

NST.02.01.03 - Life Income Statement (quarterly)

General comments:

This is largely a repeat of information currently received from undertakings through the current Regulatory Returns or by ad-hoc additional requests.

Accounting basis: This template is to be completed using International Financial Reporting Standards (IFRS) or Local Irish GAAP, in line with the Company's local accounting basis. (For Companies reporting under Irish GAAP, the guidelines issued under "FRS103 – Insurance Contracts" apply since 1 January 2015).

	ITEM	INSTRUCTIONS	Applicable Accounting Standard
Memo Items			
R9095/C0060	Accounting Standards	<p>This field must be completed.</p> <p>Identification of the accounting standards used for reporting items in NST.02, financial statements valuation. The following closed list of options shall be used:</p> <p>1 – The undertaking is using International Financial Reporting Standards ("IFRS")</p> <p>2 – The undertaking is using local generally accepted accounting principles ("GAAP") (other than IFRS)</p>	
Columns			
C0020-C0050	Local GAAP	Profit and Loss account Local GAAP reporting	Local GAAP
C0051-C0054	IFRS Contracts other than Insurance Contracts	Profit and Loss account reporting for IFRS Contracts other than Insurance Contracts, e.g. Investment Contracts reported under IFRS	IFRS
C0061-C0065	IFRS Insurance Contracts	Profit and Loss account reporting for IFRS Insurance Contracts	IFRS
C0066	Total	Total Profit and Loss account reporting for IFRS Contracts	IFRS
Income			
R0020	Total	Sum of Rows R0030 to R0130.	Both
R0020-R0130/C0020, C0030, C0040, C0051-C0053	Written Premium	<p>As defined in directive 91/674/EEC article 35.</p> <p>Gross premiums written shall comprise all amounts due during the financial year in respect of insurance contracts regardless of the fact that such amounts may relate in whole or in part to a later financial year.</p>	Both
R0030	Protection- Annual Premium	Gross written premium (as above) relating to the provision of protection business (annual premium).	Both
R0035	Protection- Single Premium	Gross written premium (as above) relating to the provision of protection business (single premium).	Both
R0040	Individual Annuities	Gross written premium (as above) relating to the provision of individual annuity business.	Both

R0050	Sovereign Annuities	Gross written premium (as above) relating to the provision of sovereign annuity business.	Both
R0060	Bulk Annuities	Gross written premium (as above) relating to the provision of bulk annuity business.	Both
R0070	Group Risk	Gross written premium (as above) relating to the provision of group risk business.	Both
R0080	Investment - Annual Premium	Gross written premium (as above) relating to the provision of investment business (annual premium).	Both
R0090	Investment - Single Premium	Gross written premium (as above) relating to the provision of investment business (single premium).	Both
R0100	Individual Pension - Annual Premium	Gross written premium (as above) relating to the provision of individual pension business (annual premium).	Both
R0110	Individual Pension - Single Premium	Gross written premium (as above) relating to the provision of individual pension business (single premium).	Both
R0120	Group Pensions - Annual Premium	Gross written premium (as above) relating to the provision of group pension business (annual premium).	Both
R0130	Group Pensions - Single Premium	Gross written premium (as above) relating to the provision of group pension business (single premium).	Both
R1001	CSM recognised for services provided	CSM recognised for services provided component of Insurance Revenue	IFRS
R1002	Change in risk adjustment for non-financial risk for risk expired	Change in risk adjustment for non-financial risk for risk expired component of Insurance Revenue, amount relating to changes in liabilities for remaining coverage	IFRS
R1003	Expected incurred claims	Expected incurred claims component of Insurance Revenue, amount relating to changes in liabilities for remaining coverage	IFRS
R1004	Expected other insurance service expenses	Expected other insurance service expenses component of Insurance Revenue, amount relating to changes in liabilities for remaining coverage	IFRS
R1005	Other amounts relating to changes in liabilities for remaining coverage	Other amounts relating to changes in liabilities for remaining coverage as part of Insurance Revenue	IFRS
R1006	Recovery of insurance acquisition cash flows	Recovery of insurance acquisition cash flows component of Insurance Revenue	IFRS
R1007	Contracts measured under the PAA	Contracts measured under the PAA component of Insurance Revenue	IFRS
R1008	Other Insurance Revenue	Other Insurance Revenue components not listed above	IFRS
R1009	Insurance Revenue	Insurance Revenue consistent with IFRS reporting Total of R1001 to R1008	IFRS
R1020	Investment Income - Non-Linked Assets	Investment income before tax excluding investment income on unit-linked and index-linked assets.	Both
R1030	Investment Income - Linked Assets	Investment income before tax on unit-linked and index-linked assets.	Both
R1040	Realised Gains/ (Losses) - Non-Linked Assets	Realised /(losses) on assets other than unit-linked and index-linked assets	Both
R1050	Unrealised Gains/ (Losses) - Non-Linked Assets	Unrealised gains /(losses) on assets other than unit-linked and index-linked assets	Both

R1060	Realised Gains/ (Losses) - Linked Assets	Movement on Realised / (losses) on unit-linked and index-linked assets	Both
R1070	Unrealised Gains/ (Losses) - Linked Assets	Movement on Unrealised gains / (losses) on unit-linked and index-linked assets.	Both
R1080	Fee Income	Income generated on the maintenance of policyholder funds - i.e. fees for mortality, policy administration, investment management, surrenders and other contract services.	Both
R1090	Other Income	Any item of income which cannot properly be attributed to R0030-R1080. Retain detail for providing to CBI if requested.	Both
R2000	Total Income	Calculated as R0020 + Sum(R1020:R1090)	Both
R2008	Other Investment Income	Other Investment Income on IFRS Insurance Contracts not listed above	IFRS
R2009	Investment Income (IFRS Insurance Contracts)	Investment Income on Insurance Contracts consistent with IFRS reporting	IFRS
C0030, C0052	Reinsurer's Share - Written Premium	As defined in directive 91/674/EEC article 36. Outward reinsurance premiums shall comprise all premiums paid or payable in respect of outward reinsurance contracts entered into by an insurance firm.	Both
Expenditure			
R3010	Claims Incurred on Insurance Contracts	As defined in directive 91/674/EEC article 38: Claims incurred shall comprise all payments made in respect of the financial year plus the provision for claims but minus the provision for claims for the preceding financial year.	Both
R3020	Protection - On Death	Split of claims incurred - payments on protection policy resulting from the death of the life assured.	Both
R3030	Protection - Critical Illness	Split of claims incurred - payments on protection policy resulting from a critical illness to the life assured.	Both
R3040	Individual Annuity - Periodic Payments	Split of claims incurred - periodic payments to a policyholder under an annuity policy.	Both
R3050	Individual Annuity - On Surrender	Split of claims incurred - payment to a policyholder following the surrender of an annuity policy by a policyholder.	Both
R3060	Sovereign Annuity - Periodic Payment	Split of claims incurred- periodic payments to a sovereign annuity within the sovereign annuity scheme.	Both
R3070	Sovereign Annuity - Surrender	Split of claims incurred- payments to a sovereign annuity policyholder following a surrender of a policy within the sovereign annuity scheme.	Both
R3080	Bulk Annuity - Periodic Payment	Split of claims incurred - periodic payments to a bulk annuity policyholder.	Both
R3090	Bulk Annuity - On Surrender	Split of claims incurred - payments to a bulk annuity policyholder following the surrender an annuity policy within a bulk annuity scheme.	Both

R3100	Group Risk - On Death	Split of claims incurred - payments to the group risk policyholder following the death of a scheme member.	Both
R3110	Group Risk - Critical Illness (PHI)	Split of claims incurred - payments to the group risk policyholder resulting from the critical illness of a policyholder within the scheme.	Both
R3120	Other Claims	Other claims related to insurance contracts that do not meet the above definitions. Retain detail for providing to CBI if requested	Both
R3130	Investment - On Death	Split of claims incurred - payments to the investment policyholder resulting from the death of a policyholder.	Both
R3140	Investment - On Maturity	Split of claims incurred - payments to the investment policyholder resulting from the maturity of a policy.	Both
R3150	Investment - On Surrender	Split of claims incurred - payments to the investment policyholder resulting from the surrender of a policy.	Both
R3160	Individual Pension - On Death	Split of claims incurred - payments to the individual pension policyholder resulting from the death of a policyholder.	Both
R3170	Individual Pension - On Maturity	Split of claims incurred - payments to the individual pension policyholder resulting from the maturity of a policy.	Both
R3180	Individual Pension - On Surrender	Split of claims incurred - payments to the individual pension policyholder resulting from the surrender of a policy.	Both
R3190	Group Pension - On Death	Split of claims incurred - payments to the group pension policyholder resulting from the death of a policyholder.	Both
R3200	Group Pension - On Maturity	Split of claims incurred - payments to the group pension policyholder resulting from the maturity of a policy.	Both
R3210	Group Pension - On Surrender	Split of claims incurred - payments to the group pension policyholder resulting from the surrender of a policy.	Both
Expenses Incurred			
R4000	Expenses Incurred	Sum of R4010 to R4080	Both
R4010	Commission - Acquisition	Part of expenses incurred: commission payable on acquisition of business	Both
R4020	Commission - Renewal	Part of expenses incurred: commission payable on renewal of business	Both
R4030	Management Expenses	Management expenses include expenses related to the development of new insurance and reinsurance business and renewal of business, advertising insurance products, improvement of the internal processes such as investment in system required to support insurance and reinsurance business. Management expenses also include salaries to general managers, auditing costs and regular day-to-day costs i.e. electricity bill, rent for accommodations, IT costs.	Both
R4040	Claims Management Expenses	Part of expenses incurred: expenses incurred in processing and resolving claims.	Both
R4050	Investment Management Expenses	Part of expenses incurred: expenses incurred for the management of the investment portfolio.	Both
R4060	Other Management Expenses	Other Management Expenses Incurred includes expenses not allocated to the renewal or acquisition of business.	Both

R4070	Change in Investment Contract Provisions	Change in provisions relating to the provision of investment contracts	Both
R4080	Change in Insurance Liabilities	Changes in provisions relating to provision of insurance contracts	Both
R4090	Amortisation of Other acquisition expenses	Amortisation of Other acquisition expenses that have not been assigned elsewhere in this template	IFRS
R4091	Losses and reversals of losses on onerous contracts	Losses and reversals of losses on onerous contracts consistent with IFRS reporting	IFRS
R4092	Other Insurance Service Expenses	Other Insurance Service Expenses that have not been assigned elsewhere in this template	IFRS
R4095	Insurance Service Expenses	Insurance Service Expenses consistent with IFRS reporting	IFRS
Expenses (income) from reinsurance contracts (IFRS Insurance Contracts)			
R4130	Allocation of reinsurance premiums	Allocation of reinsurance premiums consistent with IFRS reporting	IFRS
R4140	Amounts recoverable from reinsurers for incurred claims	Amounts recoverable from reinsurers for incurred claims consistent with IFRS reporting	IFRS
R4150	Amounts recoverable from reinsurers on onerous underlying contracts	Amounts recoverable from reinsurers on onerous underlying contracts consistent with IFRS reporting	IFRS
R4160	Amounts recoverable from reinsurers for other insurance service expenses	Amounts recoverable from reinsurers for other insurance service expenses consistent with IFRS reporting	IFRS
R4170	Other net expenses (income) from reinsurance contracts	Other net expenses (income) from reinsurance contracts that have not been assigned elsewhere in this template	IFRS
R4180	Total net expenses (income) from reinsurance contracts	Net expenses (income) from reinsurance contracts consistent with IFRS reporting	IFRS
R4200	Insurance Service Result	Insurance Service Result consistent with IFRS reporting. Insurance Revenue less Insurance Service Expenses less Total net expenses (income) from reinsurance contracts	IFRS
Insurance Finance Expenses (IFRS Insurance Contracts)			
R4310	Net Finance Expense (Income) from insurance contracts	Net Finance Expense (Income) from insurance contracts consistent with IFRS reporting	IFRS
R4320	Net Finance Income (Expense) from reinsurance contracts	Net Finance Income (Expense) from reinsurance contracts consistent with IFRS reporting	IFRS
R4330	Net Insurance Finance Expenses (Income)	Net Insurance Finance Expenses (Income) consistent with IFRS reporting. Net Finance Expense (Income) from insurance contracts less Net Finance Income (Expense) from reinsurance contracts	IFRS
R4340	Net Insurance Financial Result	Net Insurance Financial Result consistent with IFRS reporting	IFRS

		Investment Income (IFRS Insurance Contracts) less Net Insurance Finance Expenses (Income)	
<i>Other Expenses Incurred</i>			
R5000	Interest Payable	Interest payable before deduction of tax	Both
R5010	Taxation	Amount of tax incurred by the entity (may be negative)	Both
R5020	Other Expenditure	Other expenditure includes expenses that have not been assigned to the above listed categories. Retain detail for providing to CBI if requested.	Both
R5030	Other expenses (incomes) (IFRS Insurance Contracts)	Other expenses (incomes) (IFRS Insurance Contracts) not assigned elsewhere in this template	IFRS
R6000 / C0040, C0053	Total Expenditure	Calculated as Total Claims Incurred + Total Expenses Incurred + total Other Expenses Incurred	Both
R7000	Operating Profit/(Loss) after Tax	C0040, C0053: Calculated as Total Income -Total Expenditure C0061: Operating Profit/(Loss) after Tax consistent with IFRS Insurance reporting. Calculated as Insurance Service Result plus Net Insurance Financial Result less Other Expenses (R5000 to R5030) plus any other incomes C0066: C0053 + C0061	Both
R7010	Other Comprehensive Income	Other income and expenses that are part of the comprehensive income but not disclosed elsewhere in this template	Both
R7020	Total Comprehensive Income	Calculated as Operating Profit plus Other Comprehensive Income.	Both
Additional Information			
R0025	Total across lines of business	Sum of rows R0030 to R0130. This field relates to New Business Valuation, Value in Force and Domestic Policy Count. $R0025 = R0030 + R0035 + R0040 + R0050 + R0060 + R0070 + R0080 + R0090 + R0100 + R0110 + R0120 + R0130$	Both
R0026	Allocated Expenses on Insurance Contracts	Sum of rows R0030 to R0130. $R0026 = R0030 + R0035 + R0040 + R0050 + R0060 + R0070 + R0080 + R0090 + R0100 + R0110 + R0120 + R0130$	Both
R0140	Unallocated Expenses	Expenses not attributable to specific lines of businesses R0030 to R0130.	Both
R0150	Total Expenses	Sum of Allocated (R0026) and Unallocated Expenses (R0140). $R0150 = R0026 + R0140$	Both
<i>Premium - Additional Notes</i>			Both
R8001	Protection - Annual Premium	Gross written premium (as above) relating to the provision of a protection contract with regular amounts	Both

		payable in accordance with the policy and not recognised elsewhere in this template.	
R8002	Protection - Single Premium	Gross written premium (as above) relating to the provision of a protection contract with a single amount payable in accordance with the policy and not recognised elsewhere in this template.	Both
R8003	Individual Annuities	Gross written premium (as above) relating to the provision of an individual annuity contract payable in accordance with the policy and not recognised elsewhere in this template.	Both
R8004	Sovereign Annuities	Gross written premium (as above) relating to the provision of a sovereign annuity contract payable in accordance with the policy and not recognised elsewhere in this template.	Both
R8007	Bulk Annuities	Gross written premium (as above) relating to the provision of a bulk annuity contract payable in accordance with the policy and not recognised elsewhere in this template.	Both
R8008	Group Risk	Gross written premium (as above) relating to the provision of a group risk contract payable in accordance with the policy and not recognised elsewhere in this template.	Both
R8010	Investment - Annual Premium	Gross written premium (as above) relating to the provision of an investment contract with regular amounts payable in accordance with the policy and not recognised elsewhere in this template.	Both
R8020	Investment - Single Premium	Gross written premium (as above) relating to the provision of an investment contract with a single amount payable in accordance with the policy and not recognised elsewhere in this template.	Both
R8030	Individual Pension - Annual Premium	Gross written premium (as above) relating to the provision of an individual pension contract with regular amounts payable in accordance with the policy and not recognised elsewhere in this template.	Both
R8040	Individual Pension - Single Premium	Gross written premium (as above) relating to the provision of an individual pension contract with a single amount payable in accordance with the policy and not recognised elsewhere in this template.	Both
R8050	Group Pensions - Annual Premium	Gross written premium (as above) relating to the provision of a group pension contract with regular amounts payable in accordance with the policy and not recognised elsewhere in this template.	Both
R8060	Group Pensions - Single Premium	Gross written premium (as above) relating to the provision of a group pension contract with a single amount payable in accordance with the policy and not recognised elsewhere in this template.	Both
<i>Claims Incurred - Additional Notes</i>			
R9500	Protection - On Death	Split of claims incurred - payments on protection contract on the death of a policyholder.	Both
R9505	Protection - Critical Illness	Split of claims incurred - payments on protection policy resulting from a critical illness to the life assured.	Both
R9510	Individual Annuity - Periodic Payments	Split of claims incurred - periodic payments to a policyholder under an annuity policy.	Both

R9515	Individual Annuity - On Surrender	Split of claims incurred - payment to a policyholder following the surrender of an annuity policy by a policyholder.	Both
R9520	Sovereign Annuity - Periodic Payments	Split of claims incurred- periodic payments to a sovereign annuity within the sovereign annuity scheme.	Both
R9525	Sovereign Annuity - On Surrender	Split of claims incurred- payments to a sovereign annuity policyholder following a surrender of a policy within the sovereign annuity scheme.	Both
R9530	Bulk Annuity - Periodic Payments	Split of claims incurred - periodic payments to a bulk annuity policyholder.	Both
R9535	Bulk Annuity - On Surrender	Split of claims incurred - payments to a bulk annuity policyholder following the surrender an annuity policy within a bulk annuity scheme.	Both
R9540	Group Risk - On Death	Split of claims incurred - payments to the group risk policyholder following the death of a scheme member.	Both
R9545	Group Risk - Critical Illness (PHI)	Split of claims incurred - payments to the group risk policyholder resulting from the critical illness of a policyholder within the scheme.	Both
R9550	Other Claims	Other claims related to insurance contracts that do not meet the above definitions. Retain detail for providing to CBI if requested	Both
R9010	Investment - On Death	Split of claims incurred - payments on investment contract on the death of a policyholder.	Both
R9020	Investment - On Maturity	Split of claims incurred - payment on investment contract resulting from the investment contract reaching date of maturity.	Both
R9030	Investment - On Surrender	Split of claims incurred - payments on investment contract following the surrender of the contract by a policyholder.	Both
R9040	Individual Pension - On Death	Split of claims incurred - payment on individual pension policy following the death of a policyholder.	Both
R9050	Individual Pension - On Maturity	Split of claims incurred - payment on individual pension policy resulting from the pension policy reaching its date of maturity.	Both
R9060	Individual Pension- On Surrender	Split of claims incurred - payment on individual pension policy following the surrender of the pension policy by the policyholder.	Both
R9070	Group Pension - On Death	Split of claims incurred - payment on a group pension policy following the death of pension holder within the group pension scheme.	Both
R9080	Group Pension - On Maturity	Split of claims incurred - payment on a group pension policy following the maturity of a pension holder within the group pension scheme.	Both
R9090	Group Pension - On Surrender	Split of claims incurred - payments on a group pension policy following the surrender of a policy by a pension holder within a group pension scheme.	Both
<i>Additional Information on Investment Contracts</i>			
R8005	Investment Contracts - Total across lines of business	Sum of rows R8010 to R8060. This field relates to New Business Valuation, Value in Force and Domestic Policy Count.	Both

		R8005 = R8010 + R8020 + R8030 + R8040 + R8050 + R8060	
R8006	Investment Contracts - Allocated Expenses total	Sum of rows R8010 to R8060. R8006 = R8010 + R8020 + R8030 + R8040 + R8050 + R8060	Both
Memo Items			
R9130	Description of Unallocated Expenses on Insurance contracts (if reported)	Text description of expenses not attributable to specific lines of businesses.	Both
Columns			
C0050, C0054, C0064	New Business APE	Annual Premium Equivalent (APE) for new business. APE is Annual Premium plus 10% of Single Premium.	Both
C0065	New Business CSM	CSM on new business written in accounting period	IFRS
C0070	New Business Valuation	Present value of future profits on new business written in accounting period	Both
C0080	Value in Force	Present value of future profits on existing business	Both
C0081	Opening Gross CSM	Opening Contractual Service Margin (CSM) for the proceeding financial year	IFRS
C0082	Closing Gross CSM	Closing Contractual Service Margin (CSM)	IFRS
C0083	Opening Net CSM	Opening (less reinsurer's share) Contractual Service Margin (CSM) for the proceeding financial year	IFRS
C0084	Closing Net CSM	Closing (less reinsurer's share) Contractual Service Margin (CSM)	IFRS
C0090	Actual Annualised Lapse Rates	Observed lapse rates over the accounting period expressed as an annual rate.	Both
C0100	Assumed Annualised Lapse Rates	Assumed lapse rates over the accounting period expressed as an annual rate.	Both
C0110	Actual Paid Up Rate	Observed paid-up rates over the accounting period expressed as an annual rate.	Both
C0120	Assumed Paid Up Rate	Assumed paid-up rates over the accounting period expressed as an annual rate.	Both
C0130	Acquisition Expenses	Expenses incurred in the acquisition of policies and allocated by line of business.	Both
C0140	Renewal Expenses	Renewal expenses of policies allocated by line of business.	Both
C0145	Total Expenses	Sum of Acquisition Expenses (C0130) and Renewal Expenses (C0140). C0145 = C0130 + C0140	Both
C0150	Acquisition Expenses per Policy	Acquisition Expenses divided by number of policies	Both
C0160	Renewal Expenses per Policy	Renewal Expenses divided by number of policies	Both
C0170	Domestic Policy Count	Policy count of Irish risk business	Both

