be notified immediately.

### **Solvency declaration**

2. A non-life insurance company shall submit a declaration on the company's solvency at the balance sheet date. That declaration shall include information on the own funds, solvency margin and guarantee amount in accordance with Chapter 7, sections 22–28 of the Insurance Business Act (1982:713).

A company which, during the financial year, has been a receiving or assigning party in an assignment of insurance stock shall submit information on such assignment along with the declaration.

3. If a non-life insurance company considers that there has been any substantial change in its solvency from the balance sheet date up to the date when the declaration is submitted, it shall attach written observations on that matter to the declaration. If any changes occur thereafter that could be considered to mean that the own funds during the current financial year will not exceed the required solvency margin, the company shall immediately inform Finansinspektionen of that fact.

### **Cross-border business per country**

4. A non-life insurance company which, by means of cross-border business, mediates direct insurance in another EEA country shall submit information on premium income, insurance compensations, provisions and technical results etc. distributed according to each country.

### **Information on insurance and claims per claim year**

5. A non-life insurance company that carries on direct insurance business in Sweden shall submit information for profitability analysis for individual claim years.

### **Motor insurance per claim year**

6. A non-life insurance company that mediates direct motor insurance in Sweden shall submit information on that business.

### **Established life annuities**

7. A non-life insurance company that carries on direct non-life insurance business shall submit an analysis of mortality assumptions in established non-life life annuities.

## **Chapter 3. Annual reports, secondary establishments and cross-border business within the EEA**

1. A non-life insurance company which mediates direct insurance from a secondary establishment in accordance with the definition contained in Chapter 1, section 2 in the country shall submit information on this business. The information shall relate to the technical accounts for the secondary establishment's activities in the country without taking into account cross-border business.

2. If the secondary establishment carries out cross-border business with a third EEA country (cross-border business), the company shall also submit information on that business. The information shall relate to the technical accounts for the secondary establishment's cross-border business. The company shall also submit special information on business relating to motor vehicle liability.

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1. These regulations enter into force on 1 August 2008 and apply for the first time to information relating to 2008.

2. Upon entry into force of these regulations, Finansinspektionen's regulations (FFFS 2005:17) on Swedish non-life insurance companies' obligation to report annual report data is repealed.

ERIK SAERS

Joakim Ström

**ANNUAL REPORT NON-LIFE INSURANCE COMPANIES**

INSTITUTION		PERIOD	INSTITUTION NUMBER
ADMINISTRATOR	TELEPHONE		COMP. REG. NO.

This report shall be submitted to Finansinspektionen  
Selected information will be submitted to Statistics Sweden

**CONTENTS**

- 
- A Income statement
  - B Balance sheet
  - C Specifications: Income statement
  - D Specifications: Income statement - Direct insurance specified in accordance with Chapter 5, section 5 of the Annual Reports at Insurance Companies Act
  - E Specifications: Balance sheet
  - F Solvency declaration for companies only conducting non-life insurance business
  - G Cross-border business per country
  - H Profitability of Swedish risks per risk year (SS)
  - I Third party motor
  - J Third party motor, processing times
  - K Report on non-life annuities

**I hereby certify that the information in this report is accurate.**

(to be filled in only if the report is not submitted online)

Name of CEO	Date		
Name of actuary responsible	Date	Name of administrating official	Date

**Finansinspektionen**  
P.O. Box 7821  
SE-103 97 Stockholm  
Tel +46 8 787 80 00  
Fax +46 8 24 13 35  
www.fi.se

## ANNUAL REPORT NON-LIFE INSURANCE COMPANIES

INSTITUTION	
ADMINISTRATOR	TELEPHONE

PERIOD
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INSTITUTION NUMBER
COMP. REG. NO.

Amounts indicated in SEK thousand without decimals

### A. INCOME STATEMENT

	1	2	3	4	5
<b>Technical report</b>	<b>Total</b>	<b>Direct insurance</b>		<b>Accepted reinsurance</b>	
	(col 2+3+4)	Swedish risk (col 6 : 18)	foreign risk	Total	of which from foreign companies
<b>A1</b> Premium income o.o.a. <span style="float: right;">[Link from C11]</span>					
<b>A2</b> Return on capital transferred from the financing business (A35) <span style="float: right;">[Col 1 Check against A35]</span>					
<b>A3</b> Other technical income o.o.a.					
<b>A4</b> Insurance compensations o.o.a. <span style="float: right;">[Link from C48]</span>					
<b>A5</b> Change in Other technical provisions o.o.a.					
<b>A6</b> Bonuses and discounts o.o.a.					
<b>A7</b> Operating expenses <span style="float: right;">[Link from C84]</span>					
<b>A8</b> Other technical expenses o.o.a.					
<b>A9</b> Change in Equalisation provision					
<b>A10</b> <b>Technical profit/loss (A1 : A9)</b> =					

## ANNUAL REPORT NON-LIFE INSURANCE COMPANIES

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ADMINISTRATOR	TELEPHONE

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### A. INCOME STATEMENT

	6	7	8	9	10	11	12
	<b>Specification of direct insurance of Swedish risks</b>						
<b>Technical report</b>	Morbidity and accident insur	Indust injury insurance	Householders comp insur	Company and real estate insur	Motor vehicle insurance	Third party motor insurance	Maritime hull insurance
<b>A11</b> Premium income o.o.a. <span style="float: right;">[Link from C22]</span>							
<b>A12</b> Return on capital transferred from the financing business							
<b>A13</b> Other technical income o.o.a.							
<b>A14</b> Insurance compensations o.o.a. <span style="float: right;">[Link from C63]</span>							
<b>A15</b> Change in Other technical provisions o.o.a.							
<b>A16</b> Bonuses and discounts o.o.a.							
<b>A17</b> Operating expenses <span style="float: right;">[Link from C91]</span>							
<b>A18</b> Other technical expenses o.o.a.							
<b>A19</b> Change in Equalisation provision							
<b>A20</b> <b>Technical profit/loss</b> (A11 : A19) =							

## ANNUAL REPORT NON-LIFE INSURANCE COMPANIES

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ADMINISTRATOR	TELEPHONE

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### A. INCOME STATEMENT

	13	14	15	16	17	18
	<b>Specification of direct insurance of Swedish risks</b>					
<b>Technical report</b>	Aviation insurance	Transport insurance	Credit and guarantee insur	Redundancy-pay insurance	Livestock insurance	Other
<b>A21</b> Premium income o.o.a. <span style="float: right;">[Link from C33]</span>						
<b>A22</b> Return on capital transferred from the financing business						
<b>A23</b> Other technical income o.o.a.						
<b>A24</b> Insurance compensations o.o.a. <span style="float: right;">[Link from C78]</span>						
<b>A25</b> Change in Other technical provisions o.o.a.						
<b>A26</b> Bonuses and discounts o.o.a.						
<b>A27</b> Operating expenses <span style="float: right;">[Link from C97]</span>						
<b>A28</b> Other technical expenses o.o.a.						
<b>A29</b> Change in Equalisation provision						
<b>A30</b> <b>Technical profit/loss</b> (A21 : A29) =						

## ANNUAL REPORT NON-LIFE INSURANCE COMPANIES

INSTITUTION	
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PERIOD
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INSTITUTION NUMBER
COMP. REG. NO.

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### A. INCOME STATEMENT

Non-technical report	Total
<b>A31</b> Return on capital, income	
<b>A32</b> Unrealised profits on investments	
<b>A33</b> Return on capital, costs	
<b>A34</b> Unrealised losses on investments	
<b>A35</b> Return on capital transferred to non-life insurance business (A2) <span style="float: right;">[Check against A2 col1]</span>	
<b>A36</b> Other income	
<b>A37</b> Other costs	
<b>A38 Profit/loss before appropriations and tax</b> (A10 col 1+A31 : A37) =	
<b>A39</b> Appropriations	
<b>A40 Profit/loss before tax</b> (A38 : A39) =	
<b>A41</b> Tax on profit for the year	
<b>A42</b> Other taxes	
<b>A43 Profit/loss for the year</b> (A40 : A42) <span style="float: right;">[Check against B32 and E35] =</span>	



**ANNUAL REPORT NON-LIFE INSURANCE COMPANIES**

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**A. INCOME STATEMENT**

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**Specifications Return on capital**

<b>A44</b> Dividends from group companies	
<b>A45</b> Dividends from associated companies	
<b>A46</b> Interest income from group companies	
<b>A47</b> Interest income from associated companies	
<b>A48</b> <b>Income from participations (A44 : A47)</b>	=
<b>A49</b> Reversed write-downs	
<b>A50</b> Exchange gain (net)	
<b>A51</b> Capital gain (net)	
<b>A52</b> Asset management costs	
<b>A53</b> Depreciation and amortisation	
<b>A54</b> Exchange loss (net)	
<b>A55</b> Capital loss (net)	

**ANNUAL REPORT NON-LIFE INSURANCE COMPANIES**

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PERIOD

INSTITUTION NUMBER
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Amounts indicated in SEK thousand without decimals

**A. INCOME STATEMENT**

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COMMENTS (max 2,000 characters)

**A56**

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**A57**

ADMINISTRATOR

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TELEPHONE

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E-MAIL

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## ANNUAL REPORT NON-LIFE INSURANCE COMPANIES

INSTITUTION		PERIOD	INSTITUTION NUMBER
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### B. BALANCE SHEET

#### Assets

<b>B1</b>	Subscribed capital unpaid		
<b>B2</b>	Goodwill		
<b>B3</b>	Other intangible assets		
<b>B4</b>	<b>Total Intangible assets (B2 : B3)</b>	=	
<b>B5</b>	Investments	[Link from E13]	
<b>B6</b>	Unearned premiums and outstanding risks	[Link from C10 col 1]	
<b>B7</b>	Outstanding claims	[Link from C47 col 1]	
<b>B8</b>	Bonuses and discounts		
<b>B9</b>	Other technical provisions		
<b>B10</b>	<b>Total Reinsurers' share of technical provisions (B6 : B9)</b>	=	
<b>B11</b>	Receivables related to direct insurance		
<b>B12</b>	Reinsurance receivables		
<b>B13</b>	Other receivables		
<b>B14</b>	<b>Total Receivables (B11 : B13)</b>	=	
<b>B15</b>	Property, plant and equipment and inventory		
<b>B16</b>	Cash and bank balances		
<b>B17</b>	Own shares		
<b>B18</b>	Other assets		
<b>B19</b>	<b>Total Other assets (B15 : B18)</b>	=	
<b>B20</b>	Accrued interest and lease income		
<b>B21</b>	Deferred acquisition costs		
<b>B22</b>	Other deferred expenses and accrued income		
<b>B23</b>	<b>Total Deferred expenses and accrued income (B20 : B22)</b>	=	
<b>B24</b>	<b>Total Assets (B1+B4+B5+B10+B14+B19+B23)</b>	[Check against B46] =	

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INSTITUTION		PERIOD	INSTITUTION NUMBER
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### B. BALANCE SHEET

#### Equity, provisions and liabilities

<b>B25</b>	Share capital or Guarantee capital		
<b>B26</b>	Share premium account		
<b>B27</b>	Revaluation reserve		
<b>B28</b>	Statutory reserve		
<b>B29</b>	Fair value fund		
<b>B30</b>	Other funds		
<b>B31</b>	Profit/loss brought forward		
<b>B32</b>	Profit/loss for the year	[Check against A43 and E35]	
<b>B33</b>	<b>Equity (B25 : B32)</b>	[Link from E36] =	
<b>B34</b>	<b>Untaxed reserves</b>	[Link from E42]	
<b>B35</b>	<b>Subordinated liabilities</b>	[Link from E46]	
<b>B36</b>	Unearned premiums and outstanding risks (C7 col 1+C8 col 1)		
<b>B37</b>	Outstanding claims (C42 col 1+C43 col 1+C44 col 1+C45 col 1)		
<b>B38</b>	Bonuses and discounts		
<b>B39</b>	Equalisation provision		
<b>B40</b>	Other technical provisions		
<b>B41</b>	<b>Technical provisions (before reinsurance cessions) (B36 : B40)</b>	=	
<b>B42</b>	<b>Provisions for other risks and expenses</b>		
<b>B43</b>	<b>Deposits from reinsurers</b>		
<b>B44</b>	<b>Liabilities</b>		
<b>B45</b>	<b>Accrued expenses and deferred income</b>	[Link from E49]	
<b>B46</b>	<b>Total Equity, provisions and liabilities</b>		
	(B33+B34+B35+B41+B42+B43+B44+B45)	[Check against B24]	

# ANNUAL REPORT NON-LIFE INSURANCE COMPANIES

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Amounts indicated in SEK thousand without decimals

## B. BALANCE SHEET

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COMMENTS (max 2,000 characters)

**B47**

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ADMINISTRATOR

**B48**

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TELEPHONE

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E-MAIL

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## ANNUAL REPORT NON-LIFE INSURANCE COMPANIES

INSTITUTION	
ADMINISTRATOR	TELEPHONE

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INSTITUTION NUMBER
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Amounts indicated in SEK thousand without decimals

### C. SPECIFICATIONS: INCOME STATEMENT

#### Technical report

	1	2	3	4	5
	<b>Total</b>	<b>Direct insurance</b>		<b>Accepted reinsurance</b>	
	(col 2+3+4)	of Swedish risks (col 6 : 18)	of foreign risks	<b>Total</b>	of which from foreign companies
<b>Premium income o.o.a.</b>					
<b>C1</b> Paid in or credited premiums					
<b>C2</b> Portfolio premiums					
<b>C3</b> Premiums for reinsurance cessions					
<b>C4</b> Opening provision for unearned premiums and outstanding risks					
<b>C5</b> Assignments of stock					
<b>C6</b> Change in foreign exchange rate					
<b>C7</b> Closing provision for unearned premiums					
<b>C8</b> Closing provision for outstanding risks					
<b>C9</b> Reinsurers' share of opening provision for unearned premiums and outstanding risks					
<b>C10</b> Reinsurers' share of closing provision for unearned premiums and outstanding risks <span style="float: right;">[Link to B6]</span>					
<b>C11 Total (C1 : C10)</b> <span style="float: right;">[Link to A1] =</span>					

## ANNUAL REPORT NON-LIFE INSURANCE COMPANIES

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INSTITUTION NUMBER
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### C. SPECIFICATIONS: INCOME STATEMENT

	6	7	8	9	10	11	12
	<b>Specification of direct insurance of Swedish risks</b>						
	Morbidity and accident insurance	Industrial injury insurance	Households' comprehensive insurance	Company and real estate insurance	Motor vehicle insurance	Third party motor insurance	Maritime hull insurance
<b>Premium income o.o.a.</b>							
<b>C12</b> Paid in or credited premiums							
<b>C13</b> Portfolio premiums							
<b>C14</b> Premiums for reinsurance cessions							
<b>C15</b> Opening provision for unearned premiums and outstanding risks							
<b>C16</b> Assignments of stock							
<b>C17</b> Change in foreign exchange rate							
<b>C18</b> Closing provision for unearned premiums							
<b>C19</b> Closing provision for outstanding risks							
<b>C20</b> Reinsurers' share of opening provision for unearned premiums and outstanding risks							
<b>C21</b> Reinsurers' share of closing provision for unearned premiums and outstanding risks							
<b>C22</b> <b>Total</b> (C12 : C21) <span style="float: right;">[Link to A11] =</span>							

## ANNUAL REPORT NON-LIFE INSURANCE COMPANIES

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### C. SPECIFICATIONS: INCOME STATEMENT

	13	14	15	16	17	18
	<b>Specification of direct insurance of Swedish risks</b>					
	Aviation insurance	Transport insurance	Credit and guarantee insurance	Redundancy-pay insurance	Livestock insurance	Other
<b>Premium income o.o.a.</b>						
<b>C23</b> Paid in or credited premiums						
<b>C24</b> Portfolio premiums						
<b>C25</b> Premiums for reinsurance cessions						
<b>C26</b> Opening provision for unearned premiums and outstanding risks						
<b>C27</b> Assignments of stock						
<b>C28</b> Change in foreign exchange rate						
<b>C29</b> Closing provision for unearned premiums						
<b>C30</b> Closing provision for outstanding risks						
<b>C31</b> Reinsurers' share of opening provision for unearned premiums and outstanding risks						
<b>C32</b> Reinsurers' share of closing provision for unearned premiums and outstanding risks						
<b>C33 Total (C23 : C32)</b> <span style="float: right;">[Link to A21] =</span>						



## ANNUAL REPORT NON-LIFE INSURANCE COMPANIES

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### C. SPECIFICATIONS: INCOME STATEMENT

	1	2	3	4	5
	<b>Total</b>	<b>Direct insurance</b>		<b>Accepted reinsurance</b>	
		of Swedish risks (col 6 : 18)	of foreign risks	<b>Total</b>	of which from foreign companies
	(col 2+3+4)				
<b>Insurance compensations o.o.a.</b>					
<b>C34</b> Paid compensations for claims					
<b>C35</b> Claims adjustment costs					
<b>C36</b> Reinsurers' share of paid insurance compensations					
<b>C37</b> Opening provision for outstanding claims					
<b>C38</b> Assignments of stock					
<b>C39</b> Change in foreign exchange rate					
<b>C40</b> Closing provision for arising and reported insurance claims, undiscounted					
<b>C41</b> Deductions due to any discounting (total, even from IBNR reserve)					
<b>C42 Total (C40:C41)</b>					
<b>C43</b> Closing provision for arising but unreported insurance claims (IBNR), undiscounted					
<b>C44</b> Closing provision for claims adjustment costs					
<b>C45</b> Closing provision for life and disability annuities					
<b>C46</b> Reinsurers' share of opening provision for outstanding claims					
<b>C47</b> Reinsurers' share of closing provision for outstanding claims	[Link to B7]				
<b>C48 Total (C34:C39+C42:C47)</b>	[Link to A4] =				

## ANNUAL REPORT NON-LIFE INSURANCE COMPANIES

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### C. SPECIFICATIONS: INCOME STATEMENT

	6	7	8	9	10	11	12
	<b>Specification of direct insurance of Swedish risks</b>						
	Morbidity and accident insurance	Industrial injury insurance	Households' comprehensive insurance	Company and real estate insurance	Motor vehicle insurance	Third party motor insurance	Maritime hull insurance
<b>Insurance compensations o.o.a.</b>							
<b>C49</b> Paid compensations for claims							
<b>C50</b> Claims adjustment costs							
<b>C51</b> Reinsurers' share of paid insurance compensations							
<b>C52</b> Opening provision for outstanding claims							
<b>C53</b> Assignments of stock							
<b>C54</b> Change in foreign exchange rate							
<b>C55</b> Closing provision for arising and reported insurance claims, undiscounted							
<b>C56</b> Deductions due to any discounting (total, even from IBNR reserve)							
<b>C57 Total (C55:C56)</b>							
<b>C58</b> Closing provision for arising but unreported insurance claims (IBNR), undiscounted							
<b>C59</b> Closing provision for claims adjustment costs							
<b>C60</b> Closing provision for life and disability annuities							
<b>C61</b> Reinsurers' share of opening provision for outstanding claims							
<b>C62</b> Reinsurers' share of closing provision for outstanding claims							
<b>C63 Total (C49:C54+C57:C62)</b>							
[Link to A14] =							

## ANNUAL REPORT NON-LIFE INSURANCE COMPANIES

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### C. SPECIFICATIONS: INCOME STATEMENT

	13	14	15	16	17	18
	<b>Specification of direct insurance of Swedish risks</b>					
	Aviation insurance	Transport insurance	Credit and guarantee insurance	Redundancy-pay insurance	Livestock insurance	Other
<b>Insurance compensations o.o.a.</b>						
<b>C64</b> Paid compensations for claims						
<b>C65</b> Claims adjustment costs						
<b>C66</b> Reinsurers' share of paid insurance compensations						
<b>C67</b> Opening provision for outstanding claims						
<b>C68</b> Assignments of stock						
<b>C69</b> Change in foreign exchange rate						
<b>C70</b> Closing provision for arising and reported insurance claims, undiscounted						
<b>C71</b> Deductions due to any discounting (total, even from IBNR reserve)						
<b>C72 Total (C70:C71)</b>						
<b>C73</b> Closing provision for arising but unreported insurance claims (IBNR), undiscounted						
<b>C74</b> Closing provision for claims adjustment costs						
<b>C75</b> Closing provision for life and disability annuities						
<b>C76</b> Reinsurers' share of opening provision for outstanding claims						
<b>C77</b> Reinsurers' share of closing provision for outstanding claims						
<b>C78 Total (C64:C69+C72:C77)</b> <span style="float: right;">[Link to A24] =</span>						

## ANNUAL REPORT NON-LIFE INSURANCE COMPANIES

INSTITUTION	
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### C. SPECIFICATIONS: INCOME STATEMENT

	1	2	3	4	5
	<b>Total</b>	<b>Direct insurance</b>		<b>Accepted reinsurance</b>	
		of Swedish risks	of foreign risks	<b>Total</b>	of which from foreign companies
	(col 2+3+4)	(col 6 : 18)			
<b>Operating expenses</b>					
<b>C79</b> Commission costs					
<b>C80</b> Other acquisition costs					
<b>C81</b> Change in deferred acquisition costs					
<b>C82</b> Administration expenses					
<b>C83</b> Commissions and participations in profits in reinsurance cessions					
<b>C84 Total</b> (C79 : C83) <span style="float: right;">[Link to A7] =</span>					
<b>C85</b> of which personnel expenses, etc.					

## ANNUAL REPORT NON-LIFE INSURANCE COMPANIES

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### C. SPECIFICATIONS: INCOME STATEMENT

	6	7	8	9	10	11	12
	<b>Specification of direct insurance of Swedish risks</b>						
<b>Operating expenses</b>	Morbidity and accident insurance	Industrial injury insurance	Households' comprehensive insurance	Company and real estate insurance	Motor vehicle insurance	Third party motor insurance	Maritime hull insurance
<b>C86</b> Commission costs							
<b>C87</b> Other acquisition costs							
<b>C88</b> Change in deferred acquisition costs							
<b>C89</b> Administration expenses							
<b>C90</b> Commissions and participations in profits in reinsurance cessions							
<b>C91 Total (C86 : C90)</b> <span style="font-size: small;">[Link to A17] =</span>							

## ANNUAL REPORT NON-LIFE INSURANCE COMPANIES

INSTITUTION	
ADMINISTRATOR	TELEPHONE

PERIOD

INSTITUTION NUMBER
COMP. REG. NO.

Amounts indicated in SEK thousand without decimals

### C. SPECIFICATIONS: INCOME STATEMENT

	13	14	15	16	17	18
	<b>Specification of direct insurance of Swedish risks</b>					
	Aviation insurance	Transport insurance	Credit and guarantee insurance	Redundancy-pay insurance	Livestock insurance	Other
<b>Operating expenses</b>						
<b>C92</b> Commission costs						
<b>C93</b> Other acquisition costs						
<b>C94</b> Change in deferred acquisition costs						
<b>C95</b> Administration expenses						
<b>C96</b> Commissions and participations in profits in reinsurance cessions						
<b>C97 Total (C92 : C96)</b> <span style="float: right;">[Link to A27] =</span>						

### Information about the company

<b>C98</b> Number of full-time employees in the company	
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**ANNUAL REPORT NON-LIFE INSURANCE COMPANIES**

INSTITUTION	
ADMINISTRATOR	TELEPHONE

PERIOD
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INSTITUTION NUMBER
COMP. REG. NO.

Amounts indicated in SEK thousand without decimals

**C. SPECIFICATIONS: INCOME STATEMENT**

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COMMENTS (max 2,000 characters)

**C99**

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ADMINISTRATOR

**C100**

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TELEPHONE

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E-MAIL

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## ANNUAL REPORT NON-LIFE INSURANCE COMPANIES

INSTITUTION	
ADMINISTRATOR	TELEPHONE

PERIOD	INSTITUTION NUMBER
COMP. REG. NO.	

Amounts indicated in SEK thousand without decimals

### D. Specifications: Income statement

#### Direct insurance specified according to Chapter 5, section 5 of the Annual Reports at Insurance Companies Act

This part shall be filled in by companies that have a balance sheet total of less than SEK 1,000 million.

	1	2	3	4	5
	Premium income, gross	Premium gross	Insurance gross	Operating gross	Profit/loss of reinsurance cession
<b>D1</b> Accident and morbidity					
<b>D2</b> Motor vehicle, third-party liability					
<b>D3</b> Motor vehicle, other classes					
<b>D4</b> Maritime hull, aviation and transport					
<b>D5</b> Fire and other damages to property					
<b>D6</b> General liability					
<b>D7</b> Credit and guarantee					
<b>D8</b> Legal protection					
<b>D9</b> Assistance					
<b>D10</b> Other insurance classes					
<b>D11 Total Direct insurance (D1:D10)</b>	=				
<b>D12 Accepted reinsurance</b>					
<b>D13 Total (D11:D12)</b>	=				



COMMENTS (max 2,000 characters)

**D14**

ADMINISTRATOR

**D15**

TELEPHONE

E-MAIL

## ANNUAL REPORT NON-LIFE INSURANCE COMPANIES

INSTITUTION		PERIOD	INSTITUTION NUMBER
ADMINISTRATOR	TELEPHONE	COMP. REG. NO.	

Amounts indicated in SEK thousand without decimals

### E. SPECIFICATIONS: BALANCE SHEET

#### Specification of investments

##### Book value

<b>E1</b>	Land and buildings			
<b>E2</b>	Shares and participations in group and associated companies			
<b>E3</b>	Interest-bearing securities issued by, and lending to, group and associated companies			
<b>E4</b>	<b>Total Investments in group and associated companies (E2 : E3)</b>	=		
<b>E5</b>	Shares and participations			
<b>E6</b>	Bonds and other interest-bearing securities			
<b>E7</b>	Participations in investment pools			
<b>E8</b>	Loans with real property as collateral			
<b>E9</b>	Other loans			
<b>E10</b>	Other financial investments			
<b>E11</b>	<b>Total Other financial investments (E5 : E10)</b>	=		
<b>E12</b>	<b>Deposits with companies that ceded reinsurance</b>			
<b>E13</b>	<b>Total Investment assets - book value</b> (E1+E4+E11+E12)		[Link to B5] =	
<b>Fair value</b>				
<b>E14</b>	Land and buildings			
<b>E15</b>	Shares and participations in group and associated companies			
<b>E16</b>	Interest-bearing securities issued by, and lending to, group and associated companies			
<b>E17</b>	<b>Total Investments in group and associated companies (E15 : E16)</b>	=		
<b>E18</b>	Shares and participations			
<b>E19</b>	Bonds and other interest-bearing securities			
<b>E20</b>	Participations in investment pools			
<b>E21</b>	Loans with real property as collateral			
<b>E22</b>	Other loans			
<b>E23</b>	Other financial investments			
<b>E24</b>	<b>Total Other financial investments (E18 : E23)</b>	=		
<b>E25</b>	<b>Deposits with companies that ceded reinsurance</b>			
<b>E26</b>	<b>Total Investments - fair value(E14+E17+E24+E25)</b>		=	

# ANNUAL REPORT NON-LIFE INSURANCE COMPANIES

INSTITUTION	
ADMINISTRATOR	TELEPHONE

PERIOD
--------

INSTITUTION NUMBER
COMP. REG. NO.

Amounts indicated in SEK thousand without decimals

## E. SPECIFICATIONS: BALANCE SHEET

### Specification of equity

<b>E27</b> Equity brought forward from adopted balance sheet	=	
<b>E28</b> Change in fair value fund	=	
<b>E29</b> New share issue, bonus issue and provision to share premium reserve	=	
<b>E30</b> Shareholder contributions	=	
<b>E31</b> Change in statutory reserve	=	
<b>E32</b> Group contribution that was not recorded via the income statement	=	
<b>E33</b> Dividends for preceding year	=	
<b>E34</b> Other changes	=	
<b>E35</b> Profit/loss for the year	[Check against A43 and to B32]	
<b>E36</b> Reported closing equity (E27 : E35)	[Link to B33] =	
<b>E37</b> Proposed dividend for the financial year	=	

### Specification of untaxed reserves

<b>E38</b> Contingency reserve	
<b>E39</b> Allocation reserve	
<b>E40</b> Equalisation fund	
<b>E41</b> Other untaxed reserves	
<b>E42</b> Total Untaxed reserves (E38 : E41)	[Link to B34] =

### Specification of subordinated liabilities

<b>E43</b> Perpetual subordinated loans	
<b>E44</b> Fixed-term subordinated loans	
<b>E45</b> Other subordinated liabilities	
<b>E46</b> Total Subordinated liabilities (E43 : E45)	[Link to B35] =

### Specification of accrued costs and deferred income

<b>E47</b> Reinsurers' share of deferred acquisition costs	
<b>E48</b> Other accrued costs and deferred income	
<b>E49</b> Total accrued costs and deferred income (F47 : F49)	[Link to B45] =

### Specification of deferred taxes in the balance sheet

<b>E50</b> Deferred tax asset	
<b>E51</b> Deferred tax liability	
<b>E52</b> of which deferred tax liability on unrealised profits	

### Specification of investment contracts not reported as

- Reinsurers' share of technical provisions (before reinsurance cessions) or
- Technical provisions (before reinsurance cessions)

<b>E53</b> Assets for which the investor bears the investment risk, book value	
<b>E54</b> Liabilities for which the investor bears the investment risk, book value	

# ANNUAL REPORT NON-LIFE INSURANCE COMPANIES

INSTITUTION	
ADMINISTRATOR	TELEPHONE

PERIOD
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INSTITUTION NUMBER
COMP. REG. NO.

Amounts indicated in SEK thousand without decimals

## E. SPECIFICATIONS: BALANCE SHEET

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E55 COMMENTS (max 2,000 characters)

E55	
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E56 ADMINISTRATOR

E56	
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TELEPHONE

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E-MAIL

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## ANNUAL REPORT NON-LIFE INSURANCE COMPANIES

INSTITUTION		PERIOD	INSTITUTION NUMBER
ADMINISTRATOR	TELEPHONE		COMP. REG. NO.

Amounts indicated in SEK thousand without decimals

### F. SOLVENCY DECLARATION FOR COMPANIES ONLY CONDUCTING NON-LIFE INSURANCE BUSINESS

#### OWN FUNDS

##### A-items

F1	Paid in share capital or guarantee capital (B25-B1)	
F2	Statutory reserves (B26+B27+B28+B30)	
F3	Non-restricted reserves	
F4	Accumulated profit/loss	
F5	Profit/loss for the year after AGM appropriations	
F6	Subordinated loans, up to a maximum of 25 per cent (fixed maturity) or 50 per cent of the required solvency margin	
F7	Openly reported surplus values (net) in assets	
F8	<b>total own funds before deductions</b> (F1 : F7)	=
F9	of which conversion adjustment	
<b>Deductions</b>		
F10	Intangible items on the balance sheet	
F11	Difference between undiscounted and discounted provisions for outstanding claims	
F12	Cash flow hedge adjustment	
F13	Reclassified items	
F14	Unrealised changes in value of financial liabilities due to changes in own creditworthiness	
F15	Plan assets and unreported pension liabilities	
F16	Other deductions	
F17	<b>Total Own funds</b> (F8-F10-F11-F12-F13-F14-F15-F16)	[Link to F84, F88] =

##### Adjusted own funds = total of items for which consent is not needed

F18	Own funds less A-items F6 and F7 <sup>1)</sup> (F17-F6-F7)	
F19	Openly reported surplus values (net) in assets	
F20	Adjusted own funds in openly reported surplus values (net) in assets	[Link to F85] =

Filled in by

##### B-items

Finansinspektionen

F21	Non-openly reported surplus values that originate from undervalued assets	
F22	Half of not yet paid in share capital or guarantee capital	
F23	Half of unused distribution right; up to 50 per cent of the required solvency margin	

Filled in by

Finansinspektionen

F24	Upwards adjusted own funds (F17+F21+F22+F23)	
F25	-of which B-items (%) represent ((F21+F22+F23)/F24*100)	[Link to F87] =

## ANNUAL REPORT NON-LIFE INSURANCE COMPANIES

INSTITUTION		PERIOD	INSTITUTION NUMBER
ADMINISTRATOR	TELEPHONE		COMP. REG. NO.

Amounts indicated in SEK thousand without decimals

### F. SOLVENCY DECLARATION FOR COMPANIES ONLY CONDUCTING NON-LIFE INSURANCE BUSINESS

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#### REQUIRED SOLVENCY MARGIN

##### First result

<b>F26</b>	Premium income before reinsurance cessions (gross) for direct insurance and accepted reinsurance outside classes 11-13		
<b>F27</b>	Premium income before reinsurance cessions (gross) for direct insurance and accepted reinsurance in classes 11-13		
<b>F28</b>	$F27 \times 1.50$	=	
<b>F29</b>	Premiums in F26 and F27 that were cancelled (and taxes and fees)		
<b>F30</b>	Adjusted premium income (F26+F28-F30)	=	
<b>F31</b>	Gross value of earned premiums outside classes 11-13		
<b>F32</b>	Gross value of earned premiums for classes 11-13		
<b>F33</b>	$F32 \times 1.50$	=	
<b>F34</b>	Adjusted gross value of earned premiums (F31+F33)	=	
<b>F35</b>	The higher of F30 Adjusted premium income and F34 Adjusted gross value		
<b>F36</b>	the portion of F35 less than EUR 53.1 million multiplied by 0.18 2)	=	
<b>F37</b>	the portion of F35 greater than EUR 53.1 million multiplied by 0.16 2)	=	
<b>F38</b>	<b>Total = (F36 + F37) premium basis</b>	=	
<b>F39</b>	Insurance compensations after reinsurance cessions (o.o.a.) for the three most recent preceding financial years	[Link to F61]	
<b>F40</b>	Insurance compensations before reinsurance cessions (gross) for the three most recent preceding financial years	[Link to F62]	
<b>F41</b>	Ratio between insurance compensations o.o.a. and insurance compensations gross (F39/F40)	[Link to F63]	=
<b>F42</b>	The higher of F41 and 0.50	[Link to F64]	=
<b>F43</b>	<b>First result (adjusted premium basis) (F38 x F42)</b>	[Link to F66]	=

## ANNUAL REPORT NON-LIFE INSURANCE COMPANIES

INSTITUTION		PERIOD	INSTITUTION NUMBER
ADMINISTRATOR	TELEPHONE	COMP. REG. NO.	

Amounts indicated in SEK thousand without decimals

### F. SOLVENCY DECLARATION FOR COMPANIES ONLY CONDUCTING NON-LIFE INSURANCE BUSINESS

#### Second result

<b>F44</b>	Paid insurance compensations for direct insurance and accepted reinsurance during the reference period 3) outside classes 11-13		
<b>F45</b>	Paid reinsurance compensations for direct insurance and accepted reinsurance during the reference period 3) for classes 11-13		
<b>F46</b>	F45 x 1.50	=	
<b>F47</b>	Provision for outstanding claims for direct insurance and accepted reinsurance outside excluding classes 11-13 at the end of the reference period		
<b>F48</b>	Provision for outstanding claims for direct insurance and accepted reinsurance for classes 11-13 at the end of the reference period		
<b>F49</b>	F48 x 1.50	=	
<b>F50</b>	Recovered amounts, outside classes 11-13		
<b>F51</b>	Recovered amounts for classes 11-13		
<b>F52</b>	F51 x 1.50	=	
<b>F53</b>	Provision for outstanding claims for direct insurance and accepted reinsurance outside classes 11-13 at the start of the reference period		
<b>F54</b>	Provision for outstanding claims for direct insurance and accepted reinsurance for classes 11-13 at the start of the reference period		
<b>F55</b>	F54 x 1.50	=	
<b>F56</b>	<b>Total for the reference period (F44+F46+F47+F49-F50-F52-F53-F55)</b>	=	
<b>F57</b>	Total insurance compensations divided by the number of years in the reference period	=	
<b>F58</b>	the portion of F57 less than EUR 37.2 million multiplied by 0.26 2)	=	
<b>F59</b>	the portion of F57 greater than EUR 37.2 million multiplied by 0.23 2)	=	
<b>F60</b>	<b>Total (F58+F59) claims basis</b>	=	
<b>F61</b>	Insurance compensations after reinsurance cessions (o.o.a.) for the three most recent preceding financial years	[Link from F39]	
<b>F62</b>	Insurance compensations before reinsurance cessions (gross) for the three most recent preceding financial years	[Link from F40]	
<b>F63</b>	Ratio between F61 and F62	[Link from F41]	
<b>F64</b>	The higher of F63 and 0.50	[Link from F42]	
<b>F65</b>	<b>Second result (adjusted claims basis) (F60 x F64)</b>	[Link to F67]	

## ANNUAL REPORT NON-LIFE INSURANCE COMPANIES

INSTITUTION		PERIOD	INSTITUTION NUMBER
ADMINISTRATOR	TELEPHONE		COMP. REG. NO.

Amounts indicated in SEK thousand without decimals

### F. SOLVENCY DECLARATION FOR COMPANIES ONLY CONDUCTING NON-LIFE INSURANCE BUSINESS

#### Comparison with previous year's solvency margin

<b>F66</b>	First result (adjusted premium basis)	[Link from F43]	=	
<b>F67</b>	Second result (adjusted claims basis)	[Link from F65]	=	
<b>F68</b>	The higher of F66 and F67			
<b>F69</b>	The higher of the preceding year's first and second result			
<b>F70</b>	If F68 is greater than F69: Solvency margin: the higher of F66 and F67 (F68)	[To F77]		
<b>F71</b>	If F69 is greater than F68: Closing provision for outstanding claims on own account			
<b>F72</b>	Ratio between closing and opening provisions for outstanding claims o.o.a. (F71/F72)			
<b>F73</b>	Ratio between closing and opening provisions for outstanding claims o.o.a. (F71/F72)		=	
<b>F74</b>	Solvency margin: Preceding year's solvency margin multiplied by the ratio between closing and opening provisions for outstanding claims o.o.a. (F69 x F73)	[To F77]		

#### Guarantee amount

<b>F75</b>	The company's statutory guarantee amount, in accordance with Chapter 7, sections 26 and 27 of the Insurance Business Act, denominated in EUR 5)		=	
<b>F76</b>	Guarantee amount converted to SFK thousand (F75 x F91) x 0.00	[Link to F78, F82]	=	

#### SUMMARY

<b>F77</b>	Solvency margin, see Comparison with preceding year's solvency margin	[F70 or F74]		
<b>F78</b>	Guarantee amount	[Link from F76]		
<b>F79</b>	Required solvency margin = the higher of F77 and F78	[Link to F80, F89]	=	

#### Requirement on size of own funds

<b>F80</b>	Required solvency margin	[Link from F79]		
<b>F81</b>	One-third of the required solvency margin (F79 / 3)		=	
<b>F82</b>	Guarantee amount	[Link from F76]		
<b>F83</b>	Minimum requirement on adjusted own funds = the higher of F81 and F82			

#### Own funds

<b>F84</b>	Total own funds	[Link from F17]		
<b>F85</b>	Adjusted own funds	[Link from F20]		
<b>F86</b>	B-items (F21+F22+F23)			
<b>F87</b>	Adjusted own funds	[Link from F24]		
<b>F88</b>	At the end of the financial year, own funds totalled	[Link from F17]		
<b>F89</b>	and the required solvency margin	[Link from F79]		
<b>F90</b>	Surplus/deficit (F88 - F89)		=	
<b>F91</b>	Euro rate in SEK for the financial year		=	



## ANNUAL REPORT NON-LIFE INSURANCE COMPANIES

INSTITUTION		PERIOD	INSTITUTION NUMBER
ADMINISTRATOR	TELEPHONE		COMP. REG. NO.

Amounts indicated in SEK thousand without decimals

### F. SOLVENCY DECLARATION FOR COMPANIES ONLY CONDUCTING NON-LIFE INSURANCE BUSINESS

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#### Footnotes

1 This value shall fulfil the requirement set out in Chapter 7, sections 26 and 27 of the Insurance Business Act stipulating that own funds up to one-third of the solvency margin or all of the guarantee amount shall consist of certain items.

2 If the amount announced by the European Community's Commission for the year is higher, this amount should be used as a threshold value

3 In general, the reference period consists of the three most recent preceding years, although for undertakings that primarily underwrite credit insurance or insurance for at least one of storm, hail or frost insurance it shall consist of the seven most recent preceding years

4 Use the number of years, three or seven, that corresponds to the length of the reference period

5 If the amount announced by the European Community's Commission for the year is higher, this amount should be used as a guarantee amount

COMMENTS (max 2,000 characters)

**F92**

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**F93**

ADMINISTRATOR

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## ANNUAL REPORT NON-LIFE INSURANCE COMPANIES

INSTITUTION	
ADMINISTRATOR	TELEPHONE

PERIOD
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INSTITUTION NUMBER
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Amounts indicated in SEK thousand without decimals

### G. CROSS-BORDER OPERATIONS

1	2	3	4	5
No. of ins. yrs (average stock)	Number of claims	Non-life cost	Non-life frequency (no. claims/ stock)	Avg ins. comp. (1,000 * claim cost/no. claims)

#### Motor vehicle liability, excl. freight carriers' liability

<b>G91</b> Belgium					
<b>G92</b> Bulgaria					
<b>G93</b> Cyprus					
<b>G94</b> Denmark					
<b>G95</b> Estonia					
<b>G96</b> Finland					
<b>G97</b> France					
<b>G98</b> Greece					
<b>G99</b> Ireland					
<b>G100</b> Iceland					
<b>G101</b> Italy					
<b>G102</b> Latvia					
<b>G103</b> Liechtenstein					
<b>G104</b> Lithuania					
<b>G105</b> Luxembourg					
<b>G106</b> Malta					
<b>G107</b> Netherlands					
<b>G108</b> Norway					



## ANNUAL REPORT NON-LIFE INSURANCE COMPANIES

INSTITUTION	
ADMINISTRATOR	TELEPHONE

PERIOD
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INSTITUTION NUMBER
COMP. REG. NO.

Amounts indicated in SEK thousand without decimals

### G. CROSS-BORDER OPERATIONS

1	2	3	4	5
No. of ins. yrs (average stock)	Number of claims	Non-life cost	Non-life frequency (no. claims/ stock)	Avg ins. comp. (1,000 * claim cost/no. claims)

#### Motor vehicle liability, excl. freight carriers' liability

G109 Poland					
G110 Portugal					
G111 Rumania					
G112 Slovakia					
G113 Slovenia					
G114 Spain					
G115 United Kingdom					
G116 The Czech Republic					
G117 Germany					
G118 Hungary					
G119 Austria					
G120 Total (G91:G119) =					

**ANNUAL REPORT NON-LIFE INSURANCE COMPANIES**

INSTITUTION	
ADMINISTRATOR	TELEPHONE

PERIOD

INSTITUTION NUMBER
COMP. REG. NO.

Amounts indicated in SEK thousand without decimals

**G. CROSS-BORDER OPERATIONS**

COMMENTS (max 2,000 characters)

**G121**

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**G122**

ADMINISTRATOR

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TELEPHONE

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## ANNUAL REPORT NON-LIFE INSURANCE COMPANIES

INSTITUTION	
ADMINISTRATOR	TELEPHONE

PERIOD
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INSTITUTION NUMBER
COMP. REG. NO.

Amounts indicated in SEK thousand without decimals

### H. PROFITABILITY OF SWEDISH RISKS PER YEAR (SS)

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**Direct insurance of Swedish risks**  
**Analysis of profitability and development of individual risks**  
**Financial year (F)**

H1

- Own share of co-insurance business shall be reported
- A special appendix containing an account of the type(s) of reinsurance cessions applied to each insurance branch during the financial year
- In the insurance classes Fire and forces of nature, Other property damage and General liability only the claims are reported.

#### **Instructions**

- See the notes below.
- Paid amounts in column 7 and provisions in column 8 are given gross, i.e. before reinsurance cessions

## ANNUAL REPORT NON-LIFE INSURANCE COMPANIES

INSTITUTION	
ADMINISTRATOR	TELEPHONE

INSTITUTION NUMBER
COMP. REG. NO.

Amounts indicated in SEK thousand without decimals

### H. PROFITABILITY OF SWEDISH RISKS PER YEAR (SS)

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#### Morbidity and accident insurance <sup>1c)</sup>

H2 State if there are values in the branch

Yes

No

#### Insurance information (amounts in SEK thousand)

		1	2	3	4	5	6
		Claim year (risk year)	Premium income	Provision for unearned premiums <sup>3)</sup>	Unearned premiums total <sup>4)</sup>	Provision for unearned premiums and outstanding risks <sup>5)</sup>	Premiums for reinsurance cession
<b>H3</b>	F-2 <sup>2)</sup>						
<b>H4</b>	F-1 <sup>2)</sup>						
<b>H5</b>	F						

H6

H7

Attach a report on reinsurance cessions, the attachment is sent in written form to Finansinspektionen

Attach a report of applied rules and paid amounts for premium reimbursement.

## ANNUAL REPORT NON-LIFE INSURANCE COMPANIES

INSTITUTION	
ADMINISTRATOR	TELEPHONE

PERIOD
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INSTITUTION NUMBER
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Amounts indicated in SEK thousand without decimals

### H. PROFITABILITY OF SWEDISH RISKS PER YEAR (SS)

Morbidity and accident insurance <sup>1c)</sup> cont'd

Total claim information up to end of F for claims arising each year (amount SEK thousand)

		1	7	8	9	10	11	12
		Claim year (risk year)	Accumulated paid Insurance comp. excl. claims adjustment costs <sup>7)</sup>	Provisions for outstanding claims excl. claims adjustment costs <sup>8)</sup>	Reinsurers' share of col 7	Reinsurers' share of col 8	Total (col 7+col 8)	Total reinsurers' share (col 9 + col 10)
<b>H8</b>	F-9 <sup>6)</sup>							
<b>H9</b>	F-8 <sup>6)</sup>							
<b>H10</b>	F-7 <sup>6)</sup>							
<b>H11</b>	F-6 <sup>6)</sup>							
<b>H12</b>	F-5 <sup>6)</sup>							
<b>H13</b>	F-4 <sup>6)</sup>							
<b>H14</b>	F-3 <sup>6)</sup>							
<b>H15</b>	F-2 <sup>6)</sup>							
<b>H16</b>	F-1 <sup>6)</sup>							
<b>H17</b>	F							

## ANNUAL REPORT NON-LIFE INSURANCE COMPANIES

INSTITUTION	
ADMINISTRATOR	TELEPHONE

PERIOD
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INSTITUTION NUMBER
COMP. REG. NO.

Amounts indicated in SEK thousand without decimals

### H. PROFITABILITY OF SWEDISH RISKS PER YEAR (SS)

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Morbidity and accident insurance <sup>1c)</sup> cont'd

		If amounts are missing enter "0"
	<b>For earlier claim years (risk years) <sup>9)</sup> than reported above, gross:</b>	
<b>H18</b>	During year F paid insurance compensations excluding claims adjustment costs <sup>7)</sup>	
<b>H19</b>	End of year F provisions for outstanding claims excl. claims adjustment costs <sup>8)</sup>	
	<b>For earlier claim years (risk years) <sup>9)</sup> than reported above, reinsurers' share:</b>	
	During year F paid insurance compensations excluding claims adjustment costs <sup>7)</sup>	
<b>H21</b>	End of year F provisions for outstanding claims excl. claims adjustment costs <sup>8)</sup>	
<b>H22</b>	COMMENTS (max 2,000 characters)	

## ANNUAL REPORT NON-LIFE INSURANCE COMPANIES

INSTITUTION	
ADMINISTRATOR	TELEPHONE

INSTITUTION NUMBER
COMP. REG. NO.

Amounts indicated in SEK thousand without decimals

### H. PROFITABILITY OF SWEDISH RISKS PER YEAR (SS)

---

#### Industrial injury insurance <sup>1b)</sup>

**H23** State if there are values in the branch

Yes

No

#### Insurance information (amounts in SEK thousand)

		1	2	3	4	5	6
		Claim year (risk year)	Premium income	Provision for unearned premiums <sup>3)</sup>	Unearned premiums total <sup>4)</sup>	Provision for unearned premiums and outstanding risks <sup>5)</sup>	Premiums for reinsurance cession
<b>H24</b>	F-2 <sup>2)</sup>						
<b>H25</b>	F-1 <sup>2)</sup>						
<b>H26</b>	F						

**H27**

Attach a report on reinsurance cessions, the attachment is sent in written form to Finansinspektionen

**H28**

Attach a report of applied rules and paid amounts for premium reimbursement.

**ANNUAL REPORT NON-LIFE INSURANCE COMPANIES**

INSTITUTION	
ADMINISTRATOR	TELEPHONE

PERIOD
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INSTITUTION NUMBER
COMP. REG. NO.

Amounts indicated in SEK thousand without decimals

**H. PROFITABILITY OF SWEDISH RISKS PER YEAR (SS)**

Industrial injury insurance <sup>1b)</sup> cont'd

Total claim information up to end of F for claims arising each year (amount SEK thousand)

	1	7	8	9	10	11	12
	Claim year (risk year)	Accumulated paid insurance comp. excl. claims adjustment costs <sup>7)</sup>	Provisions for outstanding claims excl. claims adjustment costs <sup>8)</sup>	Reinsurers' share of col 7	Reinsurers' share of col 8	Total (col 7+col 8)	Total reinsurers' share (col 9 + col 10)
<b>H29</b>	F-4 <sup>6)</sup>						
<b>H30</b>	F-3 <sup>6)</sup>						
<b>H31</b>	F-2 <sup>6)</sup>						
<b>H32</b>	F-1 <sup>6)</sup>						
<b>H33</b>	F						

If amounts are missing enter "0"

For earlier claim years (risk years) <sup>9)</sup> than reported above, gross:

<b>H34</b>	During year F paid insurance compensations excluding claims adjustment costs <sup>7)</sup>	
<b>H35</b>	End of year F provisions for outstanding claims excl. claims adjustment costs <sup>8)</sup>	
<b>H36</b>	For earlier claim years (risk years) <sup>9)</sup> than reported above, reinsurers' share: During year F paid insurance compensations excluding claims adjustment costs <sup>7)</sup>	
<b>H37</b>	End of year F provisions for outstanding claims excl. claims adjustment costs <sup>8)</sup>	

**H38** COMMENTS (max 2,000 characters)

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## ANNUAL REPORT NON-LIFE INSURANCE COMPANIES

INSTITUTION	
ADMINISTRATOR	TELEPHONE

INSTITUTION NUMBER
COMP. REG. NO.

Amounts indicated in SEK thousand without decimals

### H. PROFITABILITY OF SWEDISH RISKS PER YEAR (SS)

---

#### Households' comprehensive insurance <sup>1a)</sup>

H39 State if there are values in the branch

Yes

No

#### Insurance information (amounts in SEK thousand)

		1	2	3	4	5	6
		Claim year (risk year)	Premium income	Provision for unearned premiums <sup>3)</sup>	unearned premiums total <sup>4)</sup>	Provision for unearned premiums a outstanding risks <sup>5)</sup>	Premiums for reinsurance cession
<b>H40</b>	F-2 <sup>2)</sup>						
<b>H41</b>	F-1 <sup>2)</sup>						
<b>H42</b>	F						

H43

H44

Attach a report on reinsurance cessions, the attachment is sent in written form to Finansinspektionen

Attach a report of applied rules and paid amounts for premium reimbursement.

**ANNUAL REPORT NON-LIFE INSURANCE COMPANIES**

INSTITUTION	
ADMINISTRATOR	TELEPHONE

PERIOD
--------

INSTITUTION NUMBER
COMP. REG. NO.

Amounts indicated in SEK thousand without decimals

**H. PROFITABILITY OF SWEDISH RISKS PER YEAR (SS)**

Households' comprehensive insurance <sup>1a)</sup> cont'd

Total claim information up to end of F for claims arising each year (amount SEK thousand)

	1	7	8	9	10	11	12
	Claim year (risk year)	Accumulated paid insurance comp. excl. claims adjustment costs <sup>8)</sup>	Provisions for outstanding claims excl. claims adjustment costs <sup>9)</sup>	Reinsurers' share of col 7	Reinsurers' share of col 8	Total (col 7+col 8)	Total reinsurers' share (col 9 + col 10)
<b>H45</b>	F-2 <sup>6)</sup>						
<b>H46</b>	F-1 <sup>6)</sup>						
<b>H47</b>	F						

For earlier claim years (risk years) <sup>9)</sup> than reported above, gross:

**H48** During year F paid insurance compensations excluding claims adjustment costs 7)

**H49** End of year F provisions for outstanding claims excl. claims adjustment costs 8)

For earlier claim years (risk years) <sup>9)</sup> than reported above, reinsurers' share:

During year F paid insurance compensations excluding claims adjustment costs 7)

**H51** End of year F provisions for outstanding claims excl. claims adjustment costs 8)

If amounts are missing  
enter "0"



**H52** COMMENTS (max 2,000 characters)


## ANNUAL REPORT NON-LIFE INSURANCE COMPANIES

INSTITUTION	
ADMINISTRATOR	TELEPHONE

INSTITUTION NUMBER
COMP. REG. NO.

Amounts indicated in SEK thousand without decimals

### H. PROFITABILITY OF SWEDISH RISKS PER YEAR (SS)

---

#### Company and real estate insurance <sup>1c)</sup>

**H53** State if there are values in the branch

Yes

No

#### Insurance information (amounts in SEK thousand)

		1	2	3	4	5	6
		Claim year (risk year)	Premium income	Provision for unearned premiums <sup>3)</sup>	unearned premiums total <sup>4)</sup>	Provision for unearned premiums and outstanding risks <sup>5)</sup>	Premiums for reinsurance cession
<b>H54</b>	F-2 <sup>2)</sup>						
<b>H55</b>	F-1 <sup>2)</sup>						
<b>H56</b>	F						

**H57**

Attach a report on reinsurance cessions, the attachment is sent in written form to Finansinspektionen

**H58**

Attach a report of applied rules and paid amounts for premium reimbursement.

**ANNUAL REPORT NON-LIFE INSURANCE COMPANIES**

INSTITUTION	
ADMINISTRATOR	TELEPHONE

PERIOD
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INSTITUTION NUMBER
COMP. REG. NO.

Amounts indicated in SEK thousand without decimals

**H. PROFITABILITY OF SWEDISH RISKS PER YEAR (SS)**

Company and real estate insurance <sup>1c)</sup> cont'd

Total claim information up to end of F for claims arising each year (amount SEK thousand)

	1	7	8	9	10	11	12
	Claim year (risk year)	Accumulated paid Insurance comp. excl. claims adjustment costs <sup>7)</sup>	Provisions for outstanding claims excl. claims adjustment costs <sup>8)</sup>	Reinsurers' share of col 7	Reinsurers' share of col 8	Total (col 7+col 8)	Total reinsurers' share (col 9 + col 10)
<b>H59</b> F-9 <sup>6)</sup>							
<b>H60</b> F-8 <sup>6)</sup>							
<b>H61</b> F-7 <sup>6)</sup>							
<b>H62</b> F-6 <sup>6)</sup>							
<b>H63</b> F-5 <sup>6)</sup>							
<b>H64</b> F-4 <sup>6)</sup>							
<b>H65</b> F-3 <sup>6)</sup>							
<b>H66</b> F-2 <sup>6)</sup>							
<b>H67</b> F-1 <sup>6)</sup>							
<b>H68</b> F							

**ANNUAL REPORT NON-LIFE INSURANCE COMPANIES**

INSTITUTION	
ADMINISTRATOR	TELEPHONE

PERIOD
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INSTITUTION NUMBER
COMP. REG. NO.

Amounts indicated in SEK thousand without decimals

**H. PROFITABILITY OF SWEDISH RISKS PER YEAR (SS)**

Company and real estate insurance <sup>1c)</sup> cont'd

		If amounts are missing enter "0"
<b>For earlier claim years (risk years) <sup>9)</sup> than reported above, gross:</b>		
<b>H69</b>	During year F paid insurance compensations excluding claims adjustment costs 7)	
<b>H70</b>	End of year F provisions for outstanding claims excl. claims adjustment costs 8)	
<b>For earlier claim years (risk years) <sup>9)</sup> than reported above, reinsurers' share:</b>		
<b>H71</b>	During year F paid insurance compensations excluding claims adjustment costs 7)	
<b>H72</b>	End of year F provisions for outstanding claims excl. claims adjustment costs 8)	
<b>H73</b>	COMMENTS (max 2,000 characters)	

## ANNUAL REPORT NON-LIFE INSURANCE COMPANIES

INSTITUTION	
ADMINISTRATOR	TELEPHONE

INSTITUTION NUMBER
COMP. REG. NO.

Amounts indicated in SEK thousand without decimals

### H. PROFITABILITY OF SWEDISH RISKS PER YEAR (SS)

---

**Motor vehicle insurance (excl. motor hull guarantee) <sup>1a)</sup>**

**H74** State if there are values in the branch      Yes       No

**Insurance information (amounts in SEK thousand)**

		1	2	3	4	5	6
		Claim year (risk year)	Premium income	Provision for unearned premiums <sup>3)</sup>	unearned premiums total <sup>4)</sup>	Provision for unearned premiums and outstanding risks <sup>5)</sup>	Premiums for reinsurance cession
<b>H75</b>	F-2 <sup>2)</sup>						
<b>H76</b>	F-1 <sup>2)</sup>						
<b>H77</b>	F						

**H78**

**H79**

Attach a report on reinsurance cessions, the attachment is sent in written form to Finansinspektionen

Attach a report of applied rules and paid amounts for premium reimbursement.

**ANNUAL REPORT NON-LIFE INSURANCE COMPANIES**

INSTITUTION	
ADMINISTRATOR	TELEPHONE

PERIOD
--------

INSTITUTION NUMBER
COMP. REG. NO.

Amounts indicated in SEK thousand without decimals

**H. PROFITABILITY OF SWEDISH RISKS PER YEAR (SS)**

Motor vehicle insurance (excl. Motor hull guarantee) <sup>1a)</sup> cont'd

Total claim information up to end of F for claims arising each year (amount SEK thousand)

	1	7	8	9	10	11	12
	Claim year (risk year)	Accumulated paid insurance comp. excl. claims adjustment costs <sup>7)</sup>	Provisions for outstanding claims excl. claims adjustment costs <sup>8)</sup>	Reinsurers' share of col 7	Reinsurers' share of col 8	Total (col 7+col 8)	Total reinsurers' share (col 9 + col 10)
<b>H80</b>	F-2 <sup>6)</sup>						
<b>H81</b>	F-1 <sup>6)</sup>						
<b>H82</b>	F						

For earlier claim years (risk years) <sup>9)</sup> than reported above, gross:

If amounts are missing enter "0"

<b>H83</b>	During year F paid insurance compensations excluding claims adjustment costs <sup>7)</sup>	
<b>H84</b>	End of year F provisions for outstanding claims excl. claims adjustment costs <sup>8)</sup>	
<b>H85</b>	For earlier claim years (risk years) <sup>9)</sup> than reported above, reinsurers' share: During year F paid insurance compensations excluding claims adjustment costs <sup>7)</sup>	
<b>H86</b>	End of year F provisions for outstanding claims excl. claims adjustment costs <sup>8)</sup>	

**H87** COMMENTS (max 2,000 characters)


## ANNUAL REPORT NON-LIFE INSURANCE COMPANIES

INSTITUTION	
ADMINISTRATOR	TELEPHONE

PERIOD
--------

INSTITUTION NUMBER
COMP. REG. NO.

Amounts indicated in SEK thousand without decimals

### H. PROFITABILITY OF SWEDISH RISKS PER YEAR (SS)

---

#### Third party motor insurance <sup>1d)</sup>

**H88** State if there are values in the branch

Yes

No

#### Insurance information (amounts in SEK thousand)

		1	2	3	4	5	6
		Claim year (risk year)	Premium income	Provision for unearned premiums <sup>3)</sup>	unearned premiums total <sup>4)</sup>	Provision for unearned premiums a outstanding risks <sup>5)</sup>	Premiums for reinsurance cession
<b>H89</b>	F-2 <sup>2)</sup>						
<b>H90</b>	F-1 <sup>2)</sup>						
<b>H91</b>	F						

**H92**

**H93**

Attach a report on reinsurance cessions, the attachment is sent in written form to Finansinspektionen

Attach a report of applied rules and paid amounts for premium reimbursement.



## ANNUAL REPORT NON-LIFE INSURANCE COMPANIES

INSTITUTION	
ADMINISTRATOR	TELEPHONE

PERIOD
--------

INSTITUTION NUMBER
COMP. REG. NO.

Amounts indicated in SEK thousand without decimals

### H. PROFITABILITY OF SWEDISH RISKS PER YEAR (SS)

Third party motor insurance <sup>1d)</sup> cont'd

Total claim information up to end of F for claims arising each year (amount SEK thousand)

		1	7	8	9	10	11	12
		Claim year (risk year)	Accumulated paid Insurance comp. excl. claims adjustment costs <sup>7)</sup>	Provisions for outstanding claims excl. claims adjustment costs <sup>8)</sup>	Reinsurers' share of col 7	Reinsurers' share of col 8	Total (col 7+col 8)	Total reinsurers' share (col 9 + col 10)
<b>H94</b>	F-14 <sup>6)</sup>							
<b>H95</b>	F-13 <sup>6)</sup>							
<b>H96</b>	F-12 <sup>6)</sup>							
<b>H97</b>	F-11 <sup>6)</sup>							
<b>H98</b>	F-10 <sup>6)</sup>							
<b>H99</b>	F-9 <sup>6)</sup>							
<b>H100</b>	F-8 <sup>6)</sup>							
<b>H101</b>	F-7 <sup>6)</sup>							
<b>H102</b>	F-6 <sup>6)</sup>							
<b>H103</b>	F-5 <sup>6)</sup>							
<b>H104</b>	F-4 <sup>6)</sup>							
<b>H105</b>	F-3 <sup>6)</sup>							
<b>H106</b>	F-2 <sup>6)</sup>							
<b>H107</b>	F-1 <sup>6)</sup>							
<b>H108</b>	F							

## ANNUAL REPORT NON-LIFE INSURANCE COMPANIES

INSTITUTION	
ADMINISTRATOR	TELEPHONE

PERIOD
--------

INSTITUTION NUMBER
COMP. REG. NO.

Amounts indicated in SEK thousand without decimals

### H. PROFITABILITY OF SWEDISH RISKS PER YEAR (SS)

---

Third party motor insurance <sup>1d)</sup> cont'd

	If amounts are missing enter "0"
<b>For earlier claim years (risk years) <sup>9)</sup> than reported above, gross:</b>	
<b>H109</b> During year F paid insurance compensations excluding claims adjustment costs 7)	
<b>H110</b> End of year F provisions for outstanding claims excl. claims adjustment costs 8)	
<b>For earlier claim years (risk years) <sup>9)</sup> than reported above, reinsurers' share:</b>	
<b>H111</b> During year F paid insurance compensations excluding claims adjustment costs 7)	
<b>H112</b> End of year F provisions for outstanding claims excl. claims adjustment costs 8)	
<b>H113</b> COMMENTS (max 2,000 characters)	

## ANNUAL REPORT NON-LIFE INSURANCE COMPANIES

INSTITUTION	
ADMINISTRATOR	TELEPHONE

INSTITUTION NUMBER
COMP. REG. NO.

Amounts indicated in SEK thousand without decimals

### H. PROFITABILITY OF SWEDISH RISKS PER YEAR (SS)

---

#### Maritime hull insurance <sup>1b)</sup>

H114 State if there are values in the branch

Yes

No

#### Insurance information (amounts in SEK thousand)

	1	2	3	4	5	6
	Claim year (risk year)	Premium income	Provision for unearned premiums <sup>3)</sup>	unearned premiums total <sup>4)</sup>	Provision for unearned premiums and outstanding risks <sup>5)</sup>	Premiums for reinsurance cession
H115 F-2 <sup>2)</sup>						
H116 F-1 <sup>2)</sup>						
H117 F						

H118

Attach a report on reinsurance cessions, the attachment is sent in written form to Finansinspektionen

H119

Attach a report of applied rules and paid amounts for premium reimbursement.

## ANNUAL REPORT NON-LIFE INSURANCE COMPANIES

INSTITUTION	
ADMINISTRATOR	TELEPHONE

PERIOD
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INSTITUTION NUMBER
COMP. REG. NO.

Amounts indicated in SEK thousand without decimals

### H. PROFITABILITY OF SWEDISH RISKS PER YEAR (SS)

Maritime hull insurance <sup>1b)</sup> cont'd

Total claim information up to end of F for claims arising each year (amount SEK thousand)

		1	7	8	9	10	11	12
		Claim year (risk year)	Accumulated paid insurance comp. excl. claims adjustment costs <sup>7)</sup>	Provisions for outstanding claims excl. claims adjustment costs <sup>8)</sup>	Reinsurers' share of col 7	Reinsurers' share of col 8	Total (col 7+col 8)	Total reinsurers' share (col 9 + col 10)
<b>H120</b>	F-4 <sup>6)</sup>							
<b>H121</b>	F-3 <sup>6)</sup>							
<b>H122</b>	F-2 <sup>6)</sup>							
<b>H123</b>	F-1 <sup>6)</sup>							
<b>H124</b>	F							

**For earlier claim years (risk years) <sup>9)</sup> than reported above, gross:**

**H125** During year F paid insurance compensations excluding claims adjustment costs <sup>7)</sup>

**H126** End of year F provisions for outstanding claims excl. claims adjustment costs <sup>8)</sup>

**For earlier claim years (risk years) <sup>9)</sup> than reported above, reinsurers' share:**

During year F paid insurance compensations excluding claims adjustment costs <sup>7)</sup>

**H128** End of year F provisions for outstanding claims excl. claims adjustment costs <sup>8)</sup>

**If amounts are missing  
enter "0"**



**H129** COMMENTS (max 2,000 characters)


## ANNUAL REPORT NON-LIFE INSURANCE COMPANIES

INSTITUTION	
ADMINISTRATOR	TELEPHONE

PERIOD
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INSTITUTION NUMBER
COMP. REG. NO.

Amounts indicated in SEK thousand without decimals

### H. PROFITABILITY OF SWEDISH RISKS PER YEAR (SS)

---

#### Aviation insurance <sup>1b)</sup>

H130 State if there are values in the branch

Yes

No

#### Insurance information (amounts in SEK thousand)

		1	2	3	4	5	6
		Claim year (risk year)	Premium income	Provision for unearned premiums <sup>3)</sup>	unearned premiums total <sup>4)</sup>	Provision for unearned premiums a outstanding risks <sup>5)</sup>	Premiums for reinsurance cession
H131	F-2 <sup>2)</sup>						
H132	F-1 <sup>2)</sup>						
H133	F						

H134

H135

Attach a report on reinsurance cessions, the attachment is sent in written form to Finansinspektionen

Attach a report of applied rules and paid amounts for premium reimbursement.

## ANNUAL REPORT NON-LIFE INSURANCE COMPANIES

INSTITUTION	
ADMINISTRATOR	TELEPHONE

PERIOD
--------

INSTITUTION NUMBER
COMP. REG. NO.

Amounts indicated in SEK thousand without decimals

### H. PROFITABILITY OF SWEDISH RISKS PER YEAR (SS)

Aviation insurance <sup>1b)</sup> cont'd

Total claim information up to end of F for claims arising each year (amount SEK thousand)

		1	7	8	9	10	11	12
		Claim year (risk year)	Accumulated paid insurance comp. excl. claims adjustment costs <sup>7)</sup>	Provisions for outstanding claims excl. claims adjustment costs <sup>8)</sup>	Reinsurers' share of col 7	Reinsurers' share of col 8	Total (col 7+col 8)	Total reinsurers' share (col 9 + col 10)
<b>H136</b>	F-4 <sup>6)</sup>							
<b>H137</b>	F-3 <sup>6)</sup>							
<b>H138</b>	F-2 <sup>6)</sup>							
<b>H139</b>	F-1 <sup>6)</sup>							
<b>H140</b>	F							

**For earlier claim years (risk years) <sup>9)</sup> than reported above, gross:**

**H141** During year F paid insurance compensations excluding claims adjustment costs <sup>7)</sup>

**H142** End of year F provisions for outstanding claims excl. claims adjustment costs <sup>8)</sup>

**H143 For earlier claim years (risk years) <sup>9)</sup> than reported above, reinsurers' share:**

During year F paid insurance compensations excluding claims adjustment costs <sup>7)</sup>

**H144** End of year F provisions for outstanding claims excl. claims adjustment costs <sup>8)</sup>

If amounts are missing  
enter "0"



**H145** COMMENTS (max 2,000 characters)


## ANNUAL REPORT NON-LIFE INSURANCE COMPANIES

INSTITUTION	
ADMINISTRATOR	TELEPHONE

PERIOD
--------

INSTITUTION NUMBER
COMP. REG. NO.

Amounts indicated in SEK thousand without decimals

### H. PROFITABILITY OF SWEDISH RISKS PER YEAR (SS)

---

#### Transport insurance <sup>1b)</sup>

**H146** State if there are values in the branch

Yes

No

#### Insurance information (amounts in SEK thousand)

		1	2	3	4	5	6
		Claim year (risk year)	Premium income	Provision for unearned premiums <sup>3)</sup>	unearned premiums total <sup>4)</sup>	Provision for unearned premiums a outstanding risks <sup>5)</sup>	Premiums for reinsurance cession
<b>H147</b>	F-2 <sup>2)</sup>						
<b>H148</b>	F-1 <sup>2)</sup>						
<b>H149</b>	F						

**H150**

**H151**

Attach a report on reinsurance cessions, the attachment is sent in written form to Finansinspektionen

Attach a report of applied rules and paid amounts for premium reimbursement.

**ANNUAL REPORT NON-LIFE INSURANCE COMPANIES**

INSTITUTION	
ADMINISTRATOR	TELEPHONE

PERIOD
--------

INSTITUTION NUMBER
COMP. REG. NO.

Amounts indicated in SEK thousand without decimals

**H. PROFITABILITY OF SWEDISH RISKS PER YEAR (SS)**

Transport insurance <sup>1b)</sup> cont'd

Total claim information up to end of F for claims arising each year (amount SEK thousand)

	1	7	8	9	10	11	12
	Claim year (risk year)	Accumulated paid insurance comp. excl. claims adjustment costs <sup>7)</sup>	Provisions for outstanding claims excl. claims adjustment costs <sup>8)</sup>	Reinsurers' share of col 7	Reinsurers' share of col 8	Total (col 7+col 8)	Total reinsurers' share (col 9 + col 10)
<b>H152</b> F-4 <sup>6)</sup>							
<b>H153</b> F-3 <sup>6)</sup>							
<b>H154</b> F-2 <sup>6)</sup>							
<b>H155</b> F-1 <sup>6)</sup>							
<b>H156</b> F							

If amounts are missing  
enter "0"

- For earlier claim years (risk years) <sup>9)</sup> than reported above, gross:**
- H157** During year F paid insurance compensations excluding claims adjustment costs <sup>7)</sup>
- H158** End of year F provisions for outstanding claims excl. claims adjustment costs <sup>8)</sup>
- For earlier claim years (risk years) <sup>9)</sup> than reported above, reinsurers' share:**
- During year F paid insurance compensations excluding claims adjustment costs <sup>7)</sup>
- H160** End of year F provisions for outstanding claims excl. claims adjustment costs <sup>8)</sup>


**H161** COMMENTS (max 2,000 characters)




## ANNUAL REPORT NON-LIFE INSURANCE COMPANIES

INSTITUTION	
ADMINISTRATOR	TELEPHONE

INSTITUTION NUMBER
COMP. REG. NO.

Amounts indicated in SEK thousand without decimals

### H. PROFITABILITY OF SWEDISH RISKS PER YEAR (SS)

---

#### Credit and guarantee insurance <sup>1b)</sup>

H162 State if there are values in the branch

Yes

No

#### Insurance information (amounts in SEK thousand)

		1	2	3	4	5	6
		Claim year (risk year)	Premium income	Provision for unearned premiums <sup>3)</sup>	unearned premiums total <sup>4)</sup>	Provision for unearned premiums a outstanding risks <sup>5)</sup>	Premiums for reinsurance cession
<b>H163</b>	F-2 <sup>2)</sup>						
<b>H164</b>	F-1 <sup>2)</sup>						
<b>H165</b>	F						

H166

H167

Attach a report on reinsurance cessions, the attachment is sent in written form to Finansinspektionen

Attach a report of applied rules and paid amounts for premium reimbursement.

**ANNUAL REPORT NON-LIFE INSURANCE COMPANIES**

INSTITUTION	
ADMINISTRATOR	TELEPHONE

PERIOD
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INSTITUTION NUMBER
COMP. REG. NO.

Amounts indicated in SEK thousand without decimals

**H. PROFITABILITY OF SWEDISH RISKS PER YEAR (SS)**

Credit and guarantee insurance <sup>1b)</sup> cont'd

Total claim information up to end of F for claims arising each year (amount SEK thousand)

	1	7	8	9	10	11	12
	Claim year (risk year)	Accumulated paid insurance comp. excl. claims adjustment costs <sup>7)</sup>	Provisions for outstanding claims excl. claims adjustment costs <sup>8)</sup>	Reinsurers' share of col 7	Reinsurers' share of col 8	Total (col 7+col 8)	Total reinsurers' share (col 9 + col 10)
<b>H168</b> F-4 <sup>6)</sup>							
<b>H169</b> F-3 <sup>6)</sup>							
<b>H170</b> F-2 <sup>6)</sup>							
<b>H171</b> F-1 <sup>6)</sup>							
<b>H172</b> F							

For earlier claim years (risk years) <sup>9)</sup> than reported above, gross:

**H173** During year F paid insurance compensations excluding claims adjustment costs <sup>7)</sup>

**H174** End of year F provisions for outstanding claims excl. claims adjustment costs <sup>8)</sup>

For earlier claim years (risk years) <sup>9)</sup> than reported above, reinsurers' share:

During year F paid insurance compensations excluding claims adjustment costs <sup>7)</sup>

**H176** End of year F provisions for outstanding claims excl. claims adjustment costs <sup>8)</sup>

If amounts are missing  
enter "0"

**H177** COMMENTS (max 2,000 characters)


## ANNUAL REPORT NON-LIFE INSURANCE COMPANIES

INSTITUTION	
ADMINISTRATOR	TELEPHONE

PERIOD
--------

INSTITUTION NUMBER
COMP. REG. NO.

Amounts indicated in SEK thousand without decimals

### H. PROFITABILITY OF SWEDISH RISKS PER YEAR (SS)

---

#### Redundancy-pay insurance <sup>1b)</sup>

H178 State if there are values in the branch

Yes

No

#### Insurance information (amounts in SEK thousand)

		1	2	3	4	5	6
		Claim year (risk year)	Premium income	Provision for unearned premiums <sup>3)</sup>	unearned premiums total <sup>4)</sup>	Provision for unearned premiums a outstanding risks <sup>5)</sup>	Premiums for reinsurance cession
H179	F-2 <sup>2)</sup>						
H180	F-1 <sup>2)</sup>						
H181	F						

H182

H183

Attach a report on reinsurance cessions, the attachment is sent in written form to Finansinspektionen

Attach a report of applied rules and paid amounts for premium reimbursement.

**ANNUAL REPORT NON-LIFE INSURANCE COMPANIES**

INSTITUTION	
ADMINISTRATOR	TELEPHONE

PERIOD
--------

INSTITUTION NUMBER
COMP. REG. NO.

Amounts indicated in SEK thousand without decimals

**H. PROFITABILITY OF SWEDISH RISKS PER YEAR (SS)**

Redundancy-pay insurance <sup>1b)</sup> cont'd

Total claim information up to end of F for claims arising each year (amount SEK thousand)

	1	7	8	9	10	11	12
	Claim year (risk year)	Accumulated paid Insurance comp. excl. claims adjustment costs <sup>7)</sup>	Provisions for outstanding claims excl. claims adjustment costs <sup>8)</sup>	Reinsurers' share of col 7	Reinsurers' share of col 8	Total (col 7+col 8)	Total reinsurers' share (col 9 + col 10)
<b>H184</b>	F-4 <sup>6)</sup>						
<b>H185</b>	F-3 <sup>6)</sup>						
<b>H186</b>	F-2 <sup>6)</sup>						
<b>H187</b>	F-1 <sup>6)</sup>						
<b>H188</b>	F						

For earlier claim years (risk years) <sup>9)</sup> than reported above, gross:

**H189** During year F paid insurance compensations excluding claims adjustment costs <sup>7)</sup>

**H190** End of year F provisions for outstanding claims excl. claims adjustment costs <sup>8)</sup>

For earlier claim years (risk years) <sup>9)</sup> than reported above, reinsurers' share:

During year F paid insurance compensations excluding claims adjustment costs <sup>7)</sup>

**H192** End of year F provisions for outstanding claims excl. claims adjustment costs <sup>8)</sup>

If amounts are missing enter "0"

**H193** COMMENTS (max 2,000 characters)


## ANNUAL REPORT NON-LIFE INSURANCE COMPANIES

INSTITUTION	
ADMINISTRATOR	TELEPHONE

PERIOD
--------

INSTITUTION NUMBER
COMP. REG. NO.

Amounts indicated in SEK thousand without decimals

### H. PROFITABILITY OF SWEDISH RISKS PER YEAR (SS)

---

#### Livestock insurance <sup>1a)</sup>

H194 State if there are values in the branch

Yes

No

#### Insurance information (amounts in SEK thousand)

		1	2	3	4	5	6
		Claim year (risk year)	Premium income	Provision for unearned premiums <sup>3)</sup>	unearned premiums total <sup>4)</sup>	Provision for unearned premiums a outstanding risks <sup>5)</sup>	Premiums for reinsurance cession
<b>H195</b>	F-2 <sup>2)</sup>						
<b>H196</b>	F-1 <sup>2)</sup>						
<b>H197</b>	F						

H198

H199

Attach a report on reinsurance cessions, the attachment is sent in written form to Finansinspektionen

Attach a report of applied rules and paid amounts for premium reimbursement.

## ANNUAL REPORT NON-LIFE INSURANCE COMPANIES

INSTITUTION	
ADMINISTRATOR	TELEPHONE

PERIOD
--------

INSTITUTION NUMBER
COMP. REG. NO.

Amounts indicated in SEK thousand without decimals

### H. PROFITABILITY OF SWEDISH RISKS PER YEAR (SS)

Livestock insurance <sup>1a)</sup> cont'd

Total claim information up to end of F for claims arising each year (amount SEK thousand)

		1	7	8	9	10	11	12
		Claim year (risk year)	Accumulated paid insurance comp. excl. claims adjustment costs <sup>7)</sup>	Provisions for outstanding claims excl. claims adjustment costs <sup>8)</sup>	Reinsurers' share of col 7	Reinsurers' share of col 8	Total (col 7+col 8)	Total reinsurers' share (col 9 + col 10)
<b>H200</b>	F-2 <sup>6)</sup>							
<b>H201</b>	F-1 <sup>6)</sup>							
<b>H202</b>	F							

For earlier claim years (risk years) <sup>9)</sup> than reported above, gross:

**H203** During year F paid insurance compensations excluding claims adjustment costs <sup>7)</sup>

**H204** End of year F provisions for outstanding claims excl. claims adjustment costs <sup>8)</sup>

For earlier claim years (risk years) <sup>9)</sup> than reported above, reinsurers' share:

During year F paid insurance compensations excluding claims adjustment costs <sup>7)</sup>

**H206** End of year F provisions for outstanding claims excl. claims adjustment costs <sup>8)</sup>

If amounts are missing  
enter "0"

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**H207** COMMENTS (max 2,000 characters)

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## ANNUAL REPORT NON-LIFE INSURANCE COMPANIES

INSTITUTION	
ADMINISTRATOR	TELEPHONE

INSTITUTION NUMBER
COMP. REG. NO.

Amounts indicated in SEK thousand without decimals

### H. PROFITABILITY OF SWEDISH RISKS PER YEAR (SS)

---

**Other branches** <sup>1b)</sup>

**H208** State if there are values in the branch

Yes

No

**Insurance information (amounts in SEK thousand)**

		1	2	3	4	5	6
		Claim year (risk year)	Premium income	Provision for unearned premiums <sup>3)</sup>	unearned premiums total <sup>4)</sup>	Provision for unearned premiums and outstanding risks <sup>5)</sup>	Premiums for reinsurance cession
<b>H209</b>	F-2 <sup>2)</sup>						
<b>H210</b>	F-1 <sup>2)</sup>						
<b>H211</b>	F						

**H212**

Attach a report on reinsurance cessions, the attachment is sent in written form to Finansinspektionen

**H213**

Attach a report of applied rules and paid amounts for premium reimbursement.

## ANNUAL REPORT NON-LIFE INSURANCE COMPANIES

INSTITUTION	
ADMINISTRATOR	TELEPHONE

PERIOD
--------

INSTITUTION NUMBER
COMP. REG. NO.

Amounts indicated in SEK thousand without decimals

### H. PROFITABILITY OF SWEDISH RISKS PER YEAR (SS)

Other branches <sup>1b)</sup> cont'd

Total claim information up to end of F for claims arising each year (amount SEK thousand)

		1	7	8	9	10	11	12
		Claim year (risk year)	Accumulated paid insurance comp. excl. claims adjustment costs <sup>7)</sup>	Provisions for outstanding claims excl. claims adjustment costs <sup>8)</sup>	Reinsurers' share of col 7	Reinsurers' share of col 8	Total (col 7+col 8)	Total reinsurers' share (col 9 + col 10)
<b>H214</b>	F-4 <sup>6)</sup>							
<b>H215</b>	F-3 <sup>6)</sup>							
<b>H216</b>	F-2 <sup>6)</sup>							
<b>H217</b>	F-1 <sup>6)</sup>							
<b>H218</b>	F							

**For earlier claim years (risk years) <sup>9)</sup> than reported above, gross:**

**H219** During year F paid insurance compensations excluding claims adjustment costs <sup>7)</sup>

**H220** End of year F provisions for outstanding claims excl. claims adjustment costs <sup>8)</sup>

**For earlier claim years (risk years) <sup>9)</sup> than reported above, reinsurers' share:**

During year F paid insurance compensations excluding claims adjustment costs <sup>7)</sup>

**H222** End of year F provisions for outstanding claims excl. claims adjustment costs <sup>8)</sup>

**If amounts are missing  
enter "0"**

**H223** COMMENTS (max 2,000 characters)




## ANNUAL REPORT NON-LIFE INSURANCE COMPANIES

INSTITUTION	
ADMINISTRATOR	TELEPHONE

PERIOD
--------

INSTITUTION NUMBER
COMP. REG. NO.

Amounts indicated in SEK thousand without decimals

### H. PROFITABILITY OF SWEDISH RISKS PER YEAR (SS)

---

Insurance classes reported separately

General liability <sup>1c)</sup>

Total claim information up to end of F for claims arising each year (amount SEK thousand)

		1	7	8	9	10	11	12
		Claim year (risk year)	Accumulated paid Insurance comp. excl. claims adjustment costs <sup>7)</sup>	Provisions for outstanding claims excl. claims adjustment costs <sup>8)</sup>	Reinsurers' share of col 7	Reinsurers' share of col 8	Total (col 7+col 8)	Total reinsurers' share (col 9 + col 10)
<b>H224</b>	F-9	<sup>6)</sup>						
<b>H225</b>	F-8	<sup>6)</sup>						
<b>H226</b>	F-7	<sup>6)</sup>						
<b>H227</b>	F-6	<sup>6)</sup>						
<b>H228</b>	F-5	<sup>6)</sup>						
<b>H229</b>	F-4	<sup>6)</sup>						
<b>H230</b>	F-3	<sup>6)</sup>						
<b>H231</b>	F-2	<sup>6)</sup>						
<b>H232</b>	F-1	<sup>6)</sup>						
<b>H233</b>	F							

## ANNUAL REPORT NON-LIFE INSURANCE COMPANIES

INSTITUTION	
ADMINISTRATOR	TELEPHONE

PERIOD
--------

INSTITUTION NUMBER
COMP. REG. NO.

Amounts indicated in SEK thousand without decimals

### H. PROFITABILITY OF SWEDISH RISKS PER YEAR (SS)

---

**General liability <sup>1c)</sup> cont'd**

**For earlier claim years (risk years) <sup>9)</sup> than reported above, gross:**

**If amounts are missing  
enter "0"**

<b>H234</b>	During year F paid insurance compensations excluding claims adjustment costs 7)	
<b>H235</b>	End of year F provisions for outstanding claims excl. claims adjustment costs 8)	
<b>H236</b>	<b>For earlier claim years (risk years) <sup>9)</sup> than reported above, reinsurers' share:</b>	
	During year F paid insurance compensations excluding claims adjustment costs 7)	
<b>H237</b>	End of year F provisions for outstanding claims excl. claims adjustment costs 8)	

COMMENTS (max 2,000 characters)

<b>H238</b>	
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## ANNUAL REPORT NON-LIFE INSURANCE COMPANIES

INSTITUTION	
ADMINISTRATOR	TELEPHONE

PERIOD
--------

INSTITUTION NUMBER
COMP. REG. NO.

Amounts indicated in SEK thousand without decimals

### H. PROFITABILITY OF SWEDISH RISKS PER YEAR (SS)

---

#### Fire and other damages to property <sup>1b)</sup>

Total claim information up to end of F for claims arising each year (amount SEK thousand)

		1	7	8	9	10	11	12
		Claim year (risk year)	Accumulated paid Insurance comp. excl. claims adjustment costs <sup>7)</sup>	Provisions for outstanding claims excl. claims adjustment costs <sup>8)</sup>	Reinsurers' share of col 7	Reinsurers' share of col 8	Total (col 7+col 8)	Total reinsurers' share (col 9 + col 10)
<b>H239</b>	F-4 <sup>6)</sup>							
<b>H240</b>	F-3 <sup>6)</sup>							
<b>H241</b>	F-2 <sup>6)</sup>							
<b>H242</b>	F-1 <sup>6)</sup>							
<b>H243</b>	F							

## ANNUAL REPORT NON-LIFE INSURANCE COMPANIES

INSTITUTION	
ADMINISTRATOR	TELEPHONE

PERIOD
--------

INSTITUTION NUMBER
COMP. REG. NO.

Amounts indicated in SEK thousand without decimals

### H. PROFITABILITY OF SWEDISH RISKS PER YEAR (SS)

#### Fire and other damages to property <sup>1b)</sup> cont'd

For earlier claim years (risk years) <sup>9)</sup> than reported above, gross:

If amounts are missing  
enter "0"

<b>H244</b>	During year F paid insurance compensations excluding claims adjustment costs 7)	
<b>H245</b>	End of year F provisions for outstanding claims excl. claims adjustment costs 8)	
<b>H246</b>	<b>For earlier claim years (risk years) <sup>9)</sup> than reported above, reinsurers' share:</b>	
	During year F paid insurance compensations excluding claims adjustment costs 7)	
<b>H247</b>	End of year F provisions for outstanding claims excl. claims adjustment costs 8)	

COMMENTS (max 2,000 characters)

<b>H248</b>	

## ANNUAL REPORT NON-LIFE INSURANCE COMPANIES

INSTITUTION	
ADMINISTRATOR	TELEPHONE

PERIOD
--------

INSTITUTION NUMBER
COMP. REG. NO.

Amounts indicated in SEK thousand without decimals

### H. PROFITABILITY OF SWEDISH RISKS PER YEAR (SS)

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#### Footnotes

- 1 The following applies when reporting claims information for each insurance branch:  
Branches with the footnote **1a)** shall provide the information in column 7 to 10 for the years F to F-2  
Branches with the footnote **1b)** shall provide the information in column 7 to 10 for the years F to F-4  
Branches with the footnote **1c)** shall provide the information in column 7 to 10 for the years F to F-9  
Branches with the footnote **1d)** shall provide the information in column 7 to 10 for the years F to F-14  
Information for earlier claim years than those reported separately shall be provided in the footnotes under column 12 for each insurance branch.
- 2 Information in column 2 to 6 is provided for the years F to F-2. Information for year F-2 is the same as for F-1 in the preceding year's report, and for year F-1 as the information for year F, unless information provided in the previous year's report needs to be corrected.
- 3 It follows that unearned premiums should be calculated pro rata temporis only with regard to the insurance's due date and actual premium.
- 4 Earned premiums in total shall consist of the sum of unearned premiums from preceding year and the year's premium income less unearned premiums at the end of the year. If premiums have been reimbursed, which were reported as income during the risk year, a report on the applied rules and paid amounts shall be submitted as a separate attachment to this form.
- 5 According to Appendix 3, section 37 of Finansinspektionen's regulations regarding annual reports at insurance companies.
- 6 Information provided for claims arising F-14 to F-1 that will normally differ from the preceding year's reported information for the corresponding claim year (in years F-13 to F) since the current information shall be based on revised data at the end of year F.
- 7 Paid insurance compensation also includes the capital value of decided final life annuities///. Paid life annuity amounts are not included. Index-linking costs for older third party motor life annuities during financial year F burden risk year F
- 8 Provision for outstanding claims excl. claims adjustment costs shall include provision for arising but unreported claims (unspecified claims). The provision for unearned premiums and outstanding risks for disability and non-life annuities are not included.
- 9 Depending on insurance branch, see footnote 1.

**ANNUAL REPORT NON-LIFE INSURANCE COMPANIES**

INSTITUTION	
ADMINISTRATOR	TELEPHONE

PERIOD
--------

INSTITUTION NUMBER
COMP. REG. NO.

Amounts indicated in SEK thousand without decimals

**H. PROFITABILITY OF SWEDISH RISKS PER YEAR (SS)**

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<b>H249</b>	ADMINISTRATOR	
	TELEPHONE	
	E-MAIL	

## ANNUAL REPORT NON-LIFE INSURANCE COMPANIES

INSTITUTION	
ADMINISTRATOR	TELEPHONE

INSTITUTION NUMBER
COMP. REG. NO.

Financial year, F

Amounts indicated in SEK thousand without decimals

### I. THIRD PARTY

Paid compensations and provisions for claims arising before the end of year F, including capital values for life annuities.

**The company's own claims**

1	2	3	4	5	6	7
<b>P claims. Personal injury compensation</b>			<b>E claims. Other compensation</b> , also those arising in conjunction with personal injury			<b>Total</b>
Paid compensations for claims		Prov. for outst. claims (excl. claims adj. costs)	Paid compensations for claims		Prov. for outst. claims (excl. claims adj. costs)	(column 1:6)
until F-1	year F	end of year F	and including	year F	end of year F	

Excl. paid life annuity amounts for claim year

I1	up to an including F-15						
I2	F-14						
I3	F-13						
I4	F-12						
I5	F-11						
I6	F-10						
I7	F-9						
I8	F-8						
I9	F-7						
I10	F-6						
I11	F-5						
I12	F-4						
I13	F-3						
I14	F-2						
I15	F-1						
I16	F						

## ANNUAL REPORT NON-LIFE INSURANCE COMPANIES

INSTITUTION	
ADMINISTRATOR	TELEPHONE

PERIOD
--------

INSTITUTION NUMBER
COMP. REG. NO.

Financial year, F

Amounts indicated in SEK thousand without decimals

### I. THIRD PARTY

#### The company's own claims

	1	2	3	4	5	6	7
	<b>P claims. Personal injury compensation</b>			<b>E claims. Other compensation</b> , also those arising in conjunction with personal injury			<b>Total</b>
	Paid compensations for claims		Prov. for outst. claims (excl. claims adj. costs)	Paid compensations for claims		Prov. for outst. claims (excl. claims adj. costs)	
	up to and including year F		end of year F	up to and including year F		end of year F	(column 1:6)

Excl. paid life annuity amounts for claim year

**117** Deducted during year F, established capital values for life annuities for life annuities

**118** Added during year F, paid life annuity amounts

**119 Total**


#### Claims settled or allocated by Swedish Motor Insurers

**120** Paid indemnification during year F

**121** Prov. for outstanding claims (excl. claims adjustment costs)




# ANNUAL REPORT NON-LIFE INSURANCE COMPANIES

INSTITUTION	
ADMINISTRATOR	TELEPHONE

PERIOD
--------

INSTITUTION NUMBER
COMP. REG. NO.

Financial year, F

Amounts indicated in SEK thousand without decimals

## I. THIRD PARTY

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COMMENTS (max 2,000 characters)

I22

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I23

ADMINISTRATOR

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TELEPHONE

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E-MAIL

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## ANNUAL REPORT NON-LIFE INSURANCE COMPANIES

INSTITUTION	
ADMINISTRATOR	TELEPHONE

INSTITUTION NUMBER
COMP. REG. NO.

### J. THIRD PARTY MOTOR, processing times

---

#### CLAIM YEAR F-7 (Y)

Reporting year	Accumulated number reported	Calculated number additional	Total calculated	Completed up to					
				Y	Y + 1	Y + 2	Y + 3	Y + 4	Y + 5
J22 Y		/							
J23 > Y				/					
J24 Total									
					Y + 6	Y + 7			
J22 Y									
J23 > Y									
J24 Total									



## ANNUAL REPORT NON-LIFE INSURANCE COMPANIES

INSTITUTION	
ADMINISTRATOR	TELEPHONE

INSTITUTION NUMBER
COMP. REG. NO.

### J. THIRD PARTY MOTOR, processing times

---

#### CLAIM YEAR F-5 (Y)

Reporting year	Accumulated number reported	Calculated number additional	Total calculated	Completed up to					
				Y	Y + 1	Y + 2	Y + 3	Y + 4	Y + 5
J28 Y		/							
J29 > Y				/					
J30 Total									

#### CLAIM YEAR F-4 (Y)

Reporting year	Accumulated number reported	Calculated number additional	Total calculated	Completed up to			
				Y	Y + 1	Y + 2	Y + 3
J31 Y		/					
J32 > Y				/			
J33 Total							

## ANNUAL REPORT NON-LIFE INSURANCE COMPANIES

INSTITUTION	
ADMINISTRATOR	TELEPHONE

INSTITUTION NUMBER
COMP. REG. NO.

### J. THIRD PARTY MOTOR, processing times

---

#### CLAIM YEAR F-3 (Y)

Reporting year	Accumulated number reported	Calculated number additional	Total calculated	Completed up to			
				Y	Y + 1	Y + 2	Y + 3
J34 Y		/					
J35 > Y				/			
J36 Total							

#### CLAIM YEAR F-2 (Y)

Reporting year	Accumulated number reported	Calculated number additional	Total calculated	Completed up to		
				Y	Y + 1	Y + 2
J37 Y		/				
J38 > Y				/		
J39 Total						

## ANNUAL REPORT NON-LIFE INSURANCE COMPANIES

INSTITUTION	
ADMINISTRATOR	TELEPHONE

INSTITUTION NUMBER
COMP. REG. NO.

### J. THIRD PARTY MOTOR, processing times

---

#### CLAIM YEAR F-1 (Y)

Reporting year	Accumulated number reported	Calculated number additional	Total calculated	Completed up to	
				Y	Y + 1
J40 Y		/			
J41 > Y				/	
J42 Total					

#### CLAIM YEAR F (Y)

Reporting year	Accumulated number reported	Calculated number additional	Total calculated	Completed up to
				Y
J43 Y		/		
J44 > Y				/
J45 Total				

# ANNUAL REPORT NON-LIFE INSURANCE COMPANIES

INSTITUTION	
ADMINISTRATOR	TELEPHONE

PERIOD
--------

INSTITUTION NUMBER
COMP. REG. NO.

## J. THIRD PARTY MOTOR, processing times

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COMMENTS (max 2,000 characters)

**J46**

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ADMINISTRATOR

**J47**

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TELEPHONE

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E-MAIL

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## ANNUAL REPORT NON-LIFE INSURANCE COMPANIES

INSTITUTION	
ADMINISTRATOR	TELEPHONE

PERIOD
--------

INSTITUTION NUMBER
COMP. REG. NO.

Amounts indicated in SEK thousand without decimals

### K. REPORT ON ESTABLISHED LIFE ANNUITIES

#### ANALYSIS OF MORTALITY ASSUMPTIONS IN ESTABLISHED/// LIFE ANNUITIES

Comparison between the mortality assumptions in the technical provisions and actual outcomes

	1	2	3	4
<b>Total</b>	Column 2:4	Third party non-life ann direct Swedish	Liability life annuities direct Swedish	Other non-life annuities
<b>Established/// life annuities - Men</b>				
<b>K1</b> Risk sum for the year (-)				
<b>K2</b> Risk premium (-)				
<b>K3</b> Risk sum for mortalities arising (+)				
<b>K4</b> Adjustment item due to changed assumptions (+/-)				
<b>K5 Results men</b> (K2:K4) =				
<b>Established/// life annuities - Women</b>				
<b>K6</b> Risk sum for the year (-)				
<b>K7</b> Risk premium (-)				
<b>K8</b> Risk sum for mortalities arising (+)				
<b>K9</b> Adjustment item due to changed assumptions (+/-)				
<b>K10 Results women</b> (K7:K9) =				
<b>K11 Results mortality for life annuities///</b> (K5 + K10) =				

## ANNUAL REPORT NON-LIFE INSURANCE COMPANIES

INSTITUTION	
ADMINISTRATOR	TELEPHONE

PERIOD
--------

INSTITUTION NUMBER
COMP. REG. NO.

Amounts indicated in SEK thousand without decimals

### K. REPORT ON ESTABLISHED LIFE ANNUITIES

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COMMENTS (max 2,000 characters)

**K12**

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**K13**

ADMINISTRATOR

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TELEPHONE

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E-MAIL

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*Appendix 2***Notes to the form Annual Report – non-life insurance companies**

Specify all amounts in SEK thousand without a decimal point and round in accordance with applicable rules. Amounts under SEK 500 are given as 0.

Some information is changed each year, for example the Euro rate to be applied for the financial year. For current values, see Finansinspektionen's website, [www.fi.se](http://www.fi.se).

Explanatory notes on the information supplied may be included in the Comments section in each section of the form. The administrator's name, telephone number and e-mail address should also be given here to enable Finansinspektionen to contact the company if any questions arise.

The company's actuary should check the information before it is submitted to Finansinspektionen. The actuary, along with the CEO, is responsible for certifying that the information is accurate. However, as far as the actuary is concerned, this responsibility only relates to information on solvency and technical provisions.

Terms and expressions in the forms and in these notes have the meaning given in the Annual Reports at Insurance Companies Act (1995:1560) and Finansinspektionen's regulations and general guidelines regarding annual reports at insurance companies, unless otherwise stated. Nevertheless, in the forms, certain information shall be divided up and specified in more detail in comparison with the annual accounts.

In forms A, C and D costs shall be given as a negative figure with a minus sign (including in specifications of pure cost items). Accepted life and non-life reinsurance shall be reported together.

**Reporting of data from the annual report, etc.**

Report information in sections A–K of the form:

1. Income statement (A)
2. Balance sheet (B)
3. Specifications of income statement and balance sheet items (C–E)
4. Solvency declaration (F)
5. Cross-border business per country (G)
6. Profitability of Swedish risks per risk year (H)
7. Third party motor vehicle (I)
8. Third party motor vehicle, processing times (J)
9. Report on non-life life annuities (K)

**A. Income statement**

Premium income o.o.a., insurance compensations o.o.a. and operating expenses are obtained from Specifications: Income statement

The specification of returns on capital shall relate to the total returns on capital, in other words the sum of the returns on capital in insurance business and finance

business. However, there is no total of returns on capital. Instead, there are only a number of items to be filled in.

### **B. Balance sheet**

Investment assets, debts relating to direct insurance, fair value fund, untaxed reserves, subordinated liabilities, provisions for other risks and expenses, liabilities and accrued costs and deferred income are reported in this section. The information is obtained from Specifications: Balance sheet. Unearned premiums and outstanding risks, outstanding claims and the reinsurers' share of these items are obtained from Specifications: Income statement.

### **C. Specifications: Income statement**

For outgoing provision for insurance claims arising and reported and for outgoing provision for insurance claims arising but not reported, excluding provision for claims adjustment costs, an amount before any discounts is given (rows C40 and C42 and corresponding rows). The total discount deduction if any has been made is given in row C41 and corresponding rows. Outgoing provision for claims adjustment costs are reported separately.

Reinsurers' share in ingoing/outgoing provisions for unearned premiums and outstanding risks does not mean a consumed share in ingoing/outgoing provisions for reinsurance premiums.

The specification of the operating expenses is more detailed than in the annual accounts. The acquisition costs are divided into commission costs and other acquisition costs. The commission costs include commissions to own personnel.

The number of employees shall be stated in the information on the company and it is this information that is taken from the annual accounts.

### **D. Specifications: Direct non-life insurance specified**

All direct insurance (Swedish and foreign) is specified in insurance classes in accordance with Chapter 5, section 5 of the Annual Reports at Insurance Companies Act. This form is filled in only by the companies contemplated in Chapter 1, section 2 of the regulations.

### **E. Specifications: Balance sheet**

The investment assets (item C) shall be assigned to a type and state both the fair value and the book value (the value in the balance sheet).

### **F. Solvency declaration for companies only conducting non-life insurance business**

State the financial year to which the information relates on each page of the form. The Euro exchange rate for the financial year is stated in Finansinspektionen's regulations on the Euro exchange rate.

The following data is required in order to complete the form:

1. If the company is *a mutual* and
  - a) mainly provides credit insurance or insurance that covers one or more of the risks of storm, hail or frost: the company's annual accounts for the past seven years and the articles of association (the reference period is seven years),
  - b) mainly provides insurance other than the insurance specified in paragraph a: the company's annual accounts for the last three years and the articles of association (the reference period is three years).
  
2. If the company is *a joint-stock company* and
  - a) mainly provides credit insurance or insurance that covers one or more of the risks of storm, hail or frost: the company's annual accounts for the last seven years (the reference period is seven years),
  - b) provides insurance other than the insurance specified in paragraph a: the company's annual accounts for the last three years (the reference period is three years).

For new company start-ups, the above only applies insofar as it is applicable. Companies which have carried on business for a period of less than three (seven) years are subject to a proportionately shorter reference period. Companies which have an abbreviated or an extended financial year should contact Finansinspektionen before completing the forms.

In the case of solvency reports, it should be taken into account that the rules contained in the Insurance Business Act apply to both classification and valuation of technical provisions and to assessment of what an insurance agreement is. This applies regardless of what accounting rules are applied by the company when determining both the required solvency margin and the own funds.

### **Own funds**

Information is obtained from the balance sheet in the last annual accounts and, in the case of mutual companies, from the articles of association.

The items in own funds shall be stated according to appropriations in accordance with the proposed appropriations at the annual general meeting stated in the annual accounts.

#### *A-items*

#### **F1 Paid in share capital or guarantee capital**

This item relates to fully paid in start-up capital and any capital contribution.

Finansinspektionen may, on application, allow half of the as yet unpaid equity share or guarantee capital to be included in the own funds, see the note to F22.

#### **F2 Reserves required by law**

A share premium reserve, revaluations reserve and a statutory reserve, i.e. the sum of items AA.II, AA.III and AA.V(1) on the liabilities side of the balance sheet, are stated here. Nevertheless, the fair value fund is equated with the surplus in this context and reported in F7. Provision for credit insurance (equalisation reserve) may not be included in own funds. Any surplus provisions for credit insurance are reported in F4.

#### **F3 Non-restricted reserves**

Security reserves and other untaxed reserves are stated here, though not surplus provisions for credit insurance that are reported in F4 or equalisation reserves for

credit insurance which may not be included in the own funds. The information should coincide with item BB on the liabilities side of the balance sheet, unless the company reports surplus provisions for credit insurance there. In such cases, the surplus provisions are deducted before the information is reported in the form.

**F4 Accumulated profit/loss**

This item relates to the sum of the items Other funds and Profit or loss brought forward after appropriations (AA.V(4) and AA.VI on the liabilities side of the balance sheet, increased or reduced by the appropriations for the year by the Annual General Meeting). The adjustment made to the annual accounts item Profit or loss brought forward as a consequence of the application of fair value as a valuation principle is included here. The part of the profit or loss for the year brought forward in new accounts is stated beside the profit or loss for the year in F5. Any part of a equalisation provision for credit insurance that exceeds the statutory amount contemplated in Chapter 12, section 9a of the Insurance Business Act is included here.

**F5 Profit/loss for the year after appropriations by the Annual General Meeting**

This item relates to the profit or loss for the year, including any unrealised profit or loss (AA.VII on the liabilities side of the balance sheet) with a deduction for any appropriations by the Annual General Meeting such as a dividend to the shareholders.

**F6 Subordinated loans up to a maximum of 25 per cent (fixed term) or 50 per cent of the required solvency margin**

Only subordinated loans that Finansinspektionen has permitted in response to an application are reported here. The loans are associated with certain conditions which are set out in Finansinspektionen's regulations regarding subordinated loans in insurance companies' own funds. The regulations state that own funds may include both subordinated loans with no fixed term (so-called perpetual subordinated loans) and certain subordinated loans with a fixed term.

A subordinated loan may amount to a maximum of 50 per cent of own funds or the required solvency margin, whichever is the lower, though up to a maximum of 25 per cent in the case of a subordinated loan with a fixed term. Under normal circumstances the required solvency margin is lower than the own funds. Therefore, the required solvency margin should be calculated first in order to be able to fill in the amount that may be included in the own funds. The required solvency margin consists of the solvency margin and the guarantee amount in accordance with F81, whichever is the higher.

**F7 Openly reported surplus values (net) in assets**

In accordance with Chapter 7, section 24, third paragraph of the Insurance Business Act, Finansinspektionen may grant approval for items in addition to those contemplated in the Act to be included in an insurance company's own funds. Finansinspektionen may therefore permit a company, on application, to include surplus values (net) in its assets, though provided that these surplus values are recognized in the company's annual accounts. Equated with surplus values in this context are surplus values in a fair value fund relating to available-for-sale financial assets and fixed assets. Surplus values other than a fair value fund should be stated in the additional information or the directors' report to be taken into account.

The company applies to be permitted to include assets in its own funds by reporting the assets in the form. No special application is therefore required for this. If

Finansinspektionen does not grant approval, the company is notified of the decision separately.

Net surplus values and deficit values in assets shall be included in this item, as appropriate. Surplus values and deficit values in a fair value fund are taken into account before any deferred tax. Deferred tax on unrealised profits that were previously booked against a fund for unrealised profits may also be included in F7.

If a net amount for openly reported assets thus calculated shows a deficit value, a deduction is made from own funds under deduction item F16.

#### **F9 Of which conversion adjustment**

The total adjustment of opening balances in items in equity as a consequence of the company's first application of new or amended international accounting standards in accordance with Finansinspektionen's regulations and general guidelines regarding annual reports at insurance companies or Regulation (EC) No. 1606/2002 of the European Parliament and of the Council of 19 July 2002 on the application of international accounting standards is stated on the "Of which conversion adjustment" line.

#### **F10 Intangible items in the balance sheet**

Regardless of which accounting rules are applied, deductions for any intangible assets that may relate to item B. Intangible assets in the balance sheet in accordance with appendix 1 of Annual Reports at Insurance Companies Act (1995:1560) are reported in this section.

#### **F11 The difference between undiscounted and discounted provisions for outstanding claims**

Provision for outstanding claims may be discounted if the company fulfils the requirements imposed in Finansinspektionen's accounting regulations. In accordance with the regulations, companies which discount provision for outstanding claims state the undiscounted value of the provisions in a note to the annual accounts.

A deduction is made from the own funds for the difference between undiscounted provisions and discounted provisions for outstanding claims for the insurance contemplated in Chapter 2, section 3a, first paragraph of the Insurance Business Act, classes 3–18.

This calculation shall not be affected by annuities and life annuities in non-life insurance.

#### **F12 Cash flow hedge adjustment**

Own funds shall be adjusted for reported changes in value in own capital if these relate to derivative instruments which are included in cash flow hedges for assets and liabilities.

#### **F13 Reclassified items**

Own funds may include items which according to older accounting rules would have been classified as equity, but which under accounting rules conforming to the IFRS are classified as liabilities.

Own funds may not include items which according to older accounting rules would have been classified as liabilities, but which under accounting rules conforming to the IFRS are classified as equity.

Accounting rules conforming to IFRS means

## **FFFS 2008:21**

1. Finansinspektionen's regulations and general guidelines regarding annual reports at insurance companies or accounting regulations replacing these regulations, and
2. Regulation (EC) No. 1606/2002 of the European Parliament and of the Council of 19 July 2002 on the application of international accounting standards.

"Older accounting rules" means Finansinspektionen's regulations and general guidelines (FFFS 2003:13) regarding annual reports at insurance companies with restrictions and supplements in accordance with the regulations and general guidelines contained in sections 4 and 5 of the transitional rules of Finansinspektionen's regulations and general guidelines (FFFS 2005:34) regarding annual reports at insurance companies.

Examples of items that may be reclassified are as follows:

1. Preference shares classified as equity according to older accounting rules, but which may be classified as liabilities according to accounting rules conforming to the IFRS.
2. An embedded derivative which according to older accounting rules was reported as part of an instrument classified as a liability, but which according to accounting rules conforming to the IFRS may be classified as equity.

**F14 Unrealised changes in value of financial liabilities due to changes in own creditworthiness**

If financial liabilities which are not held for trade or are the subject of an effective and documented fair value hedge, are measured at fair value in the accounts, the size of the own funds shall not be affected by accumulated value changes attributable to a change in own creditworthiness. This relates to financial liabilities valued at fair value on the basis of the so-called "fair value option" in IAS 39 Financial Instruments: Recognition and Measurement.

**F15 Plan assets and unreported pension liabilities**

If plan assets, or equivalent rights to payment, are valued in the balance sheet at an amount which exceeds pension liabilities or other payments to employees related thereto, the difference shall be deducted from own funds after deferred taxes have been taken into account. However, this does not apply to surpluses in pension foundations that can be appropriated through reimbursements in accordance with the Safeguarding of Pension Commitments etc. Act (1967:531).

Own funds shall also be reduced by a negative net of actuarial gains and losses estimated in accordance with applied accounting principles and other calculated increases in liabilities for payments to employees which are not reported directly on the balance sheet or covered by related plan assets or corresponding payments in accordance with insurance policies. However, this does not apply if liabilities for pensions or other payments to employees are reported on the balance sheet at an amount of at least that which would have been reported had the company applied calculation models in accordance with the Safeguarding of Pension Commitments Act etc. or the equivalent foreign rules on the safeguarding of pension commitments. This exception applies on condition that the company's external auditors have verified the amounts.

**F16 Other deductions**

Deductions in accordance with Chapter 7, section 24a of the Insurance Business Act for the book value of shares and contributions in certain companies, for example, are reported in F16. Deductions for a calculated deficit value (net) of openly reported assets in accordance with the instructions for F7 are also reported under F16. An equalisation reserve for credit insurance may not be included in own funds. If an equalisation reserve for credit insurance is included in the Total own funds before deduction items (F8), a deduction for that reserve shall be made under F16.

*Adjusted own funds = Total items for which consent is not required*

The total is calculated by reducing the own funds by the items which require approval from Finansinspektionen, i.e. F6 and F7. The total shall fulfil the minimum requirement to correspond to one-third of the solvency margin and to the guarantee amount in accordance with Chapter 7, section 27, fourth paragraph of the Insurance Business Act.

Finansinspektionen's approval is required if the company also wishes to include openly reported surpluses (F7) in order to fulfil this requirement. A company that reports such assets here has thereby applied for approval to include them. In such cases, the adjusted own funds including openly reported surplus values is stated as adjusted own funds on the last page of the form. If Finansinspektionen does not grant approval to include the surplus values in the own funds, the company is notified of the decision separately.

*B-items*

Information for the B-items is processed separately after the company has applied for approval to include one or more of them in its own funds. If Finansinspektionen grants approval for the items to be included in own funds, Finansinspektionen also fills in the information on the form and notifies the company of the size of the adjusted own funds.

**F21 Non-openly reported surplus values deriving from undervaluation of assets**

A Swedish insurance company normally owns no non-openly reported surplus values because all surplus values are by definition openly reported in the balance sheet and/or in the director's report.

**F22 Half of as yet unpaid share capital or guarantee capital**

For a *joint-stock company*, unpaid share capital can only occur in a new issue.

For a *mutual company*, unpaid guarantee capital can only occur in the case of a contribution of guarantee capital in the course of the business.

Because the provisions for annual accounts involve reporting of gross figures, guarantee capital, like shareholders' contributions as a consequence of a new issue, shall be reported on the liabilities side of the balance sheet as though it were fully paid in. Claims on amounts not paid in full shall also be reported as a specific main item on the assets side of the balance sheet. Half of the amount in this item may, with Finansinspektionen's approval, be included in own funds.

The item may account for a maximum of 50 per cent of own funds or the required solvency margin, whichever is lower.

**F23 Half of unused distribution right up to 50 per cent of the required solvency margin**

This information applies only to a mutual non-life insurance company. Non-life insurance companies' distribution right is governed in Chapter 1, section 7 of the Insurance Business Act. The articles of association state whether the distribution right is limited and, in which case, to what amount.

The distribution right item may account for a maximum of 50 per cent of own funds or the required solvency margin, whichever is the lower. Under normal circumstances the required solvency margin is lower than the own funds. Therefore the solvency margin should be calculated first in order to obtain the amount that may be included in the own funds subject to approval by Finansinspektionen. The required solvency margin consists of the solvency margin and the guarantee amount in accordance with F81, whichever is the higher.

*Companies with no rules on limitation*

If there are no rules on limitation in the articles of association, no deduction needs to be made for any distribution carried out for the financial year.

*Companies with rules on limitation*

The company shall calculate, with the aid of its rules on limitation, the maximum combined amount that could have been distributed to the members during the financial year. The amount actually distributed for the current financial year is then deducted from that value. The remaining amount shall be halved, i.e. divided by two. This amount is then compared with the amount of 50 per cent of the required solvency margin. The lower of these amounts is the amount that may be included in the own funds subject to approval by Finansinspektionen.



## Required solvency margin

Information is obtained from the income statement, with associated notes, in the most recent annual accounts.

In the calculation, the amounts for premiums, insurance compensations, technical provisions and the claim recourse amount for claims settled for insurance classes 11–13 in Chapter 2, section 3a, first paragraph of the Insurance Business Act shall be increased by 50 per cent. Finansinspektionen may, on application, allow statistical methods to be used to determine the share of premiums, insurance compensations, technical provisions and claims paid that relate to these classes.

When calculating the required solvency margin, reinsurance cession is taken into account to a certain extent through calculation of a retention ratio. Finansinspektionen may decide, in accordance with Chapter 7, section 25 of the Insurance Business Act, that the deduction due to reinsurance cessions should be reduced

- if the reinsurance agreement has substantially worsened since the previous financial year, or
- if the agreement leads only to insignificant transfer of risk.

Finansinspektionen may, on application, grant approval for the solvency margin to be reduced by an amount that may be recovered from a special-purpose entity<sup>1</sup>.

In such cases, the company is notified of the decision separately.

### *First result*

#### **F26 Premium income before reinsurance cessions (gross) for direct insurance and accepted reinsurance outside of classes 11–13**

This relates to income which is not allocated to periods. Lump-sum premiums for insurance policies with terms of more than one year are therefore included in their entirety. If another insurance company purchased a non-life disability annuity in the reporting company, the transaction shall be clearly stated in the income statement. The compensation received by the company for the disability annuity shall also be regarded as premium income and included in item F26.

Premium income for insurance classes 11–13 is reported in F27.

#### **F27 Premium income before reinsurance cessions (gross) for direct insurance and accepted reinsurance, classes 11–13**

Premium income for insurance classes 11–13 in accordance with Chapter 2, section 3a, first paragraph of the Insurance Business Act, is stated in this section. The amount for premium income for these insurance classes shall be increased by 50 per cent and the total shall be stated in F28.

#### **F29 Cancelled premiums**

An adjustment is made here if F26 and possibly F27 have been reported without a deduction for cancelled premiums (e.g. third party motor insurance premiums for cars which are scrapped or sold).

If premiums for classes 11–13 (F27) have been reported without a deduction for cancelled premiums, an adjustment is also made to compensate for the fact that the

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<sup>1</sup> a company in accordance with Chapter 1, section 9h of the Insurance Business Act.

premiums in these classes in the calculation supporting data have increased by 50 per cent.

However, the item can be established at a zero value if its size is of minor importance and it is difficult and costly to obtain information on cancelled premiums.

**F31–F32 Gross value of the earned premiums**

The item corresponds to gross premium income (before reinsurance cessions) i.e. items I.1.a and I.1.c in the income statement.

Premium income for insurance classes 11–13 shall also be increased by 50 per cent in this section and then added to premium income for other classes of non-life insurance.

**F36–F37**

The amount of the adjusted premium income or the adjusted gross value of the earned premiums, whichever is the higher, is stated here. The part which is equal to or below the SEK equivalent of EUR 53.1 million is multiplied by 0.18 and reported in F36.

When the total premium income or the gross value of the earned premiums, whichever is the higher, exceeds the SEK equivalent of EUR 53.1 million, the surplus amount is multiplied by 0.16 and reported in F37.

Amounts expressed in EUR are revised on an annual basis by the EC Commission so that they reflect changes in the European consumer price index. The most recent change in the threshold value when calculating the premium basis entered into force on 1 January 2007, when it was raised to EUR 53.1 million. If the amount announced by the EC Commission for the year to which the report relates is above EUR 53.1 million, that higher amount shall instead be used as the threshold value in the calculation. Information on the amount is available at [www.fi.se](http://www.fi.se).

The Euro exchange rate used in the conversion to SEK is stated in Finansinspektionen's regulations regarding the Euro exchange rate.

**E39 Insurance compensations after reinsurance cessions (o.o.a.) for the preceding three financial years**

State insurance compensations (after reinsurance cessions) for the preceding three financial years. The information to which this relates is therefore the part that does not fall on the company's reinsurer.

**F40 Insurance compensations before reinsurance cessions**

The insurance compensations (before reinsurance cessions) should be calculated for the preceding three financial years for all direct business and accepted reinsurance, i.e. the same information as in F39 but with no deduction for the reinsurers' share.

**F41** The ratio F39/F40. If F40 is zero (0), the ratio is set to 1.

**F42** If F41 is greater than 0.50, F41 is implemented – otherwise F42 is fixed at a value of 0.50.

**F43 First result (adjusted premium base)** s obtained by multiplying the values F38 and F42.

*Second result*

The information in F44–F56 aims to produce a basis for calculating the average value during the reference period of insurance compensations (gross) for all direct and indirect non-life insurance. The use of moving average values rather than insurance compensations for an individual year gives rise to greater stability in the required solvency margin.

The period (reference period) to which the average value relates is three years for most non-life insurance companies. However, companies that mainly provide credit insurance or insurance for one or more of the risks of storm, hail or frost, have a reference period of seven years. The average value shall therefore, if possible, be calculated on the last seven years' information on insurance compensations.

Note that the company can in principle calculate F56 by obtaining information on insurance compensations from each of the last three (seven) years' income statements. The information requested in F56 can be obtained by adding together the figures for the three (seven) years and then dividing by three (seven) (though see below on amounts relating to classes 11–13). Nevertheless, this method does not work when an assignment of stock to be entered directly on the balance accounts took place during the reference period. This is because the outgoing provision for outstanding claims for one year is not then exactly the same size as the ingoing provision for the following year. The method may not be used by an insurance company that carried out an assignment of stock. However, no problem arises if another insurance company purchased a non-life disability annuity in the company because such transactions will be reported in the income statement. The size of the two items of premium income and insurance compensation hereby increases, which here is a measure of the risks in a non-life insurance company.

Note also that if the company has insurance compensations and/or technical provisions relating to the insurance classes 11–13 in Chapter 2, section 3a, first paragraph of the Insurance Business Agreement, that amount shall be increased by 50 per cent.

**F44 Insurance compensations relating to direct insurance and accepted reinsurance during the reference period outside of classes 11–13**

Give insurance compensations before reinsurance cessions (gross) for both direct insurance and accepted reinsurance during the last three (or seven) financial years.

Insurance compensations for insurance classes 11–13 in accordance with Chapter 2, section 3a, first paragraph of the Insurance Business Act are reported separately in F45.

**F45 Insurance compensations relating to direct insurance and accepted reinsurance during the reference period for classes 11–13**

Insurance compensations for insurance classes 11–13 in accordance with Chapter 2, section 3a, first paragraph of the Insurance Business Act are stated here. The amount for insurance compensations for the classes shall be increased by 50 per cent and the total shall be stated in F46.

**F47 Provision for outstanding claims relating to direct insurance and accepted reinsurance outside of classes 11–13 at the end of the reference period**

State the provision for outstanding claims (item DD.3 on the liabilities side of the balance sheet) at the end of the last financial year. If another insurance company has purchased a non-life disability annuity in the company during the year, the

provision for this shall be reported in the income statement and it shall be included in a closing provision for outstanding claims.

Note that provision for outstanding claims for insurance classes 11–13 in accordance with Chapter 2, section 3a, first paragraph of the Insurance Business Act are reported separately in F48.

**F48 Provision for outstanding claims relating to direct insurance and accepted reinsurance for classes 11–13 at the end of the reference period**

Closing provision for outstanding claims at the end of the reference period for insurance classes 11–13 in accordance with Chapter 2, section 3a, first paragraph of the Insurance Business Act are stated here. The amount for provisions for outstanding claims for the classes shall be increased by 50 per cent and the total shall be stated in F49.

**F50 Recovered amounts outside classes 11–13**

State only any realised claims paid and amounts recovered that have not already been taken into account when calculating F44.

**F51 Recovered amounts in classes 11–13**

Claims settled and amounts recovered for insurance classes 11–13 in accordance with Chapter 2, section 3 a, first paragraph of the Insurance Business Act are specifically stated in item F51. The amount for claims settled and amounts recovered for these insurance classes shall be increased by 50 per cent and the total shall be stated in F52.

**F53 Provision for outstanding claims relating to direct insurance and accepted reinsurance outside of classes 11–13, at the beginning of the reference period**

State opening provision for outstanding claims for the first year of the reference - period. The provision for outstanding claims shall therefore include provision for stocks that had been assigned to the company at the beginning of the reference period.

**F54 Provision for outstanding claims relating to direct insurance and accepted reinsurance for classes 11–13 at the beginning of the reference period**

State opening provision for outstanding claims at the beginning of the reference period for insurance classes 11–13 in accordance with Chapter 2, section 3a, first paragraph of the Insurance Business Act in this section. The amount for provisions for outstanding claims for the classes shall be increased by 50 per cent and the total shall be stated in F57.

**F57 Total insurance compensations divided by the number of years in the reference period**

The result of the calculation is the average value (per year) of the insurance compensations during the reference period, three or seven years, with an adjustment for classes 11–13.

**F58 and F59**

The total of F56 for the reference period divided by the number of years in the reference period forms the basis for the calculation of items F58 and F59.

The part which is equal to or below the corresponding EUR 37.2 million is multiplied by 0.26 and reported in F58.

When the basis is greater than the SEK equivalent of EUR 37.2 million, the surplus amount is multiplied by 0.23 and reported in F59.

Amounts expressed in EUR are revised on an annual basis by the EC Commission so that they reflect changes in the European consumer price index. The most recent change in the threshold value when calculating the claims basis entered into force on 1 January 2007, when it was raised to EUR 37.2 million. If the amount announced by the EC Commission for the year to which the report relates is above EUR 37.2 million, that higher amount shall instead be used as the threshold value in the calculation. Information on the amount is available at [www.fi.se](http://www.fi.se).

The Euro exchange rate used in the conversion to SEK is stated in Finansinspektionen's regulations regarding the Euro exchange rate.

**F61** The value is equal to F39.

**F62** The value is equal to F40.

**F63** The value is equal to F41.

**F64** The ratio in F63 is used if it is greater than 0.50. Otherwise, 0.50 is implemented.

**F65 Second result (adjusted claims basis)** is calculated by multiplying the values for F60 and F64.

**F66–F74 Required solvency margin – Comparison with the previous year's solvency margin**

A comparison is made between the solvency margin calculated for the year, i.e. the adjusted premium or adjusted claims basis, whichever is the higher, and the solvency margin for the previous year.

If the solvency margin calculated for the year is higher than the previous year's solvency margin, it is stated in F70 and reported as a solvency margin in F77 in the summary.

If the solvency margin calculated for the year is lower than the previous year's solvency margin, the solvency margin for the year is determined by multiplying the previous year's solvency margin by the ratio between closing and opening provisions for the company's outstanding claims on own account. This amount is entered as a solvency margin in F77 in the summary.

*Guarantee amount*

**F75 The guarantee amount in Euro**

The guarantee amount in Euro which applies to the company is stated in Chapter 7, sections 26 and 27 of the Insurance Business Act. The size of the guarantee amount depends on the insurance classes the business is included in and the size of the reinsurance. For insurance companies that only carry on direct non-life insurance business, the guarantee amount is EUR 2.2 or 3.2 million. When an insurance company carries on both direct non-life insurance business and reinsurance, the guarantee amount is EUR 2.2, 3.0 or 3.2 million. For an insurance company that only carries on reinsurance (non-life and/or life), the guarantee amount is EUR 3.0 million.

Amounts expressed in EUR are revised on an annual basis by the EC Commission so that they reflect changes in the European consumer price index. The supervision of the guarantee amount for direct insurance and reinsurance may take place at

different times. The latest change in the guarantee amount for direct insurance entered into force on 1 January 2007, when it was raised to EUR 2.2 and 3.2 million. The guarantee amount for reinsurance is EUR 3.0 million. If the guarantee amount announced by the EC Commission for the year to which the report relates is above EUR 2.2, 3.0 and 3.2 million, respectively, that higher amount shall be used instead. Information on the amount is available at [www.fi.se](http://www.fi.se).

The Euro exchange rate used in the conversion to SEK is stated in Finansinspektionen's regulations regarding the Euro exchange rate.

#### **F76 The guarantee amount converted to SEK thousand**

The company's own funds must always at least equal the guarantee amount. In order to be able to compare the two figures, the guarantee amount must be converted to SEK. The Euro exchange rate used in the conversion to SEK in the solvency calculations is stated in Finansinspektionen's regulations regarding the Euro exchange rate.

In some cases, the guarantee amount for a smaller company is much higher than the required solvency margin applying to the company at a particular time (which is calculated with the aid of the form). However, the company's own funds (in SEK thousand) must at least equal the guarantee amount (in SEK thousand).

If particular reasons exist, Finansinspektionen may allow the guarantee amount for a mutual insurance company to be reduced by a maximum of one fourth. A specific application is required for this. Subject to a decision by Finansinspektionen, the lower guarantee amount is stated on the last page of the form.

### **G. Cross-border business**

The report aims to monitor Swedish non-life insurance companies' cross-border business distributed among EEA countries, whereas the information for secondary establishments (a branch, an agent or a similar place of business in another EEA country) is submitted for each establishment on a separate form (appendix 3). Gross premium income and gross insurance compensations and commissions are normally reported as positive amounts.

The following information is submitted for motor vehicle liability, excluding freight carriers' liability.

#### **Number of insurance years**

Average stock (average stock, number of insurance policies earned) during the year. For example, an insurance policy that has applied for three months is counted as 0.25 insurance years.

#### **Number of claims filed during the year**

The number of claims filed during the year, regardless of the year of occurrence (claim year).

#### **Claim cost including prior-year settlement results**

The cost that the company has estimated for claims that arose during the year, corrected by any prior-year settlement results, is equal to insurance compensations made plus provision for outstanding claims at the end of the year – provision for outstanding claims at the start of the year. The amount is stated without a minus sign unless the prior-year settlement profit is higher than the estimated cost for the claims for the year.

**Claim frequency**

This relates to the number of claims/number of insurance years.

**Average claim**

This relates to the claim cost/number of claims (stated in SEK).

**H. Profitability of Swedish risks per risk year (SS)**

Finansinspektionen uses the report for analysis of profitability per business branch and claim year (risk year) and, for certain selected insurance classes, for analysis of the progress of payments and estimated costs per claim year (risk year). The first claim year that needs to be reported in both insurance class tables is 2008. The total for both insurance class tables need not coincide with the total for the claim information for the Home and Company and real estate branches, since these branches also contain claims from other classes. The information shall relate to direct insurance of Swedish risks. The report on reinsurance cessions need not be attached to SS if no substantial changes have occurred since the last report was submitted.

The premium information is submitted for the past three claim years. The information for F-2 and F-1 is the same as was submitted for the years in the previous year's report (though in rows F-1 and F). Column 3 – Unearned premiums at the end of the year – relates to the situation at the end of each claim year. The amount shall be total outgoing provisions for unearned premiums, even though some premiums (for agreements with terms of more than one year) were paid before the year in question.

The amounts are stated without a minus sign, including outgoing provisions and premiums for reinsurance cessions. The claims information relates to the situation at the end of the financial year. Therefore, accumulated paid amounts from the start of each claim year up to and including the end of the last financial year are reported in column 7 and remaining provision for outstanding claims at the end of this year are reported in column 8 (gross, i.e. before reinsurance cessions) and the reinsurers' share thereof is reported in column 9 and column 10. The provisions shall be undiscounted even if the company applies discounting in its accounts.

Amounts paid during the most recent financial year and provision for outstanding claims at the end of that year are stated in the boxes under the information distributed by claim year, combined for claim years which are older than the years reported separately. The gross amount and the reinsurers' share is also given for these items.

The information is normally provided in positive figures (without minus signs). Exceptions from this are cases in which, for example, a negative reserve is made due to expected payments.

**I. Third party motor vehicle, payments and provisions**

This is a specific report for Third party motor vehicle insurance due to the great significance and special nature of the branch.

Claims information, payments and provisions are given gross (i.e. before reinsurance cessions) and classified as either personal injury claims or property damage claims (P claims or E claims) and according to claim year (risk year). For a claim involving compensation for both personal injury and property damage, the amounts are divided between the headings.

In I1–I19, "the company's own claims", the following information is provided in the columns:

- 1 and 4: up to and including the year before the last financial year, accumulated amounts paid (in the first row, which relates to all claim years older than those reported separately on the following rows, these columns shall not be filled in)
- 2 and 5: amounts paid during the last financial year
- 3 and 6: at the end of the most recent financial year, the remaining provision for outstanding claims (excluding claims adjustment costs).

In I20, "claims adjusted or distributed by Swedish Motor Insurers, a share of the cost of the adjustment according to the index for older third party motor vehicle life annuities and for claims caused by unknown and uninsured vehicles is reported, as appropriate.

Amounts paid out and provisions are normally given as positive amounts, therefore with no minus sign. Negative amounts are given if, for example, payments (reclaims) from other companies have been higher than the company's own payments.

### **J. Third party motor insurance, processing times**

The rate at which person injury claims are finally adjusted is stated in this part of the report. An account is drawn up per injured person (not per claim because these may include more than one injured person). The information shall relate to claims which have been processed by the company even if the company will seek recourse against another company.

The number is divided into claims filed during the claim year (Y), filing year Y, or filed after the claim year, filing year >Y.

### **K. Report on decided life annuities**

#### **Analysis of mortality assumptions**

#### **Comparison between the mortality assumptions in the technical provisions and actual outcomes**

The form is intended to give the result of an analysis of the actual outcome of longevity mortality compared to the mortality assumptions applied when calculating the technical provisions for the non-life life annuities, whose periodic amounts have been established by the company. The life annuities shall be divided into motor vehicle non-life annuities and liability life annuities in relation to direct insurance of Swedish risks and to other non-life life annuities. These shall also be reported with a division in terms of gender.

Note in particular that both the total risk for the year and the risk premium in this context shall normally be given with a minus sign. Addition then takes place taking the sign into account. Note therefore that if totals are calculated automatically, the cell contents will normally be added together. For that reason, please be careful that the sign is given for these values.

Special instructions for the Comments box:



If it is difficult to fully comply with the instructions given below, the company may fill in information as far as it is able. In such cases, the company must explain in Comments how the information has been reported and what difficulties arose.

If the company reported high negative results and/or considerably worse results (if any such comparison can be made with previous years), the company shall report the reasons in the Comments section and state what action will be taken to eliminate the deficit.

The company shall otherwise also include comments on the accounts if such is considered important to illustrate how the provisions or the results have been calculated or how a loss arose.

*K1, K6 Total sum at risk for the year*

Total sum at risk for the year means the insured parties' total average sum at risk during the financial year. For a non-life life annuity that could cease on death, the total for risk is equal to the negative value of the technical provisions. The total sum at risk for the year is therefore normally stated with a minus sign. The value given does not in itself affect the result.

*K2, K7 Risk premium*

Risk premium means the life annuities' combined average risk premium during the financial year. The risk premium (which for survival is normally represented as a calculated so-called inheritance profit) is the likelihood that a non-life life annuity will cease due to death multiplied by the total risk for the year of the life annuity. Risk premium is therefore normally entered with a minus sign (calculated cost for the company).

*K3, K8 Sum at risk for mortalities arising*

Sums at risk released due to life annuity holders' mortality shall be reported. The sums at risk are normally entered with a plus sign (actual income for the company).

*K4, K9 Adjustment item due to changed assumptions*

If provisions have changed due to changed calculation assumptions, that change shall be reflected in the result. The companies which experience difficulties calculating risk premiums and sums at risk based on new assumptions may use this row to correct the result. The item is given with a minus or plus sign. If this adjustment item has been used, the reason and the contents shall be reported in the Comments section.

*K5, K10, K11 Result for mortality for life annuities*

The result for each type of non-life life annuity is calculated by columns through addition in accordance with the instructions for calculation in the form.

**ANNUAL REPORT CROSS-BORDER NON-LIFE INSURANCE**

INSTITUTION		PERIOD	INSTITUTION NUMBER	
SUPERVISOR	TELEPHONE NUMBER		COMP. REG. NO.	

The report shall be submitted to Finansinspektionen

**LIST OF CONTENTS**

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A Cross-border business per secondary establishment

**It is certified that the information supplied is correct**

Name of CEO	Date		
Name of actuary responsible	Date	Name of supervising official	Date

**Finansinspektionen**

P.O. Box 7821

SE-103 97 Stockholm

Tel +46 8 787 80 00

Fax +46 8 24 13 35

www.fi.se



## ANNUAL REPORT CROSS-BORDER NON-LIFE INSURANCE

INSTITUTION	
SUPERVISOR	TELEPHONE NUMBER

PERIOD

INSTITUTION NUMBER
COMP. REG. NO.

**Amounts indicated in SEK thousand without decimals**

### A. Cross-border business per secondary establishment

<b>A15</b> of which Provision costs								
<b>A16</b> of which Other operating expenses								
<b>A17 Other technical expenses</b>								
<b>A18 Total expenses</b> (A9+A12+A13+A14+A17)	=							
<b>A19 Profit</b> (A8-A18)	=							

COMMENTS (maximum 2,000 characters)

**A20**

SUPERVISOR

**A21**

TELEPHONE NUMBER

E-MAIL ADDRESS



**ANNUAL REPORT CROSS-BORDER NON-LIFE INSURANCE**

INSTITUTION	
SUPERVISOR	TELEPHONE NUMBER

PERIOD
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Amounts indicated in SEK thousand without decimals

**A. Cross-border business per secondary establishment**

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**Motor vehicle liability, excluding freight carriers' liabil**

<b>A40</b>	Number of insurance years (average stock)	
<b>A41</b>	Number of claims filed during the year	
<b>A42</b>	Claim cost including prior-year claims results	
<b>A43</b>	<b>Claim frequency (number of claims / number of insurance years) (A41/A40)</b>	
<b>A44</b>	<b>Average insurance compensations SEK (claim cost /number of claims)(1000*A42/A41)</b>	

*Appendix 4***Notes to the form Annual Report – cross-border non-life insurance**

Specify all amounts in SEK thousand without a decimal point and round in accordance with applicable rules. Amounts under SEK 500 are given as 0.

Explanatory notes on the information supplied may be included in the Comments section in each section of the form. The administrator's name, telephone number and e-mail address should also be given here to enable Finansinspektionen to contact the company if any questions arise.

The company's actuary should check the information before it is submitted to Finansinspektionen.

**Cross-border business per secondary establishment (section A)**

Business activities carried on via a branch, agent or similar place of business in another EEA country (secondary establishment) are reported in this section. Technical accounts (divided between the secondary establishment's activities in the country in which it is located and its cross-border business activities) and information on motor vehicle liability are reported in this section.

Give premium income, insurance compensations and other costs in the technical accounts as positive figures.