## Finansinspektionen's Regulatory Code

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#### FFFS 2008:21

Published 16 July 2008

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

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.

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

FFFS 2008:21 Appendix 1

INSTITU	ANNUAL REPORT NON-LIFE INSURAN	INSTITUTION NUMBER
ADMINIS	STRATOR	COMP. REG. NO.
	This report shall be submitted sometimes Selected information will be submitted	•
CON	NTENTS	
Α	Income statement	
В	Balance sheet	
С	Specifications: Income statement	
D	Specifications: Income statement - Direct insurance specified in accordance with Ch section 5 of the Annual Reports at Insurance Companies Act	apter 5,
E.	Specifications: Balance sheet	
F.	Solvency declaration for companies only conducting non-life insurance business	
G.	Cross-border business per country	
Н	Profitability of Swedish risks per risk year (SS)	
1	Third party motor	
J	Third party motor, processing times	
K	Report on non-life annuities	
	eby certify that the information in this report is accurate.	
(to be	e filled in only if the report is not submitted online)	

Name of administrating official

Date

#### Finansinspektionen

Name of actuary responsible

Date

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

		ANNU	JAL REPORT NON-LIFE I	<b>NSURANCE COMPANIES</b>
INSTITUTION		PERIOD		INSTITUTION NUMBER
ADMINISTRATOR	TELEPHONE			COMP. REG. NO.

•					
	1	1 2	2 3	4	5
	Total	Direct insuran	ce	Accepted reins	surance
		Swedish risk	foreign	Total	of which from
nical report	(col 2+3+4)	(col 6 : 18)	risk		foreign companies
Premium income o.o.a. [Link from C11]					
Return on capital transferred from the financing business (A35)					
[Col 1 Check against A35]					
Other technical income o.o.a.					
Insurance compensations o.o.a. [Link from C48]					
Change in Other technical provisions o.o.a.					
Bonuses and discounts o.o.a.					
Operating expenses [Link from C84]					
Other technical expenses o.o.a.					
Change in Equalisation provision					
Technical profit/loss (A1 : A9) =					
	Premium income o.o.a. [Link from C11] Return on capital transferred from the financing business (A35)  [Col 1 Check against A35] Other technical income o.o.a.  Insurance compensations o.o.a. [Link from C48] Change in Other technical provisions o.o.a.  Bonuses and discounts o.o.a. Operating expenses [Link from C84] Other technical expenses o.o.a. Change in Equalisation provision	Premium income o.o.a. [Link from C11] Return on capital transferred from the financing business (A35)  The rechnical income o.o.a. [Col 1 Check against A35]  Other technical income o.o.a. [Link from C48]  Change in Other technical provisions o.o.a.  Bonuses and discounts o.o.a.  Operating expenses [Link from C84]  Other technical expenses o.o.a.  Change in Equalisation provision	Total Direct insuran Swedish risk (col 2+3+4) (col 6 : 18)  Premium income o.o.a. [Link from C11] Ceturn on capital transferred from the financing business (A35)  Other technical income o.o.a. [Link from C48] Change in Other technical provisions o.o.a. [Link from C48] Change and discounts o.o.a. [Link from C84] Change in Equalisation provision	Swedish risk foreign risk Premium income o.o.a. [Link from C11] Return on capital transferred from the financing business (A35)  [Col 1 Check against A35] Dther technical income o.o.a. Insurance compensations o.o.a. Insurance compensations o.o.a. Insurance in Other technical provisions o.o.a. Insurance compensations o.o.a. Insurance compen	Total Direct insurance Accepted reinsurance Swedish risk foreign Total (col 2+3+4) (col 6:18) risk (col 6:

		ANNU	JAL REPORT NON-LIFE I	<b>NSURANCE COMPANIES</b>
INSTITUTION		PERIOD		INSTITUTION NUMBER
ADMINISTRATOR	TELEPHONE			COMP. REG. NO.

		ı				1	1	T	
			6	7	8	9	10	11	12
			Specification	of direct insur	ance of Swedisl	n risks			
			Morbidity and	Indust injury	Householders	Company and	Motor vehicle	Third party motor	Maritime hull
Tec	hnical report		accident insur	insurance	comp insur	real estate insur	insurance	insurance	insurance
A11	Premium income o.o.a.	[Link from C22]							
A12	Return on capital transferred from								
	the financing business								
A13	Other technical income o.o.a.								
A14	Insurance compensations o.o.a.	[Link from C63]							
A15	Change in Other technical		_						
	provisions o.o.a.								
A16	Bonuses and discounts o.o.a.								
A17	Operating expenses	[Link from C91]							
A18	Other technical expenses o.o.a.								
A19	Change in Equalisation provision								
A20	Technical profit/loss (A11 : A19)	=							

		ANNU	JAL REPORT NON-LIFE I	<b>NSURANCE COMPANIES</b>
INSTITUTION		PERIOD		INSTITUTION NUMBER
ADMINISTRATOR	TELEPHONE			COMP. REG. NO.

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

		ANNU	JAL REPORT NON-LIFE I	<b>INSURANCE COMPANIES</b>
INSTITUTION		PERIOD		INSTITUTION NUMBER
ADMINISTRATOR	TELEPHONE			COMP. REG. NO.

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

			ANN	UAL REPOR	I NON-LIFE	E INSURANCE COMP	ANIE
INSTITU	TION		PERIOD	]		INSTITUTION NUMBER	
ADMINI	STRATOR TELEPHO	NE		<u></u>		COMP. REG. NO.	
				Amounts	s indicated in	SEK thousand without de	ecimal
A. II	NCOME STATEMENT						
_							
-	cifications Return on capital		_				
A44	Dividends from group companies						
A45	Dividends from associated companies						
A46	Interest income from group companies						
A47	Interest income from associated companies						
A48	Income from participations (A44 : A47)	=					
A49	Reversed write-downs						
A50	Exchange gain (net)						
A51	Capital gain (net)		7				
A52	Asset management costs		- 7				
A53	Depreciation and amortisation		- 7				
A54	Exchange loss (net)		_ ]				

A55 Capital loss (net)

				ANNUAL REPO	RT NON-LIFE	INSURANCE COMPANIES
INSTITUT	ION		PERIOD			INSTITUTION NUMBER
ADMINIS	TRATOR	TELEPHONE	<u> </u>			COMP. REG. NO.
/ LDIVIII VIIO		TEELTHONE				Oom : NEO. NO.
				Amou	nts indicated in S	EK thousand without decimals
A. IN	ICOME STATEMENT					
A F.C	COMMENTS (max 2,000 characters)					
A56						
	ADMINISTRATOR					
A57						
	TELEPHONE					
	E-MAIL					

# ANNUAL REPORT NON-LIFE INSURANCE COMPANIES INSTITUTION ADMINISTRATOR TELEPHONE TELEPHONE ANNUAL REPORT NON-LIFE INSURANCE COMPANIES COMP. REG. NO.

#### Amounts indicated in SEK thousand without decimals

#### **B. BALANCE SHEET**

Ass	ets		
B1	Subscribed capital unpaid		
D2	Caadwill		
B2 B3	Goodwill Other intangible assets		
-	Other intangible assets		
В4	Total Intangible assets (B2 : B3)	=	
В5	Investments	[Link from E13]	
В6			
B7	Outstanding claims	[Link from C47 col 1]	
B8	Unearned premiums and outstanding risks Outstanding claims Bonuses and discounts		
B9	Other technical provinces		
	Other technical provisions  Total Reinsurers' share of		<u> </u>
B10	technical provisions (B6 : B9)		
	teerinear provisions (bo. bo)	=	
B11	Receivables related to direct insurance		
B12	<b>5</b> - '		
B13	Reinsurance receivables Other receivables		
B14	Total Receivables (B11 : B13)	=	
B15	Property, plant and equipment and inventory  Cash and bank balances		
B16	Cash and bank balances  Own shares		
B17			
B18	Other assets Total Other assets (B15 : B18)		
B19	Total Other assets (B15 : B18)	=	
Dan	A company interest and loose in comp		
B20	Accrued interest and lease income		
B21	Deferred acquisition costs Other deferred expenses and accrued income		
B22	Other deferred expenses and accrued income  Total Deferred expenses and accrued income (B20 : B22)		
B23	Total Deferred expenses and accrued income (B20 : B22)  Total Assets(B1+B4+B5+B10+B14+B19+B23)	=	
B24	I otal Assets(B1+B4+B5+B10+B14+B19+B23)	[Check against B46] =	ĺ

# ANNUAL REPORT NON-LIFE INSURANCE COMPANIES INSTITUTION ADMINISTRATOR TELEPHONE TELEPHONE TELEPHONE TELEPHONE TELEPHONE TELEPHONE

#### Amounts indicated in SEK thousand without decimals

#### **B. BALANCE SHEET**

⊑qu	ity, provisions and liabilities
B25	Share capital or Guarantee capital

		•	
B27			
B28	Statutory reserve		
B29	Fair value fund		
	Other funds		
B32	Profit/loss for the year	[Check against A43 and E35]	
B33	<b>Equity</b> (B25 : B32)	[Link from E36] =	

R34	Untaxed reserves	[Link from E42]	
D34	Ulitakeu leselves	[LIIK HOTH E42]	

B35	Subordinated liabilities	[Link from F46]	

B36	Unearned premiums and outstanding risks (C7 col 1+C8 col 1)	
B37	Outstanding claims (C42 col 1+C43 col 1+C44 col 1+C45 col 1)	
B38	Bonuses and discounts	
B39	Equalisation provision	
B40	Other technical provisions	
B41	Technical provisions (before reinsurance cessions) (B36 : B40) =	

B42	Provisions for other risks and expenses	

## B43 Deposits from reinsurers

B44	Liabilities	

B45	Accrued expenses and deferred income	[Link from E49]	

#### B46 Total Equity, provisions and liabilities

(B33+B34+B35+B41+B42+B43+B44+B45)	[Check against B24]	

# ANNUAL REPORT NON-LIFE INSURANCE COMPANIES INSTITUTION NUMBER COMP. REG. NO. Amounts indicated in SEK thousand without decimals B. BALANCE SHEET COMMENTS (max 2,000 characters) B47 ADMINISTRATOR ADMINISTRATOR B48 TELEPHONE

E-MAIL

		ANNUAL RI	EPORT NON-LIFE INSURANCE COMPANIES
INSTITUTION		PERIOD	INSTITUTION NUMBER
ADMINISTRATOR	TELEPHONE		COMP. REG. NO.
		Al	mounts indicated in SEK thousand without decimals

#### C. SPECIFICATIONS: INCOME STATEMENT

## **Technical report**

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

		ANNUAL REPOR	RT NON-LIFE INSURANCE COMPANIES
INSTITUTION		PERIOD	INSTITUTION NUMBER
ADMINISTRATOR	ITELEPHONE		COMP. REG. NO.
	1.222.1.53.2		
L			
		Amount	s indicated in SEK thousand without decimals

		6	Ī7	8	9	10	11	12
		Specification of d	ireet incurence	-	-	10	111	14
		-	7	7		Matanialia	This are a set of	IManidian a lavell
		Morbidity and	l. ' '	Households'	Company and	Motor vehicle	Third party	Maritime hull
		accident	insurance	comprehensive	real estate	insurance	motor	insurance
Prer	nium income o.o.a.	insurance		insurance	insurance		insurance	
C12	Paid in or credited premiums							
C13	Portfolio premiums							
C14	Premiums for reinsurance cessions							
C15	Opening provision for unearned	•						
	premiums and outstanding risks							
C16	Assignments of stock							
C17	Change in foreign exchange rate							
C18	Closing provision for unearned							
	premiums							
C19	Closing provision for outstanding							
	risks							
C20	Reinsurers' share of opening	3						
	provision for unearned premiums							
	and outstanding risks							
C21	Reinsurers' share of closing							
	provision for unearned premiums							
	and outstanding risks							
C22	<b>Total</b> (C12 : C21) [Link to A11] =	:						

		A	NNUAL REPORT NON-LIFE	<b>INSURANCE COMPANIES</b>
INSTITUTION		PERIOD		INSTITUTION NUMBER
ADMINISTRATOR	ITELEPHONE			COMP. REG. NO.
ADMINISTRATOR	TELEFTIONE			COMP. REG. NO.

		13	14	15	16	117	18
						17	10
				nce of Swedish		_	
		Aviation	Transport	Credit and	Redundancy-	Livestock	Other
		insurance	insurance	guarantee	pay	insurance	
Prer	nium income o.o.a.			insurance	insurance		
C23	Paid in or credited premiums						
C24	Portfolio premiums						
C25	Premiums for reinsurance cessions						
C26	Opening provision for unearned						
	premiums and outstanding risks						
C27	Assignments of stock						
C28	Change in foreign exchange rate						
C29	Closing provision for unearned premiums						
C30	Closing provision for outstanding risks						
C31	Reinsurers' share of opening provision for unearned						
	premiums and outstanding risks						
C32	Reinsurers' share of closing provision for unearned						
	premiums and outstanding risks						
C33	<b>Total</b> (C23 : C32) [Link to A21] =	=					

			ANNUAL REPORT NON-LIFE	<b>INSURANCE COMPANIES</b>
INSTITUTION		PERIOD	7	INSTITUTION NUMBER
ADMINISTRATOR	TELEPHONE			COMP. REG. NO.

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

				NUAL REPORT NON-LIF	E INSURANCE COMPANIES
INSTITUTION		PE	RIOD		INSTITUTION NUMBER
ADMINISTRATOR	TELEPHONE				COMP. REG. NO.

		6	7	8	<b>l</b> 9	10	11	12
		Specification of	<u> /</u> direct insurance		~	110	111	12
		Morbidity and	Industrial injury	Households'	Company and	Motor vehicle	Third party	Maritime hull
		accident	insurance	comprehensive	real estate	insurance	motor	insurance
Ineu	rance compensations o.o.a.	•	insurance		insurance	modranoc		modranoc
		insurance		insurance	Ilisulalice		insurance	
C49	Paid compensations for claims							
C50	Claims adjustment costs							
C51	Reinsurers' share of paid					_		
	insurance compensations							
C52	Opening provision for outstanding claim	ns						
C53	Assignments of stock							
C54	Change in foreign exchange rate							
C55	Closing provision for arising and reported	ed						
	insurance claims, undiscounted							
C56	Deductions due to any discounting							
	(total, even from IBNR reserve)							
C57	Total (C55:C56)							
C58	Closing provision for arising but unrepo	rted						
	insurance claims (IBNR), undiscounted							
C59	Closing provision for claims adjustment	costs						
C60	Closing provision for life and disability a	nnuities						
C61	Reinsurers' share of opening			•	•	•	•	•
	provision for outstanding claims							
C62	Reinsurers' share of closing	•					•	
	provision for outstanding claims							
C63	Total (C49:C54+C57:C62)		I		1	1	l	1
	[Link to A14] =							

		ANNUAL REP	ORT NON-LIFE INSURANCE COMPANIES
INSTITUTION		PERIOD	INSTITUTION NUMBER
ADMINISTRATOR	TELEPHONE		COMP. REG. NO.
	l		<u> </u>
		Amo	unts indicated in SEK thousand without decimals

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

ANNUAL REPOR	RT NON-LIFE INSURANCE COMPANIES
PERIOD	INSTITUTION NUMBER
	COMP. REG. NO.

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

		AN	INUAL REPORT NON-LIFE	<b>INSURANCE COMPANIES</b>
INSTITUTION		PERIOD		INSTITUTION NUMBER
ANNUMENTATO	TEL EDUONE			ONE PEO NO
ADMINISTRATOR	TELEPHONE			COMP. REG. NO.

		6	7	8	9	10	11	12
		Specification of d	lirect insurance	of Swedish risks	S			
		Morbidity and	Industrial injury	Households'	Company and	Motor vehicle	Third party	Maritime hull
		accident insu		comprehensive	real estate	insurance	motor	insurance
Operating expenses		insurance		insurance	insurance		insurance	
C86	Commission costs							
C87	Other acquisition costs							
C88	Change in deferred							
	acquisition costs							
C89	Administration expenses							
C90	Commissions and participations in profi	ts in						
	reinsurance cessions							_
C91	<b>Total</b> (C86 : C90) [Link to A17] =							

				ANNUAL REP	ORT NON-LIF	E INSURAN	CE COMPANIES
INSTITUTION		]	PERIOD			INSTITUTION NUMB	
ADMINISTRATOR	TELEBLIONE.					COMP. REG. NO.	
ADMINISTRATOR	TELEPHONE					COMP. REG. NO.	
		]					
				A		CEIV the come	
				Amo	ounts indicated in	1 SEK thousan	d without decimals
0. 005015104510410 1410045 05	A TENAENIT						
C. SPECIFICATIONS: INCOME ST.	AIEMENI						
		40	14.4	14.5	146	147	140
		13	14	15	16	17	18
		•	n of direct insura			Tree or a	lou.
		Aviation	Transport	Credit and	Redundancy-	Livestock	Other
		insurance	insurance	guarantee	pay	insurance	
Operating expenses				insurance	insurance		
C92 Commission costs							
C93 Other acquisition costs							
C94 Change in deferred acquisition costs							
C95 Administration expenses							
<b>C96</b> Commissions and participations in pro	ofits in reinsurance ce	ssions					
<b>C97</b> Total (C92 : C96)	[Link to A27] =						
	<u>[</u> ]	<u> </u>	<u> </u>	<u> </u>	1	1	1
Information about the company							

C98 Number of full-time employees in the company

INSTITUTI	ION		PERIOD			INSTITUTION NUMBER	
ADMINIST	RATOR	TELEPHONE				COMP. REG. NO.	
				Amo	ounts indicated in	SEK thousand without decima	als
<u>C. S</u>	PECIFICATIONS: INCOME STA	TEMENT					
_	COMMENTS (max 2,000 characters)						
C99							
i	ADMINISTRATOR						
C100							
	TELEPHONE						
Ī	E-MAIL						_

ADMINIS	STRATOR	TELEPHONE					COMP. REG. NO.	
			1			Amounts indic	ated in SEK tho	ousand without decimal
D. S	pecifications: Income	e statement						
	ct insurance specified		er 5. secti	on 5 of the An	nual Repor	rts at Insurance (	Companies A	ct
			<b>,</b>					
This	part shall be filled in by co	empanies that have a bala	ince sheet t	total of less than	SEK 1,000 mi	llion.		
			Г	1	2	3	4	5
			Ī	Premium income,	Premium	Insurance	Operating	Profit/loss of
				gross	gross	gross	gross	reinsurance cession
D1	Accident and morbidity		Ī					
D2	Motor vehicle, third-party lia	ability						
D3	Motor vehicle, other classe	es						
D4	Maritime hull, aviation and	transport						
D5	Fire and other damages to	property						
D6	General liability							
D7	Credit and guarantee							
D8	Legal protection							
D9	Assistance							
D10	Other insurance classes							
D11	Total Direct insurance (D	1:D10)	=				_	

INSTITUTION

D12 Accepted reinsurance

**D13 Total** (D11:D12)

ANNUAL REPORT NON-LIFE INSURANCE COMPANIES

INSTITUTION NUMBER

	COMMENTS (max 2,000 characters)
D14	
	ADMINISTRATOR
	ADMINISTRATOR
D15	
	TELEPHONE
	E-MAIL

# ANNUAL REPORT NON-LIFE INSURANCE COMPANIES INSTITUTION ADMINISTRATOR TELEPHONE TELEPHONE ANNUAL REPORT NON-LIFE INSURANCE COMPANIES INSTITUTION NUMBER COMP. REG. NO.

#### Amounts indicated in SEK thousand without decimals

г с	SPECIFICATIONS: BALANCE SHEET	na without decimals
Spe	cification of investments k value	
E1	Land and buildings	
E2 E3	Shares and participations in group and associated companies Interest-bearing securities issued by, and lending to, group and associated companies  Total Investments in group and associated companies (E2 : E3)	
E5 E6 E7 E8	Shares and participations  Bonds and other interest-bearing securities  Participations in investment pools  Loans with real property as collateral	
E9 E10 E11	Other loans Other financial investments  Total Other financial investments (E5 : E10)	
E12	Deposits with companies that ceded reinsurance	
E13	Total Investment assets - book value (E1+E4+E11+E12) [Link to B5] =	
<b>-</b> 44	Fair value	
E14	Land and buildings	
E15 E16	Shares and participations in group and associated companies Interest-bearing securities issued by, and lending to,	
E17	group and associated companies  Total Investments in group and associated companies (E15 : E16) =	
E18	Shares and participations	
E19 E20	Bonds and other interest-bearing securities  Participations in investment pools	
E21 E22 E23	Loans with real property as collateral  Other loans	
E23 E24	Other financial investments  Total Other financial investments (E18 : E23) =	

Deposits with companies that ceded reinsurance

**E26** Total Investments - fair value(E14+E17+E24+E25)

#### ANNUAL REPORT NON-LIFE INSURANCE COMPANIES NSTITUTION ADMINISTRATOR OMP REG NO Amounts indicated in SEK thousand without decimals E. SPECIFICATIONS: BALANCE SHEET Specification of equity Equity brought forward from adopted balance sheet **E27** E28 Change in fair value fund E29 New share issue, bonus issue and provision to share premium reserve E30 Shareholder contributions E31 Change in statutory reserve Group contribution that was not recorded via the income statement E32 Dividends for preceding year E33 E34 Other changes Profit/loss for the year E35 Reported closing equity (E27: E35) E36 E37 Proposed dividend for the financial year Specification of untaxed reserves E38 Contingency reserve E39 Allocation reserve E40 Equalisation fund E41 Other untaxed reserves Total Untaxed reserves (E38: E41) E42 [Link to B34] Specification of subordinated liabilities E43 Perpetual subordinated loans E44 Fixed-term subordinated loans E45 Other subordinated liabilities Total Subordinated liabilities (E43: E45) E46 Specification of accrued costs and deferred income Reinsurers' share of deferred acquisition costs E48 Other accrued costs and deferred income F49 Total accrued costs and deferred income (F47 : F49) [Link to B45] Specification of deferred taxes in the balance sheet E50 Deferred tax asset E51 Deferred tax liability E52 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)

Assets for which the investor bears the investment risk, book value Liabilities for which the investor bears the investment risk, book value

		ANN	UAL REPORT NON-	LIFE INSURANCE COMPANIES
INSTITU	TION		PERIOD	INSTITUTION NUMBER
ADMINIS	TRATOR	TELEPHONE		COMP. REG. NO.
F S	SPECIFICATIONS:	BALANCE SHE		ed in SEK thousand without decimals
E55	COMMENTS (max 2,000 characters)			
	ADMINISTRATOR			
E56				
	TELEPHONE			
	E-MAIL			

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

<u> </u>	III CO	
OWI	N FUNDS	
A-ite	ems	
F1	Paid in share capital or guarantee capital (B25-B1)	
F2	Statutory reserves (B26+B27+B28+B30)	
F3	Non-restricted reserves	
F4	A 1 (1 (1)	
F5	Accumulated profit/loss 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	of
	the required solvency margin	
F7	Openly reported surplus values (net) in assets	
F8	total own funds before deductions (F1 : F7)	:
F9	of which conversion adjustment	
	Deductions	
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] =	:
Adi	usted own funds = total of items for which consent is not needed	
F18	<b>A</b> \	
	OWN runus 1035 A Rents 1 V unu 17 (1 17 1 0 1 7)	
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-ite	ame.	•
		Finansinspektionen
F21	Non-openly reported surplus values that originate from undervalued assets	
F22	Half of not yet paid in share capital or guarantee capital  Half of unused distribution right; up to 50 per cent of the required solvency	
F23		
	margin	
		Filled in by
		Finansinspektionen
F24	Upwards adjusted own funds (F17+F21+F22+F23) [Link to F87] =	
F25	of which B-items (%) represent ((F21+F22+F23)/F24*100)	

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

Amounts indicated in SEK thousand without decimals

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

#### **REQUIRED SOLVENCY MARGIN**

#### First result

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

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

<u> </u>	INE33			
Sec	ond result			
F44	Daid inquirance compensations for direct inquirance and accepted rei	nauranaa		
Г44	Paid insurance compensations for direct insurance and accepted rei	risurance	Г	
	during the reference period 3) outside classes 11-13		L	
F45	Paid reinsurance compensations for direct insurance and accepted r	einsurance		
	during the reference period 3) for classes 11-13			
F46	F45 x 1.50		=	
F47	Provision for outstanding claims for direct insurance and accepted re	einsurance	_	
	outside excluding classes 11-13 at the end of the reference period			
F48	Provision for outstanding claims for direct insurance and accepted re	einsurance		
	for classes 11-13 at the end of the reference period		Ī	
F49	F48 x 1.50		=	
F50	F48 x 1.50  Recovered amounts, outside classes 11-13			
F51	Recovered amounts for classes 11-13			
F52	F51 x 1.50		=	
F53	Provision for outstanding claims for direct insurance and accepted re	einsurance		
	outside classes 11-13 at the start of the reference period			
F54	Provision for outstanding claims for direct insurance and accepted re	einsurance		
	for classes 11-13 at the start of the reference period			
F55	F54 × 1.50		=	
F56	Total for the reference period (F44+F46+F47+F49-F50-F52-F53-F	55)	=	
F57	Total insurance compensations divided by the number of years in the		=	
F58	the portion of F57 less than EUR 37.2 million multiplied by 0.26 2)		=	
F59	the portion of F57 greater than EUR 37.2 million multiplied by 0.23 2	)	=	
F60	Total (F58+F59) claims basis		=	
F61	Insurance compensations after reinsurance cessions (o.o.a.) for the			
	three most recent preceding financial years	Link from F39]		
F62	Insurance compensations before reinsurance cessions (gross) for			
	the three most recent preceding financial years	[Link from F40]	=	
F63		[Link from F41]	=	
F64	The higher of F63 and 0.50	[Link from F42]	=	
F65	Second result (adjusted claims basis) (F60 x F64)	[Link to E67]	=	
	***************************************			

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

#### Amounts indicated in SEK thousand without decimals

	OLVENCY DECLARATION FOR COMPANIES ONLY CONDUCTING NON INESS	I-LIFE INSURANCE
_		
	nparison with previous year's solvency margin	
F66	First result (adjusted premium basis) [Link from F43]	=
F67	Second result (adjusted claims basis) [Link from F65]	=
F68	The higher of the preceding year's first and accord result	
F69 F70	The higher of the preceding year's first and second result  If F68 is greater than F69:	
F70	Solvency margin: the higher of F66 and F67 (F68) [To F77]	
F71	If F69 is greater than F68:	
	Closing provision for outstanding claims on own account	
F72	Ratio between closing and opening provisions for outstanding claims o.o.a. (F71/F	72)
F73	Ratio between closing and opening provisions for outstanding claims o.o.a.	
	(F71/F72)	=
F74	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]	
_		
F75		
F/6	Guarantee amount converted to SFK thousand (F/5 x F91) x 0.00[Link to F78, F82]	=
CIII	AM A DV	
F77	Solvency margin, see Comparison with preceding year's solvency margin	
	[F70 or F74]	
F78	Guarantee amount [Link from F76]	
F79	Required solvency margin = the higher of F77 and F78 [Link to F80, F89]	=
_		
Req		
F80	Required solvency margin [Link from F79]	
F81	One-third of the required solvency margin (F79 / 3)	=
F82	Guarantee amount [Link from F76]	
F83	Minimum requirement on adjusted own funds = the higher of F81 and F82	
O	a from de	
**********		
	/ Agustica OWITTUTIOS [LIIIK ITOIII F24]	
FΩΩ	At the end of the financial year, own funds totalled	
LAN	Surpius/ueiiCit (F88 - F89)	
F91	Euro rate in SEK for the financial year	=
F75 F76 SUN F77 F78 F79 Req F80 F81 F82 F83 Owr F84 F85 F86 F87 F88 F89 F90	outstanding claims o.o.a. (F69 x F73)  Irantee amount  The company's statutory guarantee amount, in accordance with Chapter 7, sections 26 and 27 of the Insurance Business Act, denominated in EUR 5)  Guarantee amount converted to SFK thousand (F75 x F91) x 0.00(Link to F78, F82)  IMMARY  Solvency margin, see Comparison with preceding year's solvency margin  [F70 or F74]  Guarantee amount  [Link from F76]  Required solvency margin = the higher of F77 and F78  [Link to F80, F89]  uirement on size of own funds  Required solvency margin  [Link from F79]  One-third of the required solvency margin (F79 / 3)  Guarantee amount  [Link from F76]  Minimum requirement on adjusted own funds = the higher of F81 and F82  In funds  Total own funds  [Link from F17]  Adjusted own funds  [Link from F20]  B-items (F21+F22+F23)  Adjusted own funds  [Link from F24]  At the end of the financial year, own funds totalled  [Link from F79]  Surplus/deficit (F88 - F89)	

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

#### Amounts indicated in SEK thousand without decimals

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

#### **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	
	ADMINISTRATOR
F93	
	TELEPHONE
	E-MAIL ADDRESS

					ANNUAL I	REPORT NO	N-LIFE IN	SURANCE (	COMPANIES
INSTITU	TION				PERIOD				IBER
ADMINI	STRATOR	TELEPHONE						COMP. REG. NO.	
						Amounts indic	ated in SEK	thousand wit	hout decimals
G. (	CROSS-BORDER OPI	ERATIONS							
Fore	ign operations - Report o	n cross-border	operations E	EA					
		1	2	3	4	5	6	7	8
Cour	itry/class	Total	Accident	Motor	Insur for	Air traffic,	General	Credit and	Other injury
		(col 2:8)	and illness	vehicle	fire and	maritime hull	liability	guarantee	insurances
			insurance	insurance	other dam	and transport			
					to property	insurance			
			1, 2	3, 10	8, 9	4,5,6,7,11,12	13	14, 15	16, 17, 18
Pren	nium income (gross)								
G1	Belgium								
G2	Bulgaria								
G3	Cyprus								
G4	Denmark								
G5	Estonia								
G6	Finland								
G7	France								
G8	Greece								
G9	Ireland								
G10	Iceland								
G11	Italy								
G12	Latvia								
G13	Liechtenstein								
G14	Lithuania								
G15	Luxembourg								
G16	Malta								
G17	Netherlands								

**G18** Norway

INSTITU	THON				PERIOD			INSTITUTION NON	/IBER
ADMINI	STRATOR	TELEPHONE						COWF. REG. NO.	
				_		Amounts indic	ated in SEK	thousand wit	hout decimals
G. (	CROSS-BORDER OPE	RATIONS							
Fore	ign operations - Report o	n cross-border	operations E	EA					
		1	2	3	4	5	6	7	8
Cour	ntry/class	Total	Accident	Motor	Insur for	Air traffic,	General	Credit and	Other injury
		(col 2:8)	and illness	vehicle	fire and	maritime hull	liability	guarantee	insurances
			insurance	insurance	other dam	transport			
					to property	insurance			
			1, 2	3, 10	8, 9	4,5,6,7,11,12	13	14, 15	16, 17, 18
Prem	nium income (gross)	•	•	•	•	•	•	•	•
G19	Poland								
G20	Portugal								
G21	Rumania								
G22	Slovakia								
G23	Slovenia								
G24	Spain								
G25	United Kingdom								
G26									
G27	Germany								
G28	Hungary								
G29	Austria								

**G30** Total (G1 : G29)

ANNUAL REPORT NON-LIFE INSURANCE COMPANIES

					ANNUAL	REPORT NO	N-LIFE INS	SURANCE C	OMPANIES
пизтти	TON			$\neg$	PERIOD			INSTITUTION NUM	BEK
ADMINIO	TRATOR	TELEPHONE						COMP. REG. NO.	
						Amounts indica	ated in SEK	thousand with	nout decimals
G. C	ROSS-BORDER OPE	RATIONS							
Forei	gn operations - Report on	cross-border o	perations E	EA					
		1		2	3	4 5		١	7 8
Coun	try/class	Total	Accident	Motor	Insur for	Air traffic,	General	Credit and	Other injury
		(col 2:8)	and illness	vehicle	fire and	maritime hull	liability	guarantee	insurances
			insurance	insurance	other dam	transport			
					to property	insurance			
			1, 2	3, 10	8, 9	4,5,6,7,11,12	13	14, 15	16, 17, 18
Insur	ance compensations (gros	ss)							
G31	Belgium								
G32	Bulgaria								
G33	Cyprus								
G34	Denmark								
G35	Estonia								
G36	Finland								
G37	France								
G38	Greece								
G39	Ireland								
G40	Iceland								
G41	Italy								
G42	Latvia								
G43	Liechtenstein								
G44	Lithuania								
G45	Luxembourg								
G46	Malta								
G47	Netherlands								

**G48** Norway

шэпто	TION				PERIOD			INSTITUTION NON	IDER
ADIVIIIVIC	STRATOR	TELEPHONE						COWF. REG. NO.	
						Amounts indic	atad in SEK	thousand wit	hout decimals
						Amounts maic	aleu III SEN	tilousaliu wit	nout decimais
G (	CROSS-BORDER OPE	PATIONS							
<u> </u>	CROSS-BONDER OF E	INATIONS							
Forei	ign operations - Report or	n cross-horder	onerations F	FΛ					
1010	ign operations - report of	1	2	3	4	5	6	7	8
Coun	try/class	Total	Accident	Motor	Insur for	Air traffic,	General	Credit and	Other injury
	,,	(col 2 : 8)	and illness	vehicle	fire and	maritime hull	liability	guarantee	insurances
		,	insurance	insurance	other dam	transport			
					to property	insurance			
			1, 2	3, 10	8, 9	4,5,6,7,11,12	13	14, 15	16, 17, 18
Insur	ance compensations (gro	ss)	•	•	•	•		•	•
G49	Poland								
G50	Portugal								
G51	Rumania								
G52	Slovakia								
G53	Slovenia								
G54	Spain								
G55	United Kingdom								
G56	The Czech Republic								
G57	Germany								
G58	Hungary								
G50									

**G60** Total (G31 : G59)

				ANNUAL I	REPORT NO	N-LIFE IN	SURANCE (	COMPANIES
INSTITUTION				PERIOD				IBER
AUTRATOR	TELEPHO	TNE					COMP. REG. NO.	
					Amounts indic	ated in SEK	thousand wit	hout decimals
G. CROSS-BOR	DER OPERATION	IS						
Foreign operations	- Report on cross-bo	order operations E	EA					
	1	2	3	4	5	6	7	8
Country/class	Total	Accident	Motor	Insur for	Air traffic,	General	Credit and	Other injury
•	(col 2 :	8) and illness	vehicle	fire and	maritime hull	liability	guarantee	insurances
		insurance	insurance	other dam	transport			
				to property	insurance			
		1, 2	3, 10	8, 9	4,5,6,7,11,12	13	14, 15	16, 17, 18
Premium costs (gro	oss)	•	•	•		•		
<b>G61</b> Belgium								
<b>G62</b> Bulgaria								
G63 Cyprus								
<b>G64</b> Denmark								
<b>G65</b> Estonia								
G66 Finland								
G67 France								
G68 Greece								
G69 Ireland								
G70 Iceland								
<b>G71</b> Italy								
<b>G72</b> Latvia								
<b>G73</b> Liechtenstein								
<b>G74</b> Lithuania								
<b>G75</b> Luxembourg								
G76 Malta								
G77 Netherlands								

**G78** Norway

INSTITU	HON				PERIOD			INSTITUTION NOT	WIDER
ADMINIC	STRATOR	TELEPHONE						COIVIF. REG. NO.	
		•		_		Amounts indic	ated in SEK	thousand wit	hout decimals
G. (	CROSS-BORDER OPE	ERATIONS							
Fore	ign operations - Report o	n cross-border	operations E	EA					
		1	2	3	4	5	6	7	8
Coun	try/class	Total	Accident	Motor	Insur for	Air traffic,	General	Credit and	Other injury
	-	(col 2:8)	and illness	vehicle	fire and	maritime hull	liability	guarantee	insurances
			insurance	insurance	other dam	transport			
					to property	insurance			
			1, 2	3, 10	8, 9	4,5,6,7,11,12	13	14, 15	16, 17, 18
Prem	nium costs (gross)	•	•	•	•	•	•	•	•
G79	Poland								
G80	Portugal								
G81	Rumania								
G82	Slovakia								
G83	Slovenia								
G84	Spain								
G85	United Kingdom								
G86	The Czech Republic								
G87	Germany								
G88	Hungary								
G89	Austria								

**G90 Total** (G61:G89)

					ANNUAL F	REPORT NON	N-LIFE INSURANCE COMPANIES
ІИЗТПО	HON				PERIOD		INSTITUTION NUMBER
ADMINIS	TRATOR	TELEPHONE			<u> </u>		COIVIF. REG. INC.
						A	
					4	Amounts indica	ated in SEK thousand without decimals
c (	CROSS-BORDER OP	EDATIONS					
<u>G.</u> (	CRUSS-BURDER OF	ERATIONS					
		1	2	3	4	5	٦
		No. of ins. yrs		Non-life	Non-life	Avg	4
		(average	claims	cost	frequency	ins. comp.	
		stock)	Ciaiiiis	COSt	(no. claims/	(1,000 * claim	
		Stocky			stock)	cost/no.	
					Stock)	claims)	
Moto	r vehicle liability, excl.fro	eight carriers' liab	l ilitv			Ciairiis)	J
	Belgium		<b>y</b>				1
	Bulgaria						†
	Cyprus						†
	Denmark						1
	Estonia						1
	Finland						1
	France						1
	Greece						1
G99	Ireland						1
G100	Iceland						1
G101	Italy						1
	Latvia						1
G103	Liechtenstein						1
G104	Lithuania						1
	Luxembourg						1
G106	Malta						1
G107	Netherlands						1

G108 Norway

				ANNUAL F	REPORT NON	<b>N-LIFE INS</b>	<b>URANCE COMPANIES</b>
IINSTITUTION				PERIOD			INSTITUTION NOWBER
ADMINISTRATOR	TELEPHONE						COMP. REG. NO.
				,	Amounts indica	ited in SEK t	housand without decimals
G. CROSS-BORDER OP	ERATIONS						
	1-					<b>-</b>	
	1	2	3	4	5		
	No. of ins. yrs	Number of	Non-life	Non-life	Avg		
	(average	claims	cost	frequency	ins. comp.		
	stock)			(no. claims/	(1,000 * claim		
				stock)	cost/no.		
					claims)		
Motor vehicle liability, excl.fre	eight carriers' liab	ility				7	
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)

потпот	Ю		PERIOD		INSTITUTION NUMBER
SINIIIVIOA	TRATOR	TELEPHONE		•	CONF. REG. NO.
			A	mounts indicated in SEK t	housand without decimals
<u>G.</u> C	CROSS-BORDER OPERA	ATIONS			
G121					
	ADMINISTRATOR				
G122					
	TELEPHONE				
	E-MAIL				

		ANNUAL REPOR	T NON-LIFE INSUR	ANCE COMPANIES
NOTTOTION		PERIOD		INSTITUTION NUMBER
ADMINISTRATOR	TELEPHONE			COMP. REG. NO.

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

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

						<b>ANNUAL REPOR</b>	T NON-LIFE INSUR	ANCE COMPANIES
поппеин	ON				]	PERIOD		INSTITUTION NUMBER
ADMINIST	KATOK			TELEFTIONE				COWF. REG. NO.
					1			
						Amount	s indicated in SEK thou	sand without decimals
	DOELT	DILITY	OF OWEDIOUS	JOKO DED VEAD (O	0)			
н. Р	ROFILE	ABILITY	OF SWEDISH R	ISKS PER YEAR (S	5)			
				(c)				
	-		dent insurance			7		
H2	State if	there are	values in the branch	Yes		No		
	Insurar	nce infor	mation (amounts in	SFK thousand)				
	ou.u.	1	2	3	4	5	6	
		Claim ye	Premium income	Provision for	Unearned premiums	Provision for	Premiums for	
		(risk yea	ar)	unearned premiums 3)	total 4)	unearned premiums a	reinsurance	
						outstanding risks 5)	cession	
H3	F-2 <sup>2)</sup>							
H4	F-1 <sup>2)</sup>							
H5	F							
LIC		7	Attack a remark on r	-in	attachment is sout in	witten ferm to Financine	n aldian an	
H6 H7		-	•	einsurance cessions, the pplied rules and paid amo			pekuonen	
r1/		J	Attach a report of a	pplied fules and paid amo	unts for premium reimi	Jui Seillelli.		

				ANCE COMPANIES
INSTITUTION		PERIOD		INSTITUTION NUMBER
ADMINISTRATOR	TELEPHONE		•	COWIF. REG. NO.

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

		ANNUAL REPORT NON-LIFE INSURANCE COMPANIES
поппоп	OIN .	PERIOD INSTITUTION NUMBER
ADINIIVIOT	RATOR   TELEPHONE	COWF. REG. NO.
	<u> </u>	
		Amounts indicated in SEK thousand without decimals
н р	ROFITABILITY OF SWEDISH RISKS PER YEAR (SS)	
	ROTTABLETT OF OWEDIGHT MOROT ER TEAR (00)	
Morbi	dity and accident insurance <sup>1c)</sup> cont'd	
	, aa aostaooa. aoo	If amounts are missing
	For earlier claim years (risk years) 9 than reported above, gross:	enter "0"
H18	<b>During year F</b> paid insurance compensations excluding claims adjustment costs <sup>7)</sup>	
H19	End of <b>year F</b> provisions for outstanding claims excl. claims adjustment costs <sup>8)</sup>	
H20	For earlier claim years (risk years) 9) than reported above, reinsurers' share:	
	During <b>year F</b> paid insurance compensations excluding claims adjustment costs <sup>7)</sup>	
H21	End of <b>year F</b> provisions for outstanding claims excl. claims adjustment costs <sup>8)</sup>	
H22	COMMENTS (may 2,000 sharesters)	
ПΖΖ	COMMENTS (max 2,000 characters)	

INSTITUT	ON				]	PEKIOU		IINSTITUTION NUMBER
ADMINIO	KATOK			TELEFHONE	<u> </u>			COWIF. REG. NO.
				1	1			
						A	a indicated in OFK that	
						Amount	s indicated in SEK tho	usand without decimals
н Р	ROFITA	BII ITY	OF SWEDISH R	ISKS PER YEAR (S	S)			
			0. 0		<u> </u>			
Indu	strial in	iury ins	urance 1b)					
H23			values in the branch	Yes		No		7
0	Otato II	anoro aro	values in the station	. 00				1
	Insuran	ce inforr	nation (amounts in	SEK thousand)				
		1	2	3	4		6	
		-	Premium income	Provision for	Unearned premiums		Premiums for	
		(risk yea	nr)	unearned premiums 3)	total 4)	unearned premiums a	reinsurance	
	2\					outstanding risks 5)	cession	
H24	F-2 <sup>2)</sup>							<u> </u> 
H25	F-1 <sup>2)</sup>							<u> </u>
H26	F							1
H27		1	Attach a report on r	einsurance cessions, the	attachment is sent in w	ritten form to Financine	nektionen	
H28		1		oplied rules and paid amo			permonen	
. 120		J	/ madri a report of a	opiloa raico aria pala arric	and for promisin relini	oursernerit.		

						ANNUAL REPOR	RT NON-LIFE INSUR	ANCE COMPANIES
INSTITUTI	ION					PERIOD		INSTITUTION NUMBER
ADMINIST	KATOK			TELEPHONE			<del>-</del>	COWIF. REG. NO.
					<u> </u>			
						Amoun	ts indicated in SEK thou	sand without docimals
						Amoun	is indicated in SER thot	isand without decimals
н Р	ROFITA	RII ITY	OF SWEDISH RIS	SKS PER YEAR (S	S)			
	1.01117		OI OII EDIOII IXIX	ono i En i En i (o	<u> </u>			
	lo du otri	al injume	insurance 1b) cont'd					
	maustri	ai injury	insurance Cont a					
	Total cl	aim infor	mation up to end of	F for claims arising ea	ch vear (amount SEK	thousand)		
	i Otai Ci	1		8	9	10	11	12
		Claim ve		Provisions for	Reinsurers'	Reinsurers'	Total	Total reinsurers'
		•	· ·	outstanding claims	share of col 7	share of col 8	(col 7+col 8)	share
		(HSK yCa	excl. claims adjustme	_	311410 01 001 7		(001710010)	(col 9 + col 10)
				adjustment costs 8)				(001 3 1 001 10)
H29	F-4 <sup>6)</sup>		COSIS	aujustinent costs				
H30	F-3 <sup>6)</sup>							
H31	F-2 <sup>6)</sup>							
H32	F-1 <sup>6)</sup>							
H33	F							
			L		L	l		
								If amounts are missing
	For ear	ier claim	years (risk years) <sup>9)</sup>	than reported above,	gross:			enter "0"
H34				ations excluding claims				
H35	End of <b>y</b>	ear F pro	visions for outstandin	g claims excl. claims ad	justment costs 8)			
H36			• • • • •	than reported above,				
				ations excluding claims				
H37	End of y	ear F pro	visions for outstandin	g claims excl. claims ad	justment costs 8)			
H38	COMMEN	TS (max 2,	000 characters)					

						ANNUAL REPOR	T NON-LIFE INS	URANCE COMPANIES
мэтноп	ON					PERIOD		IINSTITUTION NUMBER
TEIPIIWIC	KATOK			TELEFHONE	<del> </del>		l	COWF. REG. NO.
					1			
						Amount	s indicated in SEK t	housand without decimals
H. P	ROFITA	BILITY	OF SWEDISH F	RISKS PER YEAR (S	S)			
Hous		•	rehensive insura			_		
<del>1</del> 39	State if	there are	values in the branch	Yes		No		
	Insurar	ce inforn	mation (amounts in	SEK thousand)				
		1	2	3	4	5	6	
		Claim ye	Premium income	Provision for	unearned premiums	Provision for	Premiums for	
		(risk yea		unearned premiums 3)	total 4)	unearned premiums a	reinsurance	
			ľ			outstanding risks 5)	cession	
H40	F-2 <sup>2)</sup>							
H41	F-1 <sup>2)</sup>							
H42	F							
		_1			1			
		-						
H43		_	•	einsurance cessions, the			pektionen	
H44			Attach a report of a	pplied rules and paid amo	ounts for premium reim	bursement.		

						ANNUAL REP	ORT NON-LIFE INS	SURANCE COMPANIES
INSTITUT	ON					PERIOD		INSTITUTION NUMBER
ADIMINION	KATOK			TELEPHONE	†			COIVIF. REG. NO.
					<u> </u>			
						Amo	unts indicated in SEK	thousand without decimals
		<b></b>	ow	01/0 555 \/515 /0				
<u>н.</u> Р	ROFITA	BILITY	OF SWEDISH RI	SKS PER YEAR (S	iS)			
				10)				
	Househ	olds' con	nprehensive insurar	nce <sup>la)</sup> cont'd				
	Total of	nim infor	mation up to and of	F for claims arising e	ach voar (amount SEI	( thousand)		
	i Otai Ci	1	7	8	9	10	11	12
		Claim ye	Accumulated paid	Provisions for	Reinsurers'	Reinsurers'	Total	Total reinsurers'
		(risk yea	Insurance comp.	outstanding claims	share of col 7	share of col 8	(col 7+col 8)	share
		ì	excl. claims adjustme	excl. claims				(col 9 + col 10)
			costs 8)	adjustment costs 9)				, ,
H45	F-2 <sup>6)</sup>			<u> </u>				
H46	F-1 <sup>6)</sup>							
H47	F							
								If amounta are missing
	For ear	ior claim	voare (rick voare) 9	than reported above,	aross.			If amounts are missing enter "0"
H48				ations excluding claims	_			enter 0
H49				g claims excl. claims ac				
H50				than reported above				<u> </u>
				ations excluding claims				
H51				g claims excl. claims ac	•			
H52	COMMEN	TS (max 2,0	000 characters)					

TOTTION					TELEPHONE		PERIOD		CONF. REG. NO.
							Amount	s indicated in SEK tho	usand without decimals
Н. Р	ROFIT	ABII	LITY	OF SWEDISH R	ISKS PER YEAR (S	S)			
Com	pany a	nd r	real e	estate insurance	1c)				
H53				values in the branch	Yes	i	No		]
	Insura	nce i	inforn	nation (amounts in	SEK thousand)				
		1		2	3	4	5	6	
			aim ye sk yea	Premium income r)	Provision for unearned premiums <sup>3)</sup>	unearned premiums total <sup>4)</sup>	unearned premiums a	Premiums for reinsurance cession	
H54	F-2 2)								
H55	F-1 <sup>2)</sup>								
H56	F								†
H57 H58		]			einsurance cessions, the oplied rules and paid amo			pektionen	_

			ANNUAL REPUR	I NON-LIFE INSUR	ANCE COMPANIES
INSTITUTION		1	PERIOD		INSTITUTION NUMBER
ADMINISTRATOR	TELEPHONE	Ī			COMP. REG. NO.

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

				ANNUAL REPORT	NON-LIFE INSURANCE COMPANIES
поптоп	NIC			PERIOD	TINSTITUTION NUMBER
ADMINIOT	NATUR	TELEPHONE	+		COWF. REG. NO.
			<u></u>		
				Amounts	indicated in SEK thousand without decimals
H. P	ROFITABILITY OF SWEDISH R	ISKS PER YEAR (S	SS)		
			<u> </u>		
	Company and real estate insurance	a <sup>1c)</sup> cont'd	•		
	Company and real estate insurance	e <sup>1c)</sup> cont'd	,		
			,		If amounts are missing
	For earlier claim years (risk years)	<sup>9)</sup> than reported above,	_		If amounts are missing enter "0"
H69	For earlier claim years (risk years)  During year F paid insurance compen	<sup>9)</sup> <b>than reported above,</b> sations excluding claims	adjustment costs 7)		
H70	For earlier claim years (risk years)  During year F paid insurance compen  End of year F provisions for outstandi	<sup>9)</sup> <b>than reported above,</b> sations excluding claims ng claims excl. claims ad	adjustment costs 7)		
	For earlier claim years (risk years)  During year F paid insurance compen	<sup>9)</sup> <b>than reported above,</b> sations excluding claims ng claims excl. claims ad	adjustment costs 7)		
H70	For earlier claim years (risk years)  During year F paid insurance compen  End of year F provisions for outstandi	<sup>9)</sup> than reported above, sations excluding claims ng claims excl. claims ad <sup>9)</sup> than reported above,	adjustment costs 7) djustment costs 8) reinsurers' share:		
H70	For earlier claim years (risk years) During year F paid insurance compen End of year F provisions for outstandi For earlier claim years (risk years)	<sup>9)</sup> than reported above, sations excluding claims ng claims excl. claims ad <sup>9)</sup> than reported above, sations excluding claims	djustment costs 7) djustment costs 8) reinsurers' share: adjustment costs 7)		
H70 H71	For earlier claim years (risk years) During year F paid insurance compen End of year F provisions for outstandi For earlier claim years (risk years) During year F paid insurance compen	<sup>9)</sup> than reported above, sations excluding claims ng claims excl. claims ad <sup>9)</sup> than reported above, sations excluding claims	djustment costs 7) djustment costs 8) reinsurers' share: adjustment costs 7)		
H70 H71	For earlier claim years (risk years) During year F paid insurance compen End of year F provisions for outstandi For earlier claim years (risk years) During year F paid insurance compen	<sup>9)</sup> than reported above, sations excluding claims ng claims excl. claims ad <sup>9)</sup> than reported above, sations excluding claims	djustment costs 7) djustment costs 8) reinsurers' share: adjustment costs 7)		

						<b>ANNUAL REPOR</b>	T NON-LIFE INSU	RANCE COMPANIES
поппеин	ON				]	PERIOD		INSTITUTION NUMBER
ADMINIO	KATOK			TELEPHONE				COMF. REG. NO.
					1			
						Amount	s indicated in SEK tho	ousand without decimals
H. P	ROFITA	BILITY	OF SWEDISH R	ISKS PER YEAR (S	S)			
Moto	r vehicl	e insur	ance (excl. mote	or hull guarantee) 16	a)			
H74	State if t	here are	values in the branch	Yes		No		
						_		
	Insuran	ce inforn	nation (amounts in	SEK thousand)	1			-
		1	2	3	4		6	
			Premium income	Provision for	unearned premiums		Premiums for	
		(risk yea	r)	unearned premiums 3)	total 4)	unearned premiums a		
	<b>–</b> - 2)					outstanding risks 5)	cession	
H75	F-2 <sup>2)</sup>							
H76	1 - 1	-						_
H77	F							
		-						
H78			Attach a report on re	einsurance cessions, the	attachment is sent in w	ritten form to Finansins	nektionen	

						ANNUAL REP	ORT NON-LIFE IN	SURANCE COMPANIES
ADMINION	KATOK			TELEPHONE		PERIOD		COMP. REG. NO.
						Amo	ounts indicated in SEK	C thousand without decimals
Н. Р	ROFITA	BILITY	OF SWEDISH RI	SKS PER YEAR (S	SS)			
			•	r hull guarantee) <sup>1a)</sup> c				
	Total cl	aim infor	mation up to end of	F for claims arising e	each year (amount SE	K thousand)	11	12
		Claim ve	Accumulated paid	Provisions for	Reinsurers'	Reinsurers'	Total	Total reinsurers'
	_	(risk yea	Insurance comp. excl. claims adjustme	outstanding claims	share of col 7	share of col 8	(col 7+col 8)	share (col 9 + col 10)
H80	F-2 <sup>6)</sup>							
H81	F-1 <sup>6)</sup>							
H82	F							
				<sup>)</sup> than reported above				If amounts are missing enter "0"
H83				ations excluding claims				
H84				g claims excl. claims a				
H85				than reported above				
1100			•	ations excluding claims				
H86	⊨nd of y	ear F pro	visions for outstandin	g claims excl. claims a	ajustment costs 8)			
H87	COMMEN	TS (may 2 (	000 characters)					
1107	COMMEN	ı o (ıııax 2,t	ou characters)					

						ANNUAL REPOR	T NON-LIFE INSU	RANCE COMPANIES
поптем	ON				]	PERIOD		IINSTITUTION NUMBER
ADMINIOT	KATOK			TELEFHONE	4			COWIF. REG. NO.
				•	_			
						Amount	s indicated in SEK tho	usand without decimals
<u>Н.</u> Р	ROFITA	BILITY	OF SWEDISH R	ISKS PER YEAR (S	S)			
<b>T</b> I ' I								
			nsurance 1d)			<b>-</b>		_
H88	State if	there are	values in the branch	Yes		No		
	Insurar	ce inforr	mation (amounts in	SEK thousand)				
		1	2	3	4	5	6	7
		Claim ye	Premium income	Provision for	unearned premiums	Provision for	Premiums for	
		(risk yea	ar)	unearned premiums 3)	total 4)	unearned premiums a	reinsurance	
				·		outstanding risks 5)	cession	
H89	F-2 2)							
H90	F-1 <sup>2)</sup>							
H91	F							
			•	•	•	•		<b>_</b>
		<del>-</del>						
H92		_	•	einsurance cessions, the			pektionen	
H93			Attach a report of a	oplied rules and paid amo	ounts for premium reim	bursement.		

			ANNUAL REPOR	ANCE COMPANIES
INSTITUTION		]	PERIOD	INSTITUTION NUMBER
ADMINISTRATOR	TELEPHONE	†		COWF. REG. NO.
		<u>l</u>		

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

				ANNUAL REPORT	NON-LIFE INSU	<b>IRANCE COMPANIES</b>
поптоп	ON			PERIOD		INSTITUTION NUMBER
ADMINIOT	KATOK	TELEPHONE				COIVIF. REG. NO.
				Amounts	indicated in SEK th	ousand without decimals
				Amounts	indicated in SER til	ousand without decimals
H. P	ROFITABILITY OF SWEDISH R	ISKS PER YEAR (S	SS)			
	Third party motor insurance <sup>1d)</sup> con	ıt'd				
		9) 46 an manantad ah awa				If amounts are missing
	For earlier claim years (risk years) S	than reported above	, gross:			enter "0"
	<b>.</b>					
H109	During year F paid insurance compens		•			
H109 H110	End of year F provisions for outstandir	ng claims excl. claims ac	djustment costs 8)			
	• • • • • • • • • • • • • • • • • • • •	ng claims excl. claims ac	djustment costs 8)			
H110	End of year F provisions for outstandir	ng claims excl. claims ac	djustment costs 8) , reinsurers' share:			
H110	End of year F provisions for outstanding For earlier claim years (risk years)	ng claims excl. claims ac than reported above sations excluding claims	djustment costs 8) , reinsurers' share: s adjustment costs 7)			
H110 H111	End of year F provisions for outstanding For earlier claim years (risk years)  During year F paid insurance compenses	ng claims excl. claims ac than reported above sations excluding claims	djustment costs 8) , reinsurers' share: s adjustment costs 7)			
H110 H111	End of year F provisions for outstanding For earlier claim years (risk years)  During year F paid insurance compenses	ng claims excl. claims ac than reported above sations excluding claims	djustment costs 8) , reinsurers' share: s adjustment costs 7)			

						<b>ANNUAL REPOR</b>	T NON-LIFE INSUR	ANCE COMPANIES
поппен	אוכ				]	PERIOD		INSTITUTION NUMBER
ADMINIST	VATOR			TELEFTIONE				COMF. REG. NO.
					<u> </u>			
						Amount	s indicated in SEK thoເ	sand without decimals
				101/0 555 1/5/5	<b>-</b> \			
<u>H. PI</u>	ROFITA	ABILITY	OF SWEDISH R	ISKS PER YEAR (S	S)			
			46)					
			ance 1b)			=		•
H114	State if	there are	values in the branch	Yes		No		
	Incurer	saa infarr	nation (amounts in	SEK thousand)				
	IIISUI ai	1	mation (amounts in	3EK illousallu)	4	5	6	Ī
		Claim ve	Premium income	Provision for	unearned premiums		Premiums for	
		(risk yea			total 4)	unearned premiums a		
		()				5)	cession	
H115	F-2 <sup>2)</sup>							
H116								İ
H117	F							
								_
		7						
H118			-	einsurance cessions, the			pektionen	
H119		_]	Attach a report of ap	oplied rules and paid amo	ounts for premium reim	bursement.		

						ANNUAL REPOR	RT NON-LIFE INSUR	ANCE COMPANIES
пошен	אוכ				7	PERIOD	7	INSTITUTION NUMBER
ADMINION	TATOR			TELEPHONE	1		_	COIVIF. REG. IVO.
				•	-			
						Amoun	ts indicated in SEK thoເ	usand without decimals
H. PI	ROFITA	BILITY	OF SWEDISH RIS	SKS PER YEAR (S	S)			
	Maritim	e hull ins	surance 1b) cont'd					
	Total cl	aim infor	mation up to end of	F for claims arising ea	ch year (amount SEK	(thousand)		
		1	_	8	9	10	11	12
		Claim ye	Accumulated paid	Provisions for	Reinsurers'	Reinsurers'	Total	Total reinsurers'
			•	outstanding claims	share of col 7	share of col 8	(col 7+col 8)	share
		( - )	excl. claims adjustme	_			,	(col 9 + col 10)
			•	adjustment costs 8)				(**************************************
H120	F-4 6)		00313	adjustifierit costs				
H121	F-3 <sup>6)</sup>							
H122	F-2 6)							
H123	F-1 <sup>6)</sup>							
H124	F							
					<u> </u>	<u> </u>	<u> </u>	
								If amounts are missing
	For earl	ier claim	years (risk years) 9)	than reported above,	gross:			enter "0"
H125	During y	ear F pai	d insurance compensa	ations excluding claims	adjustment costs 7)			
H126	End of y	ear F pro	visions for outstanding	g claims excl. claims adj	justment costs 8)			
H127				than reported above,				
				ations excluding claims				
H128			•	g claims excl. claims adj				
			•	<u> </u>	, ,			
H129	COMMEN	TS (max 2,	000 characters)					
	<b>——</b>							

						<b>ANNUAL REPOR</b>	T NON-LIFE INSUR	<b>ANCE COMPANIES</b>
изптотк	PIC				]	PERIOD		TINSTITUTION NUMBER
ADMINION	ATOK			TELEFHONE	 			COWIF. REG. NO.
				•	<u>.</u>			
						Amount	s indicated in SEK thou	usand without decimals
H. PI	ROFITA	BILITY	OF SWEDISH R	ISKS PER YEAR (S	S)			
A 1	• •		1b)					
		urance		.,		٦		7
H130	State if	there are	values in the branch	Yes		No		]
	Insurar	nce inforn	nation (amounts in	SEK thousand)				
		1	2	3	4	5	6	7
		Claim ye	Premium income	Provision for	unearned premiums	Provision for	Premiums for	1
		(risk yea	nr)	unearned premiums 3)	total 4)	unearned premiums a	reinsurance	
		]	[	·		outstanding risks 5)	cession	
H131	F-2 2)					j		1
H132	F-1 <sup>2)</sup>							1
H133								1
						<u> </u>		_
H134		7	Attach a report on re	einsurance cessions, the	attachment is sent in w	ritten form to Finansins	pektionen	
H135		1	·	pplied rules and paid amo			-	

						ANNUAL REPOR	RT NON-LIFE INSUR	ANCE COMPANIES		
позтноти	JN				1	PERIOD		INSTITUTION NUMBER		
ADMINIST	KATOK			TELEPHONE			_	COWF. REG. NO.		
						Amoun	ts indicated in SEK thou	reand without docimals		
						Alliouli	is maicated in our thot	isana without decimals		
н ы	ROFITA	RII ITY	OF SWEDISH RIS	SKS PER YEAR (S	S)					
			OI OII EDIOII IXI	<u> </u>	<u> </u>					
	Aviotio	·inaliram	ice 1b) cont'd							
	Aviatio	ı ilisuralı	ice Cont a							
	Total cl	aim infor	mation up to and of	F for claims arising ea	och voar (amount SEK	thousand)				
	i Otai Ci	1		8	9	10	11	12		
		Claim ve	Accumulated paid	Provisions for	Reinsurers'	Reinsurers'	Total	Total reinsurers'		
		•	Insurance comp.	outstanding claims	share of col 7	share of col 8	(col 7+col 8)	share		
		(IISK yea	excl. claims adjustme	_	Share of cor 7	Share of coro	(6017+6010)	(col 9 + col 10)		
			•	adjustment costs 8)				(6013 1 601 10)		
H136	F-4 6)		COSIS	adjustment costs 7						
H137	F-3 <sup>6)</sup>									
H138	F-2 <sup>6)</sup>									
H139	F-1 <sup>6)</sup>									
H140	F									
				L		l	L			
								If amounts are missing		
	For ear	ier claim	years (risk years) 9)	than reported above,	gross:			enter "0"		
H141	During y	ear F pai	d insurance compens	ations excluding claims	adjustment costs 7)					
H142				g claims excl. claims adj						
H143				than reported above,						
				ations excluding claims						
H144	End of y	ear F pro	visions for outstanding	g claims excl. claims ad	justment costs 8)					
H145	COMMEN	TS (max 2,	000 characters)							

						<b>ANNUAL REPOR</b>	T NON-LIFE INSUR	<b>ANCE COMPANIES</b>
поптоп	NIC				]	PERIOD		IINSTITUTION NUMBER
ADINIINIO IT	TATOR			TELEFHONE	4			COWIF. REG. NO.
					•			
						Amount	s indicated in SEK tho	usand without decimals
ц ы	OCEIT /	DII ITV	OE SWEDISH D	ICKS DED VEVD (S	e)			
п. г	TOFITE	ADILIT	OF SWEDISH K	ISKS PER YEAR (S	3)			
Trans	sport in	suranc	e <sup>1b)</sup>					
	-		values in the branch	Yes		] No		1
					[	_		4
	Insurar	nce inforr	mation (amounts in	SEK thousand)				
		1	2	3	4	5	6	]
		Claim ye	Premium income	Provision for	unearned premiums	Provision for	Premiums for	1
		(risk yea	ar)	unearned premiums 3)	total 4)	unearned premiums a	reinsurance	
			ĺ	·			cession	
H147	F-2 2)							†
H148	F-1 <sup>2)</sup>							1
H149	F							†
	•				<u> </u>	<u> </u>		4
H150		1	Attach a report on re	einsurance cessions, the	attachment is sent in v	ritten form to Finansins	pektionen	
H151		1	•	oplied rules and paid amo			-	

						ANNUAL REPOR	RT NON-LIFE INSUR	ANCE COMPANIES
поппоп	אוכ				1	PERIOD	1	INSTITUTION NUMBER
ADMINIST	KATOK			HELEFHONE		-	<b>_</b>	COMF. REG. NO.
						<b>A</b>	to !n dia ata d in OFK than	
						Amoun	ts indicated in SEK thou	usand without decimals
		DILITY	OF CWEDICH DI	CKC DED VEAD (C	<b>C</b> \			
H. PI	KOFITA	BILITY	OF SWEDISH RI	SKS PER YEAR (S	5)			
	Transpo	ort insura	ance <sup>1b)</sup> cont'd					
	Total cl	aim infor	_	F for claims arising ea			_	
		1		8	9	10	11	12
				Provisions for	Reinsurers'	Reinsurers'	Total	Total reinsurers'
		(risk yea	-	outstanding claims	share of col 7	share of col 8	(col 7+col 8)	share
			excl. claims adjustme					(col 9 + col 10)
	0)		costs 7)	adjustment costs 8)				
H152	F-4 <sup>6)</sup>							
H153	F-3 <sup>6)</sup>							
H154	F-2 <sup>6)</sup>							
H155	F-1 <sup>6)</sup>							
H156	F							
	_		, , , , , , , , , , , , , , , , , , ,	)				If amounts are missing
			• • •	than reported above,	•			enter "0"
H157				ations excluding claims				
H158				g claims excl. claims adj				
H159				than reported above,				
				ations excluding claims				
H160	End of y	ear F pro	visions for outstanding	g claims excl. claims adj	justment costs 8)			
H161	COMMEN	TS (max 2,	000 characters)					

						<b>ANNUAL REPOR</b>	T NON-LIFE INSUF	RANCE COMPANIES
изптотк	NIC				]	PERIOD		TINSTITUTION NUIVIBER
ADIVIIIVIO H	KATOK			TELEPHONE	1			COIVIF. REG. NO.
					_			
						Amount	s indicated in SEK tho	usand without decimals
	OCIT	DII ITV	OF OWEDIOU D	IOVO DED VEAD (O	0)			
н. Р	KOFII A	RILITY	OF SWEDISH R	ISKS PER YEAR (S	5)			
Credi	t and c	ularante	ee insurance 1b)					
	_		values in the branch	Yes		] No		7
	Otato II	inoro aro	values in the station	. 55	1			<u></u>
	Insurar	n <mark>ce infor</mark> r	mation (amounts in	SEK thousand)				
		1	2	3	4	5	6	
		Claim ye	Premium income	Provision for	unearned premiums	Provision for	Premiums for	
		(risk yea	ar)	unearned premiums 3)	total 4)	unearned premiums a	reinsurance	
						outstanding risks 5)	cession	
H163	F-2 2)							
H164	F-1 <sup>2)</sup>							
H165								7
			1		ı			_
H166		7	Attach a report on re	einsurance cessions, the	attachment is sent in v	ritten form to Finansins	pektionen	
H167		1	•	oplied rules and paid amo			•	

						ANNUAL REPOR	RT NON-LIFE INSUR	ANCE COMPANIES
INSTITUTION	NC				]	PERIOD	7	INSTITUTION NUMBER
ADMINIST	KATOK			TELEPHONE			_	COWIF. REG. NO.
						Amoun	ts indicated in SEK thou	sand without docimals
						Alliouli	is indicated in SER thot	isanu without decimais
H. PI	ROFITA	BILITY	OF SWEDISH RI	SKS PER YEAR (S	S)			
			<u> </u>		<u>-,                                      </u>			
	Cradit a	nd augr	antee insurance <sup>1b)</sup> c	ont'd				
	Credit a	nu guara	intee mourance c	ont a				
	Total cla	aim infor	mation up to end of	F for claims arising ea	ch vear (amount SEK	(thousand)		
	i Otai Oi	1	7	8	9	10	11	12
		Claim ve	Accumulated paid	Provisions for	Reinsurers'	Reinsurers'	Total	Total reinsurers'
		,	Insurance comp.	outstanding claims	share of col 7	share of col 8	(col 7+col 8)	share
		()	excl. claims adjustme	_			(	(col 9 + col 10)
			•	adjustment costs 8)				(**************************************
H168	F-4 6)		00010	adjustment coots				
H169	F-3 <sup>6)</sup>							
H170	F-2 6)							
H171	F-1 <sup>6)</sup>							
H172	F							
								If amounts are missing
				than reported above,	_			enter "0"
H173				ations excluding claims				
H174				g claims excl. claims adj				
H175				than reported above,				
			-	ations excluding claims				
H176	End of y	ear F pro	visions for outstanding	g claims excl. claims adj	justment costs 8)			
114	0014145	TO /	000 -1					
H177	COMMEN	15 (max 2,	000 characters)					1

						<b>ANNUAL REPOR</b>	T NON-LIFE INSUR	ANCE COMPANIES
изптопо	ИC				]	PERIOD		IINSTITUTION NUMBER
ADINIINIO IT	KATOK			TELEFHONE	1			COMP. REG. NO.
					<u>]</u>			
						Amount	s indicated in SEK tho	usand without decimals
ц ы		BII ITV	UE SMEDISH B	ISKS PER YEAR (S	6)			
п. г	NOFIT A	ADILITI	OF SWEDISH K	ISKS FER TEAR (S	3)			
Redu	ndancy	v-nav in	surance 1b)					
	-		values in the branch	Yes		] No		
						_		J
	Insurar	ce inforr	nation (amounts in	SEK thousand)				_
		1	2	3	4	5	6	
		Claim ye	Premium income	Provision for	unearned premiums	Provision for	Premiums for	
		(risk yea	ar)	unearned premiums 3)	total 4)	unearned premiums a	reinsurance	
			ľ	·		outstanding risks 5)	cession	
H179	F-2 2)							†
H180	F-1 <sup>2)</sup>							1
H181								†
			ı		1			4
H182		7	Attach a report on r	einsurance cessions, the	attachment is sent in v	ritten form to Finansins	pektionen	
H183		1	•	oplied rules and paid amo			-	

						ANNUAL REPOR	RT NON-LIFE INSUR	ANCE COMPANIES
ІИЗПІОПО	אוכ				1	PERIOD	1	INSTITUTION NUMBER
ADMINION	TATOR			TELEPHONE	1		_	COIVIF. REG. IVO.
				•	<u>-</u>			
						Amoun	ts indicated in SEK thoເ	usand without decimals
H. PI	ROFITA	BILITY	OF SWEDISH RI	SKS PER YEAR (S	S)			
	Redund	ancv-pa	y insurance 1b) cont'	d				
		, ,	,					
	Total cla	aim infor	mation up to end of	F for claims arising ea	nch vear (amount SEK	(thousand)		
		1	7	8	9	10	11	12
		Claim ye	Accumulated paid	Provisions for	Reinsurers'	Reinsurers'	Total	Total reinsurers'
		-	Insurance comp.	outstanding claims	share of col 7	share of col 8	(col 7+col 8)	share
		, , , , ,	excl. claims adjustme	_			,	(col 9 + col 10)
			costs 7)	adjustment costs 8)				(00.0 / 00.10)
H184	F-4 6)		00313	adjustifierit costs				
H185	F-3 <sup>6)</sup>							
H186	F-2 6)							
H187	F-1 <sup>6)</sup>							
H188	F							
					<u> </u>	<u> </u>	<u> </u>	
								If amounts are missing
	For earl	ier claim	years (risk years) 9)	than reported above,	gross:			enter "0"
H189	During y	ear F pai	d insurance compens	ations excluding claims	adjustment costs 7)			
H190	End of y	ear F pro	visions for outstanding	g claims excl. claims adj	justment costs 8)			
H191				than reported above,				
				ations excluding claims				
H192				g claims excl. claims adj	_ ·			
			•		. ,			
H193	COMMEN	TS (max 2,	000 characters)					
	<b> </b>							

						<b>ANNUAL REPOR</b>	T NON-LIFE INSUR	<b>ANCE COMPANIES</b>
ІИЗПТОПІ	NIC				]	PERIOD		INSTITUTION NUMBER
ADIMINION	TATOR			TELEPHONE	-			COIVIF. REG. NO.
					•			
						Amount	s indicated in SEK thou	sand without decimals
н ы	OFIT/	ARII ITV	OE SWEDISH B	ISKS PER YEAR (S	e)			
<u> </u>	\OFTI A	ADILITI	OF SWEDISH K	ISKS FLK TLAK (S	3)			
Lives	tock in	suranc	<b>e</b> <sup>1a)</sup>					
			values in the branch	Yes		No		]
					•	_		-
	Insurar	n <u>ce inforr</u>	mation (amounts in					7
		1	2	3	4		6	<u> </u>
		Claim ye	Premium income	Provision for	unearned premiums	Provision for	Premiums for	
		(risk yea	ar)	unearned premiums 3)	total 4)	unearned premiums a	reinsurance	
				·		outstanding risks 5)	cession	
H195	F-2 2)					j		İ
H196	F-1 <sup>2)</sup>							İ
H197								
			1			1		1
H198		7	Attach a report on re	einsurance cessions, the	attachment is sent in v	ritten form to Finansins	pektionen	
H199		=	•	oplied rules and paid amo			r	

						ANNUAL REPO	RT NON-LIFE INSUF	RANCE COMPANIES
INSTITUTION	JN					PERIOD		INSTITUTION NUMBER
ADINIINIOTI	KATOK			TELEPHONE	+			COIVIF. REG. NO.
					<u></u>			
						Amou	nts indicated in SEK tho	usand without decimals
					\			
<u>H. P</u>	ROFITA	BILITY	OF SWEDISH RI	SKS PER YEAR (S	(S)			
			40)					
	Livesto	ck insura	nce <sup>1a)</sup> cont'd					
	Total of	nim infor	mation up to and of	F for claims arising e	ach voar (amount SEk	(thousand)		
	i Otai Ci	1	7	8		10	11	12
		Claim ye	Accumulated paid	Provisions for	Reinsurers'	Reinsurers'	Total	Total reinsurers'
			Insurance comp.	outstanding claims	share of col 7	share of col 8	(col 7+col 8)	share
		`	excl. claims adjustme	excl. claims			,	(col 9 + col 10)
			costs 7)	adjustment costs 8)				,
H200	F-2 6)		000.0	dajaetinent eeste				
H201	F-1 <sup>6)</sup>							
H202	F							
								If amounts are missing
	For oarl		If amounts are missing enter "0"					
H203	For earlier claim years (risk years) 9 than reported above, gross:  During year F paid insurance compensations excluding claims adjustment costs 7)							
H204								
H205	, ,							
	During year F paid insurance compensations excluding claims adjustment costs 7)							
H206								
H207	COMMEN	TS (max 2,0	000 characters)					1

ІМЭПТОПО	ЛV					]	PEKIOD		INSTITUTION NUMBER
BL WIINLS L	CATUR.				HELEFINE				VALUE DELLA DILL
ADMINIST	VATOR				TELETHONE				COIVII : NEG. NO.
						]			
							Amount	s indicated in SEK tho	usand without decimals
H. PI	ROFIT	AB	ILITY	OF SWEDISH R	ISKS PER YEAR (S	S)			
Othe	bran	che	es 1b)						
H208	State i	f the	ere are	values in the branch	Yes		No		
							_		_
	Insura	nce	inforn	nation (amounts in		1	1		7
		1		2	3	4		6	1
		C	laim ye	Premium income	Provision for	unearned premiums	Provision for	Premiums for	
		(r	isk yea	r)	unearned premiums 3)	total 4)	unearned premiums a	reinsurance	
							outstanding risks 5)	cession	
H209	F-2 <sup>2)</sup>						J		1
H210	F-1 <sup>2)</sup>								1
H211	F								
		-							_
H212				•	einsurance cessions, the			pektionen	
H213				Attach a report of ap	oplied rules and paid amo	ounts for premium reim	bursement.		

						ANNUAL REPORT NON-LIFE INSURANCE COMPANIES								
пизттите	אוכ				]	PERIOD	]	INSTITUTION NUMBER						
ALCINIINION	ATOK			TELEPHONE			•	COIVIF. REG. NO.						
					•									
						Amoun	ts indicated in SEK thou	sand without decimals						
H. PF	H. PROFITABILITY OF SWEDISH RISKS PER YEAR (SS)													
	Other b	ranches	<sup>1b)</sup> cont'd											
	Total cla	aim infor	mation up to end of	F for claims arising ea	ch year (amount SEK	(thousand)								
		1	7	8	9	10	11	12						
		Claim ye	Accumulated paid	Provisions for	Reinsurers'	Reinsurers'	Total	Total reinsurers'						
		(risk yea	Insurance comp.	outstanding claims	share of col 7	share of col 8	(col 7+col 8)	share						
			excl. claims adjustme	excl. claims				(col 9 + col 10)						
			costs 7)	adjustment costs 8)				,						
H214	F-4 6)													
H215	F-3 <sup>6)</sup>													
H216	F-2 <sup>6)</sup>													
H217	F-1 <sup>6)</sup>													
H218	F													
		•				•								
			If amounts are missing											
	For earl		enter "0"											
H219	During year F paid insurance compensations excluding claims adjustment costs 7)													
H220	End of year F provisions for outstanding claims excl. claims adjustment costs 8)													
H221	For earl	ier claim	years (risk years) <sup>9</sup>	than reported above,	reinsurers' share:									
	During y	ear F pai	d insurance compens	ations excluding claims	adjustment costs 7)									
11000	End of year F provisions for outstanding claims excl. claims adjustment costs 8)													
H222	End of y	ear F pro	VISIONS IOI OUISIANUIN	<del>g</del>										
H222	End of y	ear F pro	visions for outstanding	9										
			000 characters)	g										

						ANNUAL REP	ORT NON-LIFE IN:	SURANCE COMPANIES
INSTITUTI	ION				$\exists$	PERIOD		INSTITUTION NUMBER
ADIVIIVIOT	RAIUR			TIELEFHONE				COMP. REG. NO.
7.5								SS
					_			
						Amo	unts indicated in SEK	thousand without decimals
H. P	ROFI	TABILITY	OF SWEDISH R	ISKS PER YEAR (S	SS)			
Insur	rance	classes	reported separat	ely				
Gene	eral li	ability 1c)						
	Total	l cl <u>aim info</u>		F for claims arising e	ach year (amount S			
		1	7	8	9	10	11	12
		Claim y	Accumulated paid	Provisions for	Reinsurers'	Reinsurers'	Total	Total reinsurers'
		(risk yea	Insurance comp.	outstanding claims	share of col 7	share of col 8	(col 7+col 8)	share
			excl. claims adjustm	excl. claims				(col 9 + col 10)
			costs 7)	adjustment costs 8)				
H224	F-9	6)						
H225	F-8	6)						
H226	F-7	6)						

H227 F-6 6)
H228 F-5 6)
H229 F-4 6)
H230 F-3 6)
H231 F-2 6)
H232 F-1 6)

**H233** F

ІІОТПЕИІ	PERIOD			INSTITUTION NUMBER
ADMINIST	NATOR TELEPHONE			COWIF. REG. NO.
		Amounts	s indicated in SEK tl	nousand without decimals
<u>н. Р</u>	ROFITABILITY OF SWEDISH RISKS PER YEAR (SS)  General liability 1c) cont'd			
	For earlier claim years (risk years) <sup>9)</sup> than reported above, gross:			If amounts are missing enter "0"
H234	During year F paid insurance compensations excluding claims adjustment costs 7)			
H235	End of year F provisions for outstanding claims excl. claims adjustment costs 8)			
H236	For earlier claim years (risk years) 9) than reported above, reinsurers' share:			
	During year F paid insurance compensations excluding claims adjustment costs 7)			
H237	End of year F provisions for outstanding claims excl. claims adjustment costs 8)			
11000	COMMENTS (max 2,000 characters)			
H238				

ANNUAL REPORT NON-LIFE INSURANCE COMPANIES

						<b>ANNUAL REPOR</b>	T NON-LIFE INSUR	<b>ANCE COMPANIES</b>
ІМЭТПОТІС	ON					PERIOD		INSTITUTION NUMBER
ADMINIST	KATOK			TELEPHONE				COMP. REG. NO.
						Amount	s indicated in SEK thou	sand without decimals
H. PI	ROFITA	BILITY	<b>OF SWEDISH RI</b>	SKS PER YEAR (S	S)			
				•	•			
Fire a	and oth	er dama	ages to property	1b)				
	Total c	aim infor	mation up to end of	F for claims arising ea	ch year (amount SEK	thousand)		
		1	7	8	9	10	11	12
		Claim ye	Accumulated paid	Provisions for	Reinsurers'	Reinsurers'	Total	Total reinsurers'
		(risk yea	Insurance comp.	outstanding claims	share of col 7	share of col 8	(col 7+col 8)	share
			excl. claims adjustme	excl. claims				(col 9 + col 10)
			costs 7)	adjustment costs 8)				
H239	F-4 <sup>6)</sup>							
H240	F-3 <sup>6)</sup>							
H241	F-2 <sup>6)</sup>							
H242	F-1 <sup>6)</sup>							

**H243** F

INSTITUTIO	N			PERIOD		INSTITUTION NUMBER
ADMINIOTE	KATOK	TELEPHONE			ı	COIVIF. REG. NO.
			I			
				Amount	s indicated in SEK thou	usand without decimals
				7		
II DI	OCITABILITY OF SWEDISH DI	CIZO DED VEAD /C	21			
n. Pr	ROFITABILITY OF SWEDISH RIS	ONO PER TEAR (O	<b>)</b>			
-			•			
		,	•			_
	Fire and other damages to property <sup>1</sup>	<sup>1b)</sup> cont'd	•			
		<sup>1b)</sup> cont'd	•			If amounts are missing
			gross:			If amounts are missing enter "0"
H244	Fire and other damages to property <sup>1</sup>	than reported above,	_			•
	Fire and other damages to property <sup>1</sup> For earlier claim years (risk years) <sup>9)</sup>	than reported above, gations excluding claims a	adjustment costs 7)			
H244	Fire and other damages to property <sup>1</sup> For earlier claim years (risk years) <sup>9)</sup> During year F paid insurance compensations	than reported above, gations excluding claims ag	adjustment costs 7) ustment costs 8)			
H244 H245	Fire and other damages to property <sup>1</sup> For earlier claim years (risk years) <sup>9)</sup> During year F paid insurance compensate End of year F provisions for outstanding	than reported above, quations excluding claims adjusted than reported above, it	ustment costs 7) ustment costs 8) reinsurers' share:			
H244 H245	Fire and other damages to property  For earlier claim years (risk years)  During year F paid insurance compensation of year F provisions for outstanding for earlier claim years (risk years)	than reported above, gations excluding claims agg claims excl. claims adjuthan reported above, ations excluding claims a	ustment costs 7) ustment costs 8) reinsurers' share: adjustment costs 7)			
H244 H245 H246	Fire and other damages to property  For earlier claim years (risk years)  During year F paid insurance compensation of year F provisions for outstanding for earlier claim years (risk years)  During year F paid insurance compensations	than reported above, gations excluding claims agg claims excl. claims adjuthan reported above, ations excluding claims a	ustment costs 7) ustment costs 8) reinsurers' share: adjustment costs 7)			
H244 H245 H246	Fire and other damages to property  For earlier claim years (risk years)  During year F paid insurance compensation of year F provisions for outstanding for earlier claim years (risk years)  During year F paid insurance compensations	than reported above, gations excluding claims agg claims excl. claims adjuthan reported above, ations excluding claims a	ustment costs 7) ustment costs 8) reinsurers' share: adjustment costs 7)			•
H244 H245 H246	For earlier claim years (risk years) <sup>9)</sup> During year F paid insurance compense End of year F provisions for outstanding For earlier claim years (risk years) <sup>9)</sup> During year F paid insurance compense End of year F provisions for outstanding	than reported above, gations excluding claims agg claims excl. claims adjuthan reported above, ations excluding claims a	ustment costs 7) ustment costs 8) reinsurers' share: adjustment costs 7)			

ANNUAL REPORT NON-LIFE INSURANCE COMPANIES

		ANNUAL REPOR	T NON-LIFE INSUR	ANCE COMPANIES
NSTITUTION		PERIOD		INSTITUTION NUMBER
ADMINISTRATOR	TELEPHONE			COMP. REG. NO.

#### Amounts indicated in SEK thousand without decimals

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

#### **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 founder 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 separa attachment to this form.
- 5 According to Appendix 3, section 37 of Finansinspektionen's regulatic 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.

INSTITUTIO	NC			PERIOD		INSTITUTION NUMBER
ADMINISTR	WIOK	TELEPHONE				COWIF. REG. NO.
				<b>Amount</b>	s indicated in SEK tho	usand without decimals
				Amount	3 maicated in OLIV tho	asana without accimals
ц р	ROFITABILITY OF SWEDISH RI	SKS DED VEVD (S	21			
<u> </u>	COPITABILITY OF SWEDISH KI	SKS FLK TLAK (SK	9)			
	ADMINISTRATOR					
H249	ADMINISTRATOR					
11243	TELEPHONE					
	TEEL HONE					
	E-MAIL					

ANNUAL REPORT NON-LIFE INSURANCE COMPANIES

				ANN		RT NON-LIF	E INSURANCE	COMPANIES
INSTITUTION					PERIOD			INSTITUTION NUMBER
ADMINISTRATOR		TELEPHONE		1				COMP. REG. NO.
				•				
Financial year, F					Amount	s indicated in	SEK thousand wi	thout decimals
		•						
I. THIRD PARTY								
Paid compensations and provisions	for claims arising	before the end	of vear F. incl	uding capital values	s for life annuiti	es.		
r and componedations and providence	g		, o. you ,o.	aamig capman rander				
The company's own claims		1	2	3	4	5	6	7
		P claims. Per	sonal injury c	ompensation	E claims. Oth	er compensa	tion, also those	Total
						unction with pe		
		Paid compens	ations for	Prov. for outst.	Paid compens	ations for	Prov. for outst.	
		claims		claims (excl.	claims		claims (excl.	
				claims adj. costs)			claims adj. costs)	
		until F-1	year F	end of year F	and including	year F	end of year F	(column 1:6)
Excl. paid life annuity amounts for o	claim year							
I1 up to an including F-15								
<b>I2</b> F-14								
<b>I3</b> F-13								
<b>I4</b> F-12								
<b>I5</b> F-11								
<b>I6</b> F-10								
<b>17</b> F-9								
<b>18</b> F-8								
<b>19</b> F-7								
<b>I10</b> F-6								
<b>I11</b> F-5								
I12 F-4				_				
<b>I13</b> F-3								
I14 F-2								
I15 F-1								
I16 F								

				ANN	UAL REPOR	T NON-LIF	<b>E INSURANCE</b>	<b>COMPANIES</b>
INSTITU	TION			7	PERIOD			INSTITUTION NUMBER
ADMINIS	STRATOR	TELEPHONE				-		COMP. REG. NO.
ADIVIIIVIO		TELETTIONE						COWIT : NEG. NO.
		-		_				
Fina	ncial year, F				Amount	s indicated in	SEK thousand wi	thout decimals
I. Th	IIRD PARTY							
The	company's own claims	1	2	3	4	5	6	7
	ompany o own oranio			compensation		,	tion, also those	Total
					arising in conj	-		1000
		Paid compens	ations for	Prov. for outst.	Paid compens		Prov. for outst.	
		claims		claims (excl.	claims		claims (excl.	
				claims adj. costs)			claims adj. costs)	
	up t	to and including	year F	• •	and including	year F	end of year F	(column 1:6)
Excl	. paid life annuity amounts for claim year		,	, ,		,	,	,
<b>I17</b>	Deducted during year F, established capital va	lues for life ann	uities					
	for life annuities			7				
I18	Added during year F, paid life annuity amounts	3						
l19	Total				]			1
				•	•		•	•
Clain	ns settled or allocated by Swedish Motor Insu	urers						
120	Paid indemnification during year F				]			
<b>I21</b>	Prov. for outstanding claims (excl. claims adjust	stment costs)						

			ANNUAL REPORT NON-LIFE INSURANCE COMPANIES
INSTITU	TION		PERIOD INSTITUTION NUMBER
ADMINIS	STRATOR	TELEPHONE	COMP. REG. NO.
Finar	ncial year, F		Amounts indicated in SEK thousand without decimals
<u>I. TH</u>	IIRD PARTY		
	COMMENTS (max 2,000 characters)		
<b>I22</b>			
	ADMINISTRATOR		
123			
	TELEPHONE		
	E-MAIL		

		<b>ANNUAL</b>	REPORT NO	ON-LIFE INS	SURANCE COMPANIES
INSTITUTION			PERIOD		INSTITUTION NUMBER
ADMINISTRATOR	TELEPHONE				COMP. REG. NO.

### Statistics of processing times for personal injuries

### CLAIM YEAR F-14 (Y)

	Reporting									
	year	Accumulated	Calculated	Total	Completed up	p to				
			number additional	calculated	Y	Y + 1	Y + 2	Y + 3	Y + 4	Y + 5
J1	Υ									
J2	> Y									
J3	Total									
						Y + 6	Y + 7	Y + 8	Y + 9	Y + 10
J1	Υ									
J2	> Y									
J3	Total									
-						Y + 11	Y + 12	Y + 13	Y + 14	
J1	Υ									
J2	> Y									
J3	Total	-	·	-						

				ANNUAL	. REPORT N	ON-LIFE IN	JUINAINUL U		J.
NOHUTTE					PERIOD		TINSTITUTION NUMBER	τ	
WIINISTRATOR		TELEFHONE				]	COWIF. REG. INC.		_
THIRD	DADTY MOTOR	nrocessi	na timas						
	PARITIMUTUR	i. Di UGG33i	เเน แแเรง						
	PARTY MOTOR	, processi	iig tiilles						
		i, processi	ing times						
	EAR F-13 (Y)	i, processi	ng umes						
LAIM YE	EAR F-13 (Y)	-	Total	Completed u	ıp to				
LAIM YE Repoi	EAR F-13 (Y)	-		Completed u	ıp to Y + 1	Y + 2	Y + 3	Y + 4	Y + 5
LAIM YE Repo	EAR F-13 (Y) rting Accumulated	Calculated	Total		•	Y + 2	Y + 3	Y + 4	Y + 5
LAIM YE Repor year	EAR F-13 (Y) rting Accumulated number	Calculated number	Total		•	Y + 2	Y + 3	Y + 4	Y + 5
LAIM YE Report year I Y	EAR F-13 (Y) rting Accumulated number	Calculated number	Total		•	Y + 2	Y + 3	Y + 4	Y + 5
LAIM YE Report year Y	EAR F-13 (Y) rting Accumulated number	Calculated number	Total		Y+1				
LAIM YE Report year  4 Y 5 > Y	EAR F-13 (Y) rting Accumulated number	Calculated number	Total		•	Y + 2 Y + 7	Y + 3 Y + 8	Y + 4 Y + 9	Y + 5
LAIM YE Report year  Y S > Y Total	EAR F-13 (Y) rting Accumulated number	Calculated number	Total		Y+1				
LAIM YE Repor year  4 Y 5 > Y 6 Total	EAR F-13 (Y) rting Accumulated number	Calculated number	Total		Y+1				
Report year  4 Y 5 > Y 6 Total	EAR F-13 (Y) rting Accumulated number	Calculated number	Total		Y+1				

 J4
 Y

 J5
 > Y

 J6
 Total

					ANNUAL	REPORT N	ON-LIFE INS	SURANCE C	<b>OMPANIES</b>	
ПОЗТ	TUTION					PERIOD		INSTITUTION NUMBER		]
AL AVIII	NISTRATOR		TELEFHONE					COMF. REG. NO.		
, CIVIII	WOTTO TO TO		TEELTHONE					OOM : NEO. NO.		
										J
J. <sup>-</sup>	THIRD P	<b>ARTY MOTOR</b>	, processi	ng times						
			•							
CL	AIM YEA	R F-12 (Y)								
	Reportir									
	year .	Accumulated	Calculated	Total	Completed u	n to				
	-					J 10				
		number	number	calculated	Y	Y + 1	Y + 2	Y + 3	Y + 4	Y + 5
		number reported	number additional	calculated			Y + 2	Y + 3	Y + 4	Y + 5
J7	Υ			calculated			Y + 2	Y + 3	Y + 4	Y + 5
J8	> Y			calculated			Y + 2	Y + 3	Y + 4	Y + 5
J7 J8 J9				calculated		Y + 1				
J8 J9	> Y Total			calculated			Y + 2 Y + 7	Y + 3 Y + 8	Y + 4 Y + 9	Y + 5 Y + 10
J8 J9	> Y Total			calculated		Y + 1				
J8 J9 J7 J8	> Y Total Y > Y			calculated		Y + 1				
J8 J9	> Y Total			calculated		Y + 1 Y + 6	Y + 7			
J8 J9 J7 J8 J9	> Y Total  Y > Y Total			calculated		Y + 1				
J8 J9 J7 J8 J9	> Y Total  Y > Y Total  Y Total			calculated		Y + 1 Y + 6	Y + 7			
J8 J9 J7 J8 J9	> Y Total  Y > Y Total  Y Total			calculated		Y + 1 Y + 6	Y + 7			

				ANNUAL	<b>REPORT NO</b>	ON-LIFE INS	SURANCE C	OMPANIES	ì
ISTITUTION					PERIOD		IINSTITUTION NUMBER		1
DIVINISTRATOR		TELEPHONE					COIVIF. REG. NO.		1
									_
. THIRD F	PARTY MOTOR	, processi	ng times						
		-							
:Ι ΔΙΜ ΥΕΔ	AR F-11 (Y)								
Reporti	na								
Reporti vear		Calculated	Total	Completed u	n to				
Reporti year	Accumulated		Total calculated	Completed u		Y + 2	Y + 3	Y + 4	Y + 5
-	Accumulated number	number	Total calculated		p to Y + 1	Y + 2	Y + 3	Y + 4	Y + 5
year	Accumulated					Y + 2	Y + 3	Y + 4	Y + 5
year	Accumulated number	number				Y + 2	Y + 3	Y + 4	Y + 5
year 10 Y 11 > Y	Accumulated number	number				Y + 2	Y + 3	Y + 4	Y + 5
year 10 Y 11 > Y	Accumulated number	number				Y + 2 Y + 7	Y + 3 Y + 8	Y + 4 Y + 9	
year  110 Y  111 > Y  112 Total	Accumulated number	number			Y + 1				
=	Accumulated number	number			Y + 1				
year  10 Y  11 > Y  12 Total  10 Y  11 > Y	Accumulated number	number			Y + 1 Y + 6				
year    110 Y	Accumulated number	number			Y + 1				Y + 5 Y + 10
year  10 Y  11 > Y  12 Total  10 Y  11 > Y	Accumulated number	number			Y + 1 Y + 6				
year  10 Y  11 > Y  12 Total  10 Y  11 > Y  11 > Y  11 > Total	Accumulated number	number			Y + 1 Y + 6				

		ANNUAL	REPORT N	ON-LIFE INS	SURANCE COMPANI	ES
INSTITUTION		1	PERIOD	1	INSTITUTION NUMBER	
ADIMINISTRATOR	TELEFHONE			J	COMF. REG. NO.	$\dashv$

### CLAIM YEAR F-10 (Y)

year         Accumulated number reported         Calculated number additional         Total calculated         Completed up to           J13 Y         J14 > Y         J15 Total         Y+1         Y+2         Y+3         Y+4           J13 Y         J15 Total         Y+6         Y+7         Y+8         Y+9           J14 > Y         J15 Total         J15 Total<	reporting									
Teported   additional	year	Accumulated	Calculated	Total	Completed up to					
J13 Y         J14 > Y         J15 Total         Y+6       Y+7       Y+8       Y+9         J13 Y         J14 > Y		number	number	calculated	Y	Y + 1	Y + 2	Y + 3	Y + 4	Y + 5
J14 > Y         J15 Total         Y+6       Y+7       Y+8       Y+9         J13 Y         J14 > Y		reported	additional							
J15 Total         Y+6         Y+7         Y+8         Y+9           J13 Y         J14 > Y	<b>J13</b> Y									
J13 Y       J14 > Y	J14 > Y									
J13 Y J14 > Y	J15 Total									
J14 > Y						Y + 6	Y + 7	Y + 8	Y + 9	Y + 10
	J13 Y									
J15 Total	J14 > Y									
	J15 Total									

				ANNUAL	REPORT N	ON-LIFE IN	SURANCE C		-
INSTITUTION					FERIOD		INSTITUTION NUMBER	`	
ADIMINISTRATOR		TELEPHONE				J	COMF. REG. NO.		
									ļ
J. THIRD F	PARTY MOTOR	l, processi	ng times						
		· •							
CLAIM YEA	AR F-9 (Y)								
Reporti		<u> </u>							
year	Accumulated		Total	Completed u					
	number reported	number additional	calculated	Y	Y + 1	Y + 2	Y + 3	Y + 4	Y + 5
J16 Y	1000								
J17 > Y									
J18 Total									
					Y + 6	Y + 7	Y + 8	Y + 9	
J16 Y									
J17 > Y J18 Total									

					ANNUAL	REPORT N	ON-LIFE IN	SURANCE C	OMPANIES	3
шоппо	NOIT					PERIOD		INSTITUTION NUIVIBER		
ADIVIIIVI	STRATOR		TELEPHONE		_		]	COWIF. REG. NO.		
J. T	HIRD PA	RTY MOTOR	. processi	na times						
			, I	<u> </u>						
CLA	IM YEAR	F-8 (Y)								
CLA	IM YEAR Reporting									
CLA			Calculated	Total	Completed up					
CLA	Reporting		number	Total calculated	Completed up	) to Y + 1	Y + 2	Y + 3	Y + 4	Y + 5
	Reporting year	Accumulated					Y + 2	Y + 3	Y + 4	Y + 5
J19	Reporting year	Accumulated number	number				Y + 2	Y + 3	Y + 4	Y + 5
	Reporting year	Accumulated number	number				Y + 2	Y + 3	Y + 4	Y + 5
J19 J20	Reporting year	Accumulated number	number				Y + 2	Y + 3	Y + 4	Y + 5
J19 J20	Reporting year  Y > Y	Accumulated number	number				Y + 2 Y + 7	Y + 3 Y + 8	Y + 4	Y + 5
J19 J20	Y  > Y  Total	Accumulated number	number			Y + 1			Y + 4	Y + 5
J19 J20 J21	Y > Y Total	Accumulated number	number			Y + 1			Y + 4	Y + 5

				ANNUAL	KEPOKI N	ON-LIFE INS	SURANCE		
STITUTION					PERIOD		INSTITUTION NUMBER	₹	
DIVINISTRATOR		TELEFHONE		_			COMP. REG. NO.		
		1							_
			na timos						
' IHIKI) P	AKIY MOIOR	nrocessi							
I. IHIKU P	PARTY MOTOR	, processi	iig tillies						
		, processi	ing times						
CLAIM YEA	AR F-7 (Y)	<u>a, processi</u>	ng unles						
CLAIM YEA	\R F-7 (Y) ng	-		Completed u	p to				
CLAIM YEA	AR F-7 (Y) ng Accumulated	-	Total calculated	Completed u	p to Y + 1	Y + 2	Y + 3	Y + 4	Y + 5
CLAIM YEA	AR F-7 (Y) ng Accumulated	Calculated	Total			Y + 2	Y + 3	Y + 4	Y + 5
CLAIM YEA Reporti year	AR F-7 (Y) ng Accumulated number	Calculated number	Total			Y + 2	Y + 3	Y + 4	Y + 5
CLAIM YEA Reporti year	AR F-7 (Y) ng Accumulated number	Calculated number	Total			Y + 2	Y + 3	Y + 4	Y + 5
CLAIM YEA Reporti year 122 Y 123 > Y	AR F-7 (Y) ng Accumulated number	Calculated number	Total			Y + 2	Y + 3	Y + 4	Y + 5
CLAIM YEA Reporti year 122 Y 123 > Y	AR F-7 (Y) ng Accumulated number	Calculated number	Total			Y + 2 Y + 7	Y + 3	Y + 4	Y + 5
CLAIM YEA Reportingear J22 Y J23 > Y J24 Total	AR F-7 (Y) ng Accumulated number	Calculated number	Total		Y + 1		Y + 3	Y + 4	Y + 5
CLAIM YEA	AR F-7 (Y) ng Accumulated number	Calculated number	Total		Y + 1		Y + 3	Y + 4	Y + 5

				ANNUAL	REPORT NO	ON-LIFE IN	SURANCE C	OMPANIES	
NOTTUTION					PERIOD		TINSTITUTION NUMBER	(	
ADIMINISTRATOR		TELEPHONE		4		-	COMP. REG. NO.		
				<u> </u>					•
		_	_						
J. THIRD F	PARTY MOTOR	l, processi	ng times						
CLAIM YEA									
Reporti year		Calculated	Total	Completed u	n to				
yeai	number	number	calculated	Y	Y + 1	Y + 2	Y + 3	Y + 4	Y + 5
	reported	additional	Carcaratea	-					
<b>J25</b> Y	'								
<b>J26</b> > Y									
J27 Total									
					Y + 6				_
J25 Y					Y + 6				
J25 Y J26 > Y J27 Total					Y + 6				

		ANNUAL	REPORT NO	ON-LIFE INS	SURANCE COMPANIES
INSTITUTION			PERIOD		INSTITUTION NUMBER
ADMINISTRATOR	HELEFHONE				COWIF. REG. INC.

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

Reporting

у	ear	Accumulated	Calculated	Total	Completed up	_				
		number	number	calculated	Υ	Y + 1	Y + 2	Y + 3	Y + 4	Y + 5
		reported	additional							
<b>J28</b> Y	′									
J29 >	· Y									
<b>J30</b> ⊤	otal									

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

	Reporting								
	year	Accumulated	Calculated	Total	Completed up	to			
		number	number	calculated	Υ	Y + 1	Y + 2	Y + 3	Y + 4
		reported	additional						
J31	Υ								
J32	> Y								
J33	Total								

		ANNUAL REPORT N	NON-LIFE INSURANCE COMPANIES
INSTITUTION		PERIOD	IINSTITUTION NUMBER
ADIVIINISTRATOR	HELEFHONE		COWF. NEG. NO.
ADMINISTRATOR	TELEFTIONE		COWP. REG. NO.

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

Reporting

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

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

	reporting						
	year	Accumulated	Calculated	Total	Completed up	o to	
		number	number	calculated	Υ	Y + 1	Y + 2
		reported	additional				
J37							
J38	> Y						
J39	Total						

		<b>ANNUAL</b>	REPORT NO	ON-LIFE INS	SURANCE COMPANIES
INSTITUTION			PERIOD		INSTITUTION NUMBER
ADMINISTRATOR	ELEPHONE				COMP. REG. NO.

### CLAIM YEAR F-1 (Y)

Reporting

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

### **CLAIM YEAR F (Y)**

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

ADMINISTRATOR TELEPHONE  COMP. REG. NO.	<u>ES</u>	E INSURANCE COMPANIE	REPORT NON-LIFE IN	ANI		позтитопом
ADWINISTRATOR TELEPHONE		INCTION NO. INSERT	Linds			
	_	CONIF. REG. NO.		TELEPHONE	TOK	ADIVIIIVIOTRAT
L TURD DARTY MOTOR was assistanting a					D DARTY MOTOR	
J. THIRD PARTY MOTOR, processing times				, processing times	AD PARTY MOTOR, proc	J. I HIR
COMMENTS (may 2 000 sharestors)					MENTS (may 2,000 pharacters)	COM
COMMENTS (max 2,000 characters)  J46					MENTS (max 2,000 characters)	
						040
ADMINISTRATOR					NISTRATOR	
J47						
TELEPHONE TELEPHONE					PHUNE	TELEI
E-MAIL					<u> </u>	F-MAI

		ANNUAL	. REPORT NON-LIFE INSURANC	E COMPANIES
INSTITUTION		PERIOD	]	INSTITUTION NUMBER
ADMINISTRATOR	TELEPHONE		•	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

		4	12	2	4
		!	<u>Z</u>	3	4
		Total	Third party non-life ann	Liability life annuities	Other non-life
		Column 2:4	direct Swedish	direct Swedish	annuities
	Established/// life annuities - Men	•			
K1	Risk sum for the year (-)				
K2	Risk premium (-)				
K3	Risk sum for mortalities arising (+)				
K4	Adjustment item due to changed assumptions (+/-)				
K5	Results men (K2:K4)	=			
	Established/// life annuities - Women				
K6	Risk sum for the year (-)				
<b>K</b> 7	Risk premium (-)				
K8	Risk sum for mortalities arising (+)				
K9	Adjustment item due to changed assumptions (+/-)				
K10	Results women (K7:K9)	=			
K11	Results mortality for life annuities/// (K5 +	=			

			ANNUAL RI	<b>EPORT NON-LIFE</b>	<b>INSURANCE COMPANIES</b>
INSTITUT	TION	PERIO	D		INSTITUTION NUMBER
ADMINIS	STRATOR TELEPHONE				COMP. REG. NO.
			А	mounts indicated in S	SEK thousand without decimals
<u>K.</u>	REPORT ON ESTABLISHED	LIFE ANNUITIES			
	COMMENTS (max 2,000 characters)				
K12					
	ADMINISTRATOR				
K13					
	TELEPHONE				
	E-MAIL				

# 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.

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 Finans-inspektionen'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 Finans-inspektionen 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

- 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

<sup>&</sup>lt;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.

The Euro exchange rate used in the conversion to SEK is stated in Finans-inspektionen'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.

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.

The Euro exchange rate used in the conversion to SEK is stated in Finans-inspektionen'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.

The Euro exchange rate used in the conversion to SEK is stated in Finans-inspektionen'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:

- o 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)
- o 2 and 5: amounts paid during the last financial year
- o 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.

Appendix 3 FFFS 2008:21

	ANNUAL REPO	RT CROSS-BO	RDER NON-LIFE INSURANCE
INSTITUTION		PERIOD	INSTITUTION NUMBER
SUPERVISOR	TELEPHONE NUMBER		COMP. REG. NO.

The report shall be submitted to Finansinspektionen

### LIST OF CONTENTS

A Cross-border business per secondary establishment

It is certified that the information supplied is correct

Name of supervising official

### Finansinspektionen

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

					ANNUA	L REPORT	CROSS-B	ORDER NO	ON-LIFE IN:	SURANCE
INSTITUT	TION				PERIOD				INSTITUTION NUMBE	R
SUPERV	SOR TELEPHONE NUMBER								COMP. REG. NO.	
	•									
						Amo	ounts indicat	ed in SEK th	ousand witho	out decimals
Α	Cross-border business per secondary e	estal	olishment							
					<u> </u>		1			
<b>A</b> 1	PARENT COMPANY INSTITUTION NUMBER									
							1			
A2	2 COUNTRY IN WHICH THE SECONDARY ESTABLISHMENT IS LO			CATED						
				_						
	Technical accounts from the secondary establishment				g cross-bo	rder busin	ess			
		r		Ī	Ī	•	Ī	Ī		
			1	2	3	4	5	6	7	8
			Total	Accident	Motor	Insurance aga	Air traffic,	General	Credit and	Other injury
				and morbidity	vehicle	fire and	maritime hull o	liability	guarantee	insurance
				insurance	insurance	other claims o	transport			1
			column 2:8			property	insurance			
	Income statement	class		1, 2	3, 7, 10	8, 9	4,5,6,7,11,12	13	14,15	16, 17, 18
		•				•				
<b>A3</b>	Premium income o.o.a. (A4+A5)	Ī								
<b>A4</b>	of which premium income o.o.a.									
	of which change in provision for unearned			•	•	•	•	•		
<b>A5</b>	premiums and outstanding risks	Ī								
A6	Returns on capital, income									
A7	Other technical income o.o.a.									
A8	Total income (A3+A6+A7)	=								
A9	Insurance compensations o.o.a. (A10+A11)									
A10	of which insurance compensations made									
A11	of which changes in provisions for outstanding clair	ms								
A12	Changes in other technical provisions									
A13	Bonuses and discounts									
A14	Operating expenses (A15+A16)									1

					ANNUA	L REPORT	CROSS-B	ORDER N	ON-LIFE IN	<b>SURANCE</b>
INSTITUTION			]		PERIOD				INSTITUTION NUMB	ER
SUPERVISOR TELEPHONE NUMBER					4			COMP. REG. NO.		
	•		<u>-</u>							
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						Amo	ounts indicat	ea in SEK th	ousand with	out decimais
A.	Cross-border business per secon	dary esta	blishment	t						
	·									
A15	of which Provision costs									
A16	of which Other operating expenses									
A17	Other technical expenses									
A18	<b>Total expenses</b> (A9+A12+A13+A14+A17)	=								
A19	Profit (A8-A18)	=								
	COMMENTS (maximum 2,000 characters)									
A20										
A 04	SUPERVISOR									
A21										
	TELEPHONE NUMBER									
	E-MAIL ADDRESS									

				ANNUA	L REPORT	CROSS-B	ORDER N	ON-LIFE IN	ISURANCE
INSTITU	TION			PERIOD	1			INSTITUTION NUME	BER
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					Ame	bunts maicat	eu in SEK th	ousand with	out decimals
Α.	Cross-border business per secondary esta	blishment	:						
	Technical accounts cross-border business	from a se	condary es	tablishmer	nt				
A22	COUNTRY WITH WHICH THE SECONDARY ESTABLI	SHMENT C	ONDUCTS CR	OSS-BORDE	R BUSINESS	S:			1
			1	T	,	T	1		_
			1 2	3	4	5	_	7	8
		Total	Accident	Motor	Insurance aga		General	Credit and	Other injury
			and morbidity	vehicle	fire and	maritime hull o	liability	guarantee	insurance
		1	insurance	insurance	other claims o				
		column 2:8			property	insurance			
	Income statement class		1, 2	3, 7, 10	8, 9	4,5,6,7,11,12	13	14,15	16, 17, 18
A23	Premium income o.o.a. (A24+A25)								
A24	<u>'</u>								
	of which change in provision for unearned		1	1	•	1	1	_	1
A25	premiums and outstanding risks								
A26	Returns on capital, income								
A27	Other technical income o.o.a.	<u> </u>						<u> </u>	
A28	Total income (A23+A26+A27) =	<u> </u>						<u> </u>	
A29	Insurance compensations o.o.a. (A30+A31)	<u> </u>							
A30	of which insurance compensations made							<u> </u>	
A31	of which changes in provisions for outstanding claims	<del> </del>						<del> </del>	
A32	Changes in other technical provisions	<del> </del>						<del> </del>	
A33	Bonuses and discounts	<del> </del>						<del> </del>	
A34	Operating expenses (A35+A36)	<del> </del>	+					<del> </del>	
A35	of which Provision costs	<del> </del>	+					<del> </del>	
A36 A37	of which Other operating expenses  Other technical expenses	<del> </del>	+					<del> </del>	
A37		<del></del>	+					<del> </del>	
A39	• • • • • • • • • • • • • • • • • • • •	<del>                                     </del>	1		1			<del>                                     </del>	
AJS	Profit/loss (A28-A38) =	1	1	ĺ	1	1	1	ĺ	

			ANNUA	L REPORT CROSS-BORDER NO	ON-LIFE INSURANCE
INSTITUTION			PERIOD		INSTITUTION NUMBER
SUPERVISOR	TELEPHONE NUMBER	_			COMP. REG. NO.
		-			

Amounts indicated in SEK thousand without decimals

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

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

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

# 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.