**Reporting Non-Life Insurance Returns to the Financial Regulator in XML**

**Explanatory information on how to report Non-Life Insurance returns to the Financial Regulator by uploading files (in XML format) to the Online Reporting system.**



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# 1 XML files for File Upload to the Financial Regulator

The Financial Regulator will provide a file upload facility for Non-Life Insurance returns on the Online Reporting website. The file format will be XML. All files containing Non-Life Insurance returns must be generated in accordance with the rules specified in the appropriate schema(s).

##

## 1.1 What is to be reported?

Non-Life insurance companies authorised in Ireland must complete an annual return that may consist of up to 16 sections. These companies must also complete a quarterly return that consists of 5 sections.

The sections included in each return are listed in Section 3.1 of this document.

Some sections i.e. Forms may be reported more than once on a different entry basis. For example, the entry basis for Form 1 consists of a selection of Business Types. The Business Type selected can either be Written in Ireland – Irish risk, and/or Written in Ireland – Non-Irish risk, and/or Written Outside Ireland – Branch Establishment and Total Business. Theoretically, a Form 1 could be completed for each combination parts of the entry basis. It should be noted that all companies are required to submit a minimum of two instances of Form 1, one of which must be in respect of Total Business. More details relating to this Form are outlined in 1.3.3.

The entry basis for each section is set out in Section 3.2 of this document.

The requirements in relation to the submission of forms, business type, business accounting class, submission type and year of origin are subject to change at the discretion of the Financial Regulator.

Each section is made up of a number of rows and columns. All sections have a fixed predefined number of columns. Most sections have a fixed predefined number of rows. Where there is predefined number of rows and columns, each item within a section can be identified by a combination of row number and column number.

Some sections do not have a fixed predefined number of rows. In these cases the rows are identified by a name entered in the first column by the reporting firm. In these cases the identifier columns are treated as attributes of each row and the remaining columns are treated as normal columns.

Sections of all returns can be mandatory or optional.

Reporting firms have two options for uploading files.

* **Upload one file containing the complete return**

Files containing the complete return should have the fileUpload attribute on the return set to “Complete”.

If a return is being reported for the first time, firms should create a file that contains all the data they wish to report for a particular return. If a revised version of the complete return is submitted before the return is signed off, the earlier version of the return will be completely overwritten.

A return cannot be revised if its status is “Signed Off”. (See section 1.4.1)

* **Upload one file containing an update to particular parts of a return or uploading individual or groups of forms.**

Revisions can also be made by submitting the specific items to be revised in a file. In this case the fileUpload attribute should be set to “Update”. Items in the previously submitted version of the return will be updated to the values contained in the update file.

Items in a return cannot be revised if its status is “Signed Off”. (See section 1.4.1).

**Note: if after selecting “Complete” and uploading multiple forms a company needs to amend either a single or number of forms already uploaded then the “Update” attribute must be selected prior to loading the revised information otherwise all previously uploading information will be removed from the system.**

**The “Update” attribute should be used if you are manually completing some forms and uploading others.**

Initially the file upload facility will be made available for Non-Life Insurance Annual returns from March 2010.

## 1.2 Loading a file

Files can be uploaded from the relevant Return Type data page on the Online Reporting system. The user will be asked to browse to the file for upload on their local system. Once the file for upload is selected, clicking on the “Load File” button will upload the file.

Files that are uploaded will be added to a queue and processed as soon as possible, but the length of time this takes will depend on the system’s activity at that time.

Once a file has been processed, the system will send an email notification to the email address specified in the user’s profile, informing them that the file has been processed. For security reasons, the email notification will not include any further details. If the user has logged out of the system, they or another authorised user from the firm must log in to the system to view further details of the status and any errors that may have occurred.

The message will take the form:

Filename: C999\_YEARMMDD\_ANNUAL.xml

Status: Accepted

Return Type: Non-Life Insurance Annual Return

Size: 9999 bytes

Uploaded Date: dd\_mmm\_year (hh:mm)

Processed Date: dd\_mmm\_year (hh:mm)

Valid Forms: 9

Invalid forms: 0

The status of uploaded files can be viewed on the system’s File Load History page at any time, and could be:

1. **Queued** – the file is in a queue awaiting processing
2. **Processing** – the file is currently being processed
3. **Complete** – the file has been processed and was:
	1. *Rejected* – the entire file was rejected because:
* The file name did not follow the naming convention
* The file did not contain valid XML according to the relevant schema
	1. *Partially Rejected* – the file was valid, but the content failed to satisfy the on-form validation rules that are not enforced by the schema.
	2. *Accepted*  – the file was loaded successfully

When a return has been successfully loaded to the system, it must be finalised and signed off before it is submitted to the Financial Regulator.

## 1.3 File and Data Validation

Validation is applied at a number of different points in a file upload.

### 1.3.1 File name validation

Return files must follow the following naming convention:

XML files for Non-Life Insurance must adhere to the following naming convention:

 **CCCCCC\_YYYYMMDD\_ ANNUAL.xml or**

 **CCCCCC\_YYYYMMDD\_ QUARTERLY.xml**

* CCCCCC represents the Institution Code that a reporting institution uses to log on to the system. This will be allocated to each reporting institution before they use the system for the first time.
* YYYYMMDD represents the **reporting date**.
* ANNUAL means that this is an Annual return. QUARTERLY means that this is a Quarterly return

The following naming convention will be accepted for zipped archives:

 **CCCCCC\_YYYYMMDD\_ANNUAL.zip or**

**CCCCCC\_YYYYMMDD\_ QUARTERLY.zip**

* CCCCCC represents the Institution Code that a reporting institution uses to log in to the system. This will be allocated to each reporting institution before they use the system for the first time.
* YYYYMMDD represents the **reporting date**.
* ANNUAL means that this is an Annual return. QUARTERLY means that this is a Quarterly return.

Files that do not follow the correct naming convention will be immediately rejected by the system. No further processing will take place.

### 1.3.2 Schema validation

The xml file must be valid according to the relevant XML schema defined by the Financial Regulator. Reporting firms should ensure that files have been checked against this schema before loading to the Online Reporting system.

The schema sets out the structural and data type rules for each section in the return. Some sections have a predefined number of rows and some sections can have as many rows as a firm has to report. If a section contains a row or column number that is greater than the predefined number of rows and columns, the file will fail the schema validation.

Every column in every section has a predefined data type. Data entered in all rows for a particular column must match the predefined data type. If a file contains any data type errors the file will fail the schema validation, examples would be alphabetical character instead of a numerical value; four decimal places where column is set to accept only two etc

If an xml file fails the schema validation, it will be rejected. Details of the errors can be seen on the File Load History page of the Online Reporting system.

### 1.3.3 Post Schema Validation

Within a requested section, a reporting firm can submit one or more forms. The number of possible forms is dependent on the selected values for the form entry basis. If a reporting firm attempts to load the same form, i.e. same selected form entry basis values, the file will be rejected. The form entry basis that apply to each section of the return are set out in Section 3.4 of this document.

There are a number of rules concerning the selection of the form entry basis:

Examples where this will occur are as follows:

*Form 1 and 3*

Business Type selected is either “Written in Ireland – Irish risk”, or “Written in Ireland – Non-Irish risk”, or “Total Business” then Country must be “Not Applicable”. In the case where the Business Type selected Written Outside Ireland – Branch Establishment then Country must be a selection made from Country list but not be “Not Applicable”.

It should be noted that all companies are required to submit a minimum of two instances of Form 1, one of these must be in respect of Total Business. More details relating to this Form are outlined in 1.3.3.

*Form 5*

This form can be completed for business written by the Head Office on a “Services” basis and for Branches located in the European Economic Area (EEA) on a “Branch” or “Services” basis and the diagram below outlines the rules applicable.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  |  |   |   |   |
|  |  |  |  |   |
|   |  |  |  |   |
|   |  |

|  |
| --- |
|  |

 | Written In Ireland - Non Irish Risk | **1** |
| **V** | **Type** |  | Written Outside Ireland - Branch Establishment | **2** |
|   |  |  |  |  |
|   |  |  |  |  |
| **W** | **Source** |

|  |
| --- |
|  |

 | Branch | **A** |
|   |  |  | Service | **B** |
|   |  |  |  |  |
|   |  |  |  |  |
| **X** | **Country** |

|  |
| --- |
|  |

 | Country Name from Country List | **C** |
|   |  |  |  |  |
|   |  |  |  |  |
| **Y** | **Source** |

|  |
| --- |
|  |

 | Branch | **D** |
|   |  |  | Service | **E** |
|   |  |  |  |  |
| **Z** | **Location of Risk** |

|  |
| --- |
|  |

 | Country Name from Country List | **C** |
|   |  |  |   |   |
|   |   |   |   |   |

|  |
| --- |
| **RULES FOR DATA ENTRY** |
| SCENARIO 1 - If "V" is "1" then "W" must be "B" and a selection in "X" should be selected from "C" and no further selections are available from "Y" or "Z" or alternatively "Y" and "Z" should be "Not Applicable". |
| SCENARIO 2 - If "V" is "2" then "W" must be "A" and a selection from "X" must be made, and "Y" will be either "D" or "E"). If "D" is chosen then "Z" must be the same choice as "X" |
| SCENARIO 3 - If "V" is "2" then "W" must be "A" and a selection from "X" must be made, and "Y" is "E" and a selection must be made in "Z" that is different to that chosen in "X" . |

*Form 8*

Selections are Non-Life Business Accounting Class; Submission type; Country; Year of Origin

This form should be completed in respect of the following accounting classes selected from the Non Life Business Accounting Class - Employers Liability, Motor Liability or Public Liability in respect of business written by the Head Office or by Branches located in the European Economic Area (EEA). Where “Submission Type” is Head Office, “Country” should be Not Applicable and likewise where “Submission Type” is Branch then a selection must be made from “Country”.

You will not be able to upload/enter a Form for a Year of Origin where there is no historical data for the previous year i.e. an entry for a 2009 return for any previous “Year of Origin” must have data for the 2008 Year of Account.

*Form 15 and 16*

Only one form should be completed as applicable in this Section. There is a repeatable row facility that will allow alphabetical and numerical characters to be entered as free text in the first three columns to give accounting class/ risk group i.e. Motor, Property etc, the type of treaty i.e. Excess of Loss, Stop Loss, 1st Layer etc and the period of the treaty to be entered. For example Motor and Excess of Loss and 01/01/2009 – 31/12/2009 on one row; Motor 1st Layer and 01/01/2009 – 31/12/2009 etc on a different row. All three of these columns must contain data otherwise the form will not be valid.

If any of these rules are broken the entire file will be rejected.

### 1.3.4 On-Form Validation Rules

The Financial Regulator has defined its own set of validation rules for each section, which ensures all data submitted are correct and are of a high quality. These rules will be applied in the file processing. If any of these rules are broken, the data will still be loaded to the system but the section will have a status of ‘Invalid’.

### 1.3.5 Cross-Form Validation Rules

The Financial Regulator has also defined a number of cross-form validation rules. These rules will be not performed as part of the file upload process. They will be applied when the return is finalised on the system.

### 1.3.6 Return Sections

Sections can be *Mandatory*, or *Optional* or *Not Allowed*.

All sections must be reported where applicable.

If a reporting firm attempts to load an XML file for a section that is *Not Allowed* for that firm the file will be immediately rejected.

If a *Mandatory* section has not been loaded or manually entered on the Online Reporting system, the return cannot be finalised.

##

## 1.4 Entering, Editing and Revising data

Data for any section in a return can be edited on the system before the return has been signed off.

Once data has been loaded to the system by file upload or by manual entry, it can be in a number of different states.

### 1.4.1 Status of Data

Individual sections can have the following status:

* **Blank -** no data has yet been entered for that section. Sections with this status could be mandatory or optional.
* **Invalid** - data has been entered for the section but some on-form rules have been broken. The data has been saved with errors.
* **Valid** - data has been entered and all on-form rules have been passed.

Returns can have the following status:

* **Blank** – no data has been entered for any section on the return.
* **Invalid** – at least one section on the return has been saved with errors.
* **Incomplete** – not all mandatory sections have been entered so the return cannot be finalised yet.
* **Valid** – all mandatory sections have been completed and all optional sections entered contain valid data. The return is now ready to be finalised.

* **Finalised** – all cross-form rules for the return have been passed and the return can now be signed off.
* **Signed Off –** the return and all its sections have been signed off by someone with signoff access and has been submitted to the Financial Regulator. No further updates can be made unless the return is unlocked by the Financial Regulator.
* **Unlocked** – the return and at least one of its sections has been unlocked by the Financial Regulator so that revisions can be made by the reporting firm.

### 1.4.2 Entering Data

The following flow of events takes place for entering data to the system. This flow of events is the same whether data are manually entered or uploaded from a file.

1. When data is first entered and saved for any section, the status of that section changes from *Blank* to *Valid* or *Invalid*.
2. *Invalid* sections should be edited and saved with a *Valid* status.
3. When all mandatory sections within a return are *Valid* and all optional sections are either *Blank* or *Valid,* the return can be *Finalised* by clicking the Finalise button on the Sections page.

Finalised means that the person who entered the data is satisfied that all necessary sections have been completed, and the return is ready to be *Signed Off*.

(*This is necessary because sections can be entered in any order*).

1. A company can sign off the return by clicking on the Sign Off button on the Sections page.
2. The return and all its sections will now have a status of Signed Off. No further updates can be made unless the return is unlocked by the Financial Regulator.

When a return and section(s) have been unlocked, they can be edited as required by the reporting firm. The same process must be repeated to sign off and submit the return.

### 1.4.3 Revising Data

If a reporting firm needs to revise data after it has been signed off, they must contact the Financial Regulator to unlock the relevant return and section(s).

To unlock Insurance returns firms should contact the Financial Regulator at

ins.onlinereporting@financialregulator.ie

When the return has been unlocked the data can be edited manually or by resubmitting the relevant XML instance document files.

For manual revisions, the data should be edited, finalised and signed off.

For file upload, the relevant file should be resubmitted through the Online Reporting system. Any xml files resubmitted for a return that has not been unlocked will be rejected. XML files for revisions can contain:

* Only the items being revised. All items that are not submitted will remain at whatever value they were set to previously. In this case the fileUpload attribute should be set to “Update”
* All items in the return. All items in the return will be updated to the values in the xml file. In this case the fileUpload attribute should be set to “Complete”

## 1.5 Structure of Insurance XML instance documents

XML instances submitted to the Financial Regulator are governed by the basic rules and regulations defined by XML.

Detailed below are the additional requirements specific to the Financial Regulator that must be observed when submitting returns in XML format.

**It is absolutely necessary to follow the details below.** Any details required which are not contained in the xml file or any additional unexpected information supplied in the xml file will result in the xml file being rejected.

###

### 1.5.1 Encoding

It is necessary to specify the *encoding* attribute in the prologue of an XML instance document. In this connection it is a fundamental requirement that “UTF-8” is entered as the character encoding.

Typically this will appear as:

<?xml version="1.0" encoding="utf-8" ?>

### 1.5.2 Root Element

The root element must be <Return>

The root element should contain the following attributes:

* Reporting Date - Mandatory date in ISO 8601 extended format (YYYY-MM-DD).
* Version – version number of the schema. Fixed value 1.0.
* FileUpload – either ‘Complete’ or ‘Update’.

### 1.5.3 Section Element

Each insurance Form is represented by a separate <Section> element. This element will contain a specific id attribute to identify the insurance form being reported i.e. <NonLifeForm1 <NonLifeForm2> etc. This element will contain one or more <Form> child elements depending on the selected values for the form entry basis.

### 1.5.4 Form Element

Each <Form> element should contain up to a maximum of the number of <Row> elements relevant to that section. The <Form> element should also where relevant contain attributes representing the form entry basis for that section. Details of the form entry basis for each section is set out at Section 3.4 of this document

### 1.5.6 Row Element

For sections that contain a predefined number of rows, the <Row> element should contain a <Column> element and a “number” attribute. The value of the number attribute cannot exceed the maximum number of rows allowed in that section. The row number cannot previously have been assigned to another row within that form.

For sections that contain a predefined number of rows, the <Row> element will contain a number of child elements. These child elements can refer to either a <Column> or <Column99> element.

### 1.5.7 Column Element

The <Column> element will contain a number attribute to identify the column being reported. This value of this attribute will be the column number within a particular <Row> element. This element will contain the item value to be reported.

### 1.5.8 Column99 Element

A <Column99> element will be used where the current row contains a combination of numeric and alphanumeric data items where ‘99’ represents the corresponding column number on the web form.

### 1.5.9 Notes Element

Reporting firms can enter up to ten separate notes on each form by using the Notes element.

# 2 Example: Sample XML instance file

A sample XML instance file “SampleNonLifeAnnualReturn.xml” has been published with the schema.

# 3 Addendum

## 3.1 Non-Life Insurance Returns

### 3.1.1 Non-Life Insurance Annual Return sections

|  |  |
| --- | --- |
| **Section Name** | **Section Description** |
| Form 1 | Gross and Net Underwriting Revenue Account |
| Form 3 | Underwriting Revenue Account for Marine Aviation and Transit Three-Year Business |
| Form 5 | Summary Details of EU Business |
| Form 6 | Asset Analysis |
| Form 7 | Matching of Assets |
| Form 8 | Claims Settlement Analysis |
| Form 9 | Calculation of Unearned Premium Reserve |
| Form 10 | Balance Sheet |
| Form 11 | Profit And Loss Account |
| Form 12 | Assets/Liabilities - Summary in Respect of Business in republic of Ireland (For Undertakings with their Head Office in Switzerland only) |
| Form 13 | Employment Statistics |
| Form 14 | Statement of the Solvency Margin |
| Form 15 | Summary of Treaty Reinsurance Business ceded |
| Form 16 | Summary of Facultative Reinsurance Business Ceded |
| Form 17 | Directors Compliance Certificate |
| Intra Group Transactions | Intra Group Transactions |

### 3.1.2 Non-Life Insurance Quarterly Return sections

|  |  |
| --- | --- |
| **Section Name** | **Section Description** |
| Form 1 | Gross and Net Underwriting Revenue Account |
| Form 6 | Asset Analysis |
| Form 10 | Balance Sheet |
| Form 11 | Profit And Loss Account |
| Form 14 | Statement of the Solvency Margin |

## 3.2 Entry Basis for Non-Life Insurance Sections

|  |  |
| --- | --- |
| **Section Name** | **Entry Basis Name** |
| **Form 1** | Business Type |
|  | Country |
| **Form 3** | Business Type |
|  | Country |
| **Form 5** | Business Type |
|  | Source Type |
|  | EEA Country |
|  | Business Source Type |
|  | Location of Risk |
| **Form 6** | No Entry Basis – Only one form for this section |
| **Form 7** | No Entry Basis – Only one form for this section |
| **Form 8** | Non Life Business Accounting Class |
|  | Submission type |
|  | EEA Country |
|  | Year of Origin |
| **Form 9** | No Entry Basis – Only one form for this section |
| **Form 10** | No Entry Basis – Only one form for this section |
| **Form 11** | No Entry Basis – Only one form for this section |
| **Form 12** | No Entry Basis – Only one form for this section |
| **Form 13** | No Entry Basis – Only one form for this section |
| **Form 14** | No Entry Basis – Only one form for this section |
| **Form 15** | No Entry Basis – Only one form for this section |
| **Form 16** | No Entry Basis – Only one form for this section |
| **Form 17** | No Entry Basis – Only one form for this section |
| **Intra Group Transactions** | Intra Group Transaction Type |

## 3.3 Entry Basis values

The values allowed for the different Entry Basis depend on the Form and the full list is as follows:

### 3.3.1 Business Type

 Written in Ireland – Irish Risk

 Written in Ireland – Non Irish Risk

 Written Outside Ireland – Branch Establishment

 Total Business

### 3.3.2 Source

 Branch

 Services

 Not Applicable

### 3.3.3 Country

 Country code values must be a valid **ISO 3166-1-alpha-2 code**

 **If the country is not specified, “XX” must be entered.**

### **3.3.4 EEA Country**

 Country code values must be a valid IS0 3166-1 alpha-2 code for an EEA member state.

### 3.3.5 Business Source Type

 Written in Ireland – Irish Risk

 Written in Ireland – Non Irish Risk

 Written Outside Ireland – Branch Establishment

 Total Business

### 3.3.6 Location of risk

 Location of risk values must be a valid **ISO 3166-1-alpha-2 code**

 **If the country is not specified, “XX” must be entered.**

3.3.7 *Non Life Business Accounting Class*

 Employers Liability

Motor Liability

Public Liability

### 3.3.8 Submission Type

 Branch

 Services

 Not Applicable

### 3.3.9 Intra group Transaction Type

 Loans

 Guarantees and off Balance Sheet transactions

 Elements eligible for calculating the solvency margin

Investments

Reinsurance and retrocession operations

Agreements to share costs

Other (please specify)