

NST.14.01.03 - Non-life business - policy and customer information

General comments:

This template applies to direct non-life business only; business written on a reinsurance basis should not be included.

If a product has multiple versions over time, with little change in the risk profile of the product, these products may be treated as a single entry for the purposes of this template.

Where a product spans more than one lines of business, a unique entry shall be provided for each line of business; however, contract numbers and premium volumes shall only be included once (for that line of business deemed most suitable to describe the product).

The information by country shall be reported according to the following:

- a) Information on the home country (i.e. Ireland) shall be always reported, unless the number of contracts written in the home country is zero.
- b) In addition to the home country, for each line of business the information reported by country shall at least the top three countries or sufficient countries to represent 90% of the total gross written premium (if fewer). Residual business should be reported as aggregated countries.
- c) For the direct insurance business for the lines of business "Medical expense", "Income protection", "Workers' compensation", "Fire and other damage to property" and "Credit and suretyship" information shall be reported by country where the risk is situated as defined in Article 13 (13) of Directive 2009/138/EC;
- d) For direct insurance business for all other lines of business not referred in sub-paragraph c) information shall be reported by country where the contract was entered into;

For the purposes of this template "country where the contract was entered into" means:

- a) The country where the insurance undertaking is established (home country) when the contract was not sold through a branch or freedom to provide services;
- b) The country where the branch is located (host country) when the contract was sold through a branch;
- c) The country where the freedom to provide services was notified (host country) when the contract was sold through freedom to provide services.
- d) If an intermediary is used or in any other situation, it is a), b) or c) depending on who sold the contract.

	ITEM	INSTRUCTIONS
Portfolio		
C0020	Product ID code	Internal product ID code used by the undertaking for the product. This code shall be consistent over time.
C0030	Line of business	Line of Business for non-life obligations: the lines of business, referred to in article 80 of Directive 2009/138/EC, as defined in the Annex I of Delegated Regulation (EU) 2015/35 referred to direct business. The following closed list shall be used: 1 - Medical expense insurance 2 - Income protection insurance 3 - Workers' compensation insurance

		<p>4 - Motor vehicle liability insurance</p> <p>5 - Other motor insurance</p> <p>6 - Marine, aviation and transport insurance</p> <p>7 - Fire and other damage to property insurance</p> <p>8 - General liability insurance</p> <p>9 - Credit and suretyship insurance</p> <p>10 - Legal expenses insurance</p> <p>11 - Assistance</p> <p>12 - Miscellaneous financial loss</p>
C0040	Number of contracts at the end of the year	<p>Number of contracts attached to each reported product. Contracts with more than one policyholder count as only one contract.</p> <p>Not required for line of business 1 - Medical expense insurance.</p>
C0050	Number of new contracts during year	<p>Number of new contracts during reporting year.</p> <p>Not required for line of business 1 - Medical expense insurance.</p>
C0060	Number of customers at the end of the year	<p>The number of individual customers for each product at the end of the year</p> <p>Only required for line of business 1 - Medical expense insurance.</p>
C0070	Number of new customers during year	<p>The new customers taking out the product during the year. For the purposes of this template, a customer who renews a policy shall be counted as a new customer.</p> <p>Only required for line of business 1 - Medical expense insurance.</p>
C0080	Total amount of Written premiums	Total amount of gross written premiums as defined in article 1(11) of Delegated Regulation (EU) 2015/35.
C0090	Country	Country ISO 3166 code
Characteristics of products		
C0100		<p>Internal product ID code used by the undertaking for the product. This code shall be consistent over time.</p> <p>This code should map to a value in C0020.</p>
C0110	Product classification	<p>The following closed list shall be used:</p> <p>Personal lines</p> <p>Commercial lines</p>
C0120	Product still commercialised?	<p>The following closed list shall be used:</p> <p>1 – Still commercialised</p> <p>2 – In run-off</p>

C0130	Type of product	A short (less than 400 characters) general qualitative description of the product type
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