

COMMISSION REGULATION (EC) No 1227/1999

of 28 May 1999

concerning the technical format for the transmission of insurance services statistics

(Text with EEA relevance)

THE COMMISSION OF THE EUROPEAN
COMMUNITIES,

Having regard to the Treaty establishing the European
Community,

Having regard to Council Regulation (EC, Euratom)
No 58/97 of 20 December 1996 concerning structural
business statistics⁽¹⁾, as last amended by Regulation
(EC, Euratom) No 410/98⁽²⁾, and in particular Article
12(viii) thereof,

(1) Whereas Regulation (EC, Euratom) No 58/97
established a common framework for the
production of Community statistics on the
structure, activity, performance and
competitiveness of the insurance sector in the
Community;

(2) Whereas it is necessary to specify the technical
format for the transmission of insurance services
statistics;

(3) Whereas the measures provided for in this
Regulation are in accordance with the opinion
of the Statistical Programme Committee,

HAS ADOPTED THIS REGULATION:

Article 1

The technical format referred to in Article 9 of
Regulation (EC, Euratom) No 58/97 is defined in the
Annex to this Regulation.

Article 2

Member States shall apply this format for the data
concerning the 1996 reference year and subsequent
years.

Article 3

This Regulation shall enter into force on the 20th day
following its publication in the *Official Journal of the
European Communities*.

This Regulation shall be binding in its entirety and directly applicable in all Member
States.

Done at Brussels, 28 May 1999.

For the Commission
Yves-Thibault de SILGUY
Member of the Commission

⁽¹⁾ OJ L 14, 17.1.1997, p. 1.

⁽²⁾ OJ L 52, 21.2.1998, p. 1.

ANNEX

TECHNICAL FORMAT

1. The form of the data

The data is sent as a set of records of which a large part describes the characteristics of the data (country, year, economic activity, etc.). The data itself is a number which can be linked to flags and explanatory footnotes used for example to describe aggregations of NACE codes. Confidential data should be sent with the true value being recorded in the value field and a flag indicating the nature of the confidential data being added to the record.

In order to be precise about the nature of the data, it is necessary to distinguish the following special cases:

- *data equal to zero* (coded '0'): real values of zero only,
- *confidential data* (coded 'x'): indicates data which the Member State does not transmit to Eurostat because the data is confidential,
- *missing data* (coded 'm'): this is data which is currently missing but the Member State intends to supply when available,
- *data not available*: this is data which is not collected in a Member State. In this case the corresponding record is not sent.

By default, if an entire dimension (a variable, a NUTS code, a NACE code, etc.) is not collected then the corresponding records will not exist except for those which are missing because they form part of a regrouping of NACE codes. This is why it is important to distinguish data which is really missing by supplying a record (one per missing item) in which the data value is coded as 'm', and data which is really equal to zero by supplying the corresponding records in which the data value is set to 0.

2. Record structure

Records are made up of fields of variable length separated by semi-colons (;). The maximum expected length is shown in the table for your information. In order from left to right (from 1 to 17) they are:

	Field	Type	Maximum length	Values
1	Series	A	2	5A, 5B, 5C, etc. Alphanumeric code of the series (see list below)
2	Year	A	4	Year in four characters, e.g. 1996
3	Territorial unit	A	2	Corresponds to the country code. NUTS 95 is the new nomenclature put in place in June 95
4	Economic activity	A	4	NACE Rev. 1 code
5	Measurement	A	3	Variable — type of measurement
6	Unit	A	4	Unit
7	Variable	A	5	Variable code. The codes laid down in Annex 5 to the SBS Regulation have 5 characters (see list below)
8	Type of insurance enterprise/business	A	1	Code for the type of insurance enterprise or insurance business (see list below)

	Field	Type	Maximum length	Values
9	Size class	A	4	Code for the size class (see list below)
	Residence of parent enterprise	A	4	Code for the country of residence of the parent enterprise (see list below)
10	Breakdown of products	A	6	Corresponds to the classification of products according to activities code (see list below)
11	Legal status	A	4	Code for the legal status of the enterprise (see list below)
	Geographical breakdown	A	4	Code for the geographical breakdown of the partner countries (see list below)
12	Data value	A	12	Numeric value of the data (negative values are preceded by a minus sign) expressed as a whole number without decimal places. An 'x' should be used if the data is not sent to Eurostat because the data is confidential and an 'm' should be used if the data is not sent because it is missing
13	Quality flag	A	1	R: revised data, M: updated data P: provisional data
14	Confidentiality flag	A	1	A, B, C, D: indicates that the data is confidential and the reason for that confidentiality (see list below). A blank space indicates non-confidential data
15	Dominance	N	3	A numeric value less than or equal to 100. This indicates the percentage dominance of one or two enterprises which dominate the data and make it confidential. The value is rounded to the nearest whole number: e.g 90,3 becomes 90, 94,50 becomes 95. This field is blank for non-confidential data. This field is only used when the confidentiality flags B or C are used in the previous field
16	List	A	1	Code corresponding to the list to which the variable — characteristic — belongs
17	Footnote	A	250	Free note on the data

NB: A = Alphanumeric, N = Numeric.

This format may be converted into a fixed format by using the maximum length of each field and right justifying the contents of each field preceded by blanks.

3. Description of the fields

3.1. Series

Series type	Code
Annual enterprise statistics	5A
Annual enterprise statistics broken down by legal status	5B
Annual enterprise statistics broken down according to the country of residence of the parent enterprise	5C
Annual enterprise statistics broken down by size class	5D
Annual enterprise statistics broken down by product	5E
Annual enterprise statistics by geographical breakdown	5F

3.2. *Year*3.3. *Territorial unit*

This code corresponds to the country for national series

Country	Code
Belgium	BE
Denmark	DK
Germany	DE
Greece	GR
Spain	ES
France	FR
Ireland	IE
Italy	IT
Luxembourg	LU
The Netherlands	NL
Austria	AT
Portugal	PT
Finland	FI
Sweden	SE
The United Kingdom	UK
Iceland	IS
Liechtenstein	LI
Norway	NO
Switzerland	CH

3.4. *Economic activity*

Economic activity title — Nace Rev.1	Code
Life insurance	66.01
Non-life insurance	66.03
Reinsurance	66.04

3.5. *Measurement*

Measurement	Code
National currency	NC
Euro	EUR
Number	NBR

3.6. *Unit*

Unit	Code
Unit	UNIT
1 000	1 000
Mio	MIO
Bio	BIO

3.7. *Variable*

Variable title	Code
Number of enterprises	11 11 0
Number of enterprises broken down by legal status	11 11 1
Number of enterprises broken down by size class of gross premiums written	11 11 2
Number of enterprises broken down by size class of gross technical provisions	11 11 3
Number of enterprises broken down by country of residence of the parent enterprise	11 11 5
Total number and location of branches in other countries	11 41 0
Technical part of the profit and loss account	
Gross premiums written	12 11 0
Gross direct premiums written	12 11 1
Gross reinsurance accepted, written premiums	12 11 2
Gross direct premiums written, individual premiums	12 11 3
Gross direct premiums written, premiums under group contracts	12 11 4
Gross direct premiums written, periodic premiums	12 11 5
Gross direct premiums written, single premiums	12 11 6
Gross direct premiums written, premiums from non-bonus contracts	12 11 7
Gross direct premiums written, premiums from bonus contracts	12 11 8
Gross direct premiums written, premiums from contracts where the investment risk is borne by policyholders	12 11 9
Investment income	32 22 0
Unrealised gains on investments	32 23 0
Gross change in life insurance provision	32 25 0
Investment charges	32 27 0
Unrealised losses on investments	32 28 0
Allocated investment return transferred to the non-technical account	32 29 0
Gross change in the provision for unearned premiums	32 11 2
Gross premiums written broken down by legal status	32 11 4

Variable title	Code
Gross direct premiums written broken down according to the country of residence of the parent enterprise	32 11 5
Gross reinsurance premiums accepted, written premiums broken down according to the country of residence of the parent enterprise	32 11 6
Allocated investment return transferred from the non-technical account	32 12 0
Gross claims payments	32 13 1
Gross payments in respect of claims incurred in the current accounting year	32 13 2
Gross change in the provision for outstanding claims	32 13 4
Gross operating expenses	32 14 0
Change in the equalisation provision	32 15 0
Other items in the technical account, gross amount	32 16 0
Other technical income, net amount	32 16 1
Net changes in other technical provisions, not shown under other headings	32 16 2
Bonuses and rebates, net amount	32 16 3
Other technical charges, net amount	32 16 4
Sub-total I (= gross balance of the technical account)	32 17 0
Reinsurance balance	32 18 0
Reinsurers share of gross premiums written	32 18 1
Reinsurers share of gross premiums written broken down according to the residence of the parent enterprise	32 18 2
Reinsurers share of the gross change in the provision for unearned premiums	32 18 3
Reinsurers share of gross claims payments	32 18 5
Reinsurers share of gross change in the provision for outstanding claims	32 18 6
Reinsurance commissions and profit participations	32 18 7
Reinsurers share of the gross amount of other items in the technical account	32 18 8
Reinsurers share of gross change in life insurance provision	32 33 4
Sub-total II (= net balance of the technical account)	32 19 0
Non-technical part of the profit and loss account	
Investment income	32 42 0
Allocated investment return transferred from the life-assurance technical account	32 43 0
Investment charges	32 44 0
Allocated investment return transferred to the non-life insurance technical account	32 45 0
Other income	32 46 0
Other charges, including value adjustments	32 47 0
Profit or loss on ordinary activities	32 48 0

Variable title	Code
Extraordinary profit or loss	32 49 0
All taxes (tax on profit or loss on ordinary activities, tax on extraordinary profit or loss, other taxes)	32 50 0
Profit or loss for the financial year	32 51 0
Additional variables relating to the profit and loss account	
Commissions for total insurance business	32 61 1
Commissions for direct insurance business	32 61 2
External expenses on goods and services	32 61 4
Personnel costs	13 31 0
External and internal claims management expenses	32 61 5
Acquisition costs	32 61 6
Administrative expenses	32 61 7
Gross other technical charges	32 61 8
Investment management charges	32 61 9
Income from participating interests	32 71 1
Income from land and buildings	32 71 3
Income from other investments	32 71 4
Value re-adjustments on investments	32 71 5
Gains on the realisation on investments	32 71 6
Investment management charges, including interest	32 72 1
Value adjustments on investments	32 72 2
Losses on the realisation on investments	32 72 3
Gross premiums written in direct business by (sub)categories of the CPA (5-digit level and subcategories 66.03.21 and 66.03.22)	33 11 1
Reinsurers share of gross direct premiums written by (sub)categories of the CPA (5-digit level and subcategories 66.03.21 and 66.03.22)	33 12 1
Gross claims incurred, direct business by (sub)categories of the CPA (5-digit level and subcategories 66.03.21 and 66.03.22)	33 13 1
Gross operating expenses, direct business by (sub)categories of the CPA (5-digit level and subcategories 66.03.21 and 66.03.22)	33 14 1
Reinsurance balance, direct business by (sub)categories of the CPA (5-digit level and subcategories 66.03.21 and 66.03.22)	33 15 1
Geographical breakdown — in general — of gross direct premiums written	34 11 0
Geographical breakdown — in general — of gross reinsurance premiums accepted, premiums written	34 12 0

Variable title	Code
Geographical breakdown of reinsurers share of gross premiums written	34 13 0
Gross direct premiums written by CPA category (5-digit level) and by Member State, geographical breakdown of the business written under the right of establishment	34 31 1
Gross direct premiums written by CPA category (5-digit level) and by Member State, geographical breakdown of business written under the right of freedom to provide services	34 32 1
Number of persons employed	16 11 0
Land and buildings	36 11 0
Land and buildings occupied by an insurance enterprise for its own activities	36 11 1
Land and buildings (current value)	36 11 2
Investments in affiliated enterprises and participating interests	36 12 0
Shares in affiliated enterprises and participating interest	36 12 1
Debt securities issued by, and loans to, affiliated enterprises and to enterprises with which an insurance enterprise is linked by the virtue of a participating interest	36 12 2
Investments in affiliated enterprises and participating interests (current value)	36 12 3
Other financial investments	36 13 0
Shares and other variable-yield securities and units in unit trusts	36 13 1
Debt securities and other fixed-income securities	36 13 2
Participation in investment pools	36 13 3
Loans guaranteed by mortgages	36 13 4
Other loans	36 13 5
Other (including deposits with credit institutions)	36 13 6
Other financial investments (current value)	36 13 8
Deposits with ceding enterprises	36 14 0
Investments for the benefit of life-assurance policyholders who bear the investment risk	36 20 0
Investments for the benefit of life-assurance policyholders who bear the investment risk — land and buildings	36 21 0
Investments for the benefit of life-assurance policyholders who bear the investment risk — other financial investments	36 22 0
Balance sheet total	36 30 0
Total capital and reserves	37 10 0
Total capital and reserves, broken down by legal status	37 10 1

Variable title	Code
Subscribed capital or equivalent funds	37 11 0
Share premium account, revaluation reserve, reserve	37 12 0
Subordinated liabilities	37 20 0
Total net technical provisions	37 30 1
Gross provision for unearned premiums	37 31 0
Gross life assurance provision	37 32 0
Gross provision for outstanding claims	37 33 0
Gross provision for outstanding claims, related to direct business	37 33 1
Gross provision for outstanding claims related to direct business, by (sub)category of the CPA (5-digit level) and subcategories 66.03.21 and 66.03.22)	37 33 3
Gross provision for bonuses and rebates	37 34 0
Equalisation provision	37 35 0
Gross other technical provisions	37 36 0
Gross technical provisions for life-assurance policies where the investment risk is borne by the policyholders	37 37 0
Debenture loans	37 41 0
Amounts owed to credit institutions	37 42 0
Number of contracts outstanding at the end of the accounting year, relating to direct business for all individual life insurance contracts and for the following subcategories of the CPA: 66.01.1, 66.03.1, 66.03.4 and 66.03.5	39 10 0
Number of insured persons at the end of the accounting year, relating to direct business for all group life insurance contracts and for the following subcategory of the CPA: 66.03.1	39 20 0
Number of insured vehicles at the end of the accounting year, relating to direct business, for the following subcategory of the CPA: 66.03.2	39 30 0
Gross insured sum at the end of the accounting year, relating to direct business, for the following subcategories of the CPA: 66.01.1 and 66.01.4	39 40 0
Number of claims incurred during the accounting year, relating to direct business, for the following subcategory of the CPA: 66.03.2	39 50 0

3.8. *Type of insurance enterprise or insurance business*

Type of insurance enterprise or insurance business	Code
Life insurance enterprises	1
Non-life insurance enterprises	2
Composite insurance enterprises	3
Specialist reinsurance enterprises	4
Life business of composite insurance enterprises	5
Non-life business of composite insurance enterprises (including business accepted)	6

3.9. *Size classes / Residence of parent enterprise*

Size class by gross premiums written (million EUR)	Code
< 5	SC11
5 – 50	SC12
51 – 250	SC13
251 – 500	SC14
501 – 1 000	SC15
1 000 +	SC16
Size class by gross technical provisions written (million EUR)	Code
< 50	SC21
50 – 500	SC22
501 – 2 500	SC23
2 501 – 5 000	SC24
5 001 – 10 000	SC25
10 000 +	SC26
Country of residence of the parent enterprise	Code
Parent enterprise situated in the home Member State	RE01
Parent enterprise situated in other countries	RE02

3.10. *Breakdown of products*

Products	Code
Non-linked life insurance services	66.01.1
Linked life insurance services	66.01.2
Tontine insurance services	66.01.3
Capital redemption insurance services	66.01.4
Other life insurance services	66.01.5
Group pension services	66.02.1
Accident and health insurance services	66.03.1
Motor vehicle insurance services	66.03.2
Motor vehicle insurance services, third party liability	66.03.21
Motor vehicle insurance services, other classes	66.03.22
Marine, aviation and transport insurance services	66.03.3
Fire and other damage to property insurance services	66.03.4
General liability insurance services	66.03.5
Credit and suretyship insurance services	66.03.6
Assistance, legal expenses and miscellaneous financial loss insurance services	66.03.7
Other non-life insurance services	66.03.8

3.11. *Legal status / Geographical breakdown*

Legal status	Code
Incorporated enterprises limited by shares	LS01
Mutual enterprises	LS02
Branches of non-EEA enterprises	LS03
Others	LS04
Countries and groups of countries	Code
Belgique/België	BEL
Danmark	DNK
Deutschland	DEU
Ελλάδα	GRC
España	ESP
France	FRA
Ireland	IRL
Italia	ITA
Luxembourg	LUX
Nederland	NLD
Österreich	AUT
Portugal	PRT
Suomi/Finland	FIN
Sverige	SWE
United Kingdom	GBR
Island	ISL
Liechtenstein	LI
Norge	NOR
Schweiz/Suisse/Svizzera	CHE
USA	USA
Japan	JPN
In Member State of head office	MSHO
In other EU Member State	OMS
In other EEA countries	OEEA
In other third countries (rest of the world)	THCO

3.12. *Data value*

Monetary data is expressed in *millions* of national currency units except for:

- Italy: data is given in *milliards* of national currency units.

In order to be precise about the nature of the data, it is necessary to distinguish the following cases:

- *data equal to zero* (coded '0'): real values of zero only,
- *confidential data* (coded 'x'): indicates data which the Member State does not transmit to Eurostat because the data is confidential. A flag should also be used to indicate that the data is missing due to confidentiality (see 3.14 below),
- *missing data* (coded 'm'): this is data which is currently missing but the Member State intends to supply when available,

- *data not available*: this is data which is not collected in a Member State. In this case the corresponding record is not sent.

By default, if an entire dimension (a variable, a NUTS code, a NACE code, etc.) is not collected then the corresponding records will not exist except for those which are missing because they form part of a regrouping of NACE codes. This is why it is important to distinguish data which is really missing by supplying a record (one per missing item) in which the data value is coded as 'm'.

3.13. *Quality flag*

Data type	Code
Revised data	R
Updated data	M
Provisional data	P

'Revised data' refers to data which are sent for a second (or more) time and are corrections of data which has been previously sent.

'Updated data' concerns data which was not previously available and was coded as missing in the data value field (see 3.12 above) but has since become available.

The flag indicating 'Provisional data' should be used in order to indicate that it is likely that the data being transmitted may be corrected.

3.14. *Confidentiality*

Member States are asked to clearly indicate confidential data using the flags listed below:

Countries which cannot send confidential data are asked to set the value to 'x' (see 3.12 above) and to indicate using a flag that the data is missing due to confidentiality.

Reason for confidentiality	Flag
Too few enterprises	A
One enterprise dominates the data	B
Two enterprises dominate the data	C
Confidential data due to secondary confidentiality	D

3.15. *Dominance*

A numeric value less than or equal to 100. This indicates the percentage dominance of one or two enterprises which dominate the data and make it confidential. The value is rounded to the nearest whole number: e.g. 90,3 becomes 90, 94, 50 becomes 95. This field is blank for non-confidential data. This field is only used when the confidentiality flags B or C are used in the previous field.

3.16. *List*

The variables — characteristics — are presented in Regulation (EC) No 410/98 in two different lists: A and B. The first year of reference for which they shall be compiled differs. Three variables are optional.

List	Flag
List A	A
List B	B
Optional	O

4. Examples of records

Example 1

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Series	Year	Territorial Unit	Economic activity	Measurement	Unit	Variable	Type of enterprise	Size class/Residence	Products	Legal status, geographical breakdown	Data value	Quality flag	Confidentiality flag	Dominance	List
5A	1996	BE	6603	NBR	UNIT	11110	2				95				A

Belgium declares in the series 5A — annual enterprise statistics — for the reference year 1996, in NACE Rev.1 class 66.03: 95 non-life insurance enterprises. The data is non confidential and in List A.

5A; 1996; BE; 6603; NBR; UNIT; 11110; 2;;; 95;;; A

Example 2

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Series	Year	Territorial Unit	Economic activity	Measurement	Unit	Variable	Type of enterprise	Size class/Residence	Products	Legal status, geographical breakdown	Data value	Quality flag	Confidentiality flag	Dominance	List
5B	1996	DK	6601	NBR	UNIT	11111	1			LS01	49				A

Denmark declares in the series 5B — annual enterprise statistics broken down by legal status — for the reference year 1996, in NACE Rev.1 class 66.01: 49 life insurance enterprises which are incorporated enterprises limited by shares. The data is non confidential and in List A.

5B; 1996; DK; 6601; NBR; UNIT; 11111; 1;; LS01; 49;;; A

Example 3

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Series	Year	Territorial Unit	Economic activity	Measurement	Unit	Variable	Type of enterprise	Size class/Residence	Products	Legal status, geographical breakdown	Data value	Quality flag	Confidentiality flag	Dominance	List
5C	1996	PT	6601	NBR	UNIT	11115	1	RE02			47				A

Portugal declares in the series 5C — annual enterprise statistics broken down by country of residence of the parent enterprise — for the reference year 1996, in NACE Rev.1 class 66.01: 47 life insurance enterprises whose parent enterprises are situated in other countries. The data is non confidential and in list A.

5C; 1996; PT; 6601; NBR; UNIT; 11115; 1; RE02;;; 47;;; A

Example 4

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Series	Year	Territorial Unit	Economic activity	Measurement	Unit	Variable	Type of enterprise	Size class/Residence	Products	Legal status, geographical breakdown	Data value	Quality flag	Confidentiality flag	Dominance	List
5D	1996	FI	6603	NBR	UNIT	11112	2	SC14			7				A

Finland declares in the series 5D — annual enterprise statistics broken down by size classes — for the reference year 1996, in NACE Rev.1 class 66.03: 7 non-life insurance enterprises whose turnover is falling between EUR 251 and 500 million. The data is non confidential and in List A.

5D; 1996; FI; 6603; NBR; UNIT; 11112; 2; SC14;;; 7;;; A

Example 5

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
Series	Year	Territorial Unit	Economic activity	Measurement	Unit	Variable	Type of enterprise	Size class/Residence	Products	Legal status, geographical breakdown	Data value	Quality flag	Confidentiality flag	Dominance	List	Footnote
5E	1996	ES	6601	NC	MIO	33111	1		66011		1410692				A	Including life business of composite enterprises

Spain declares in the series 5E — annual enterprise statistics broken down by product — for the reference year 1996, in NACE Rev.1 class 66.01: ESP 1 410 692 million of gross direct premiums written in non-linked insurance services by life insurance enterprises. This data is non confidential and in List A.

5E; 1996; ES; 6601; NC; MIO; 33111; 1;; 66011;; 1410692;;; A

Example 6

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Series	Year	Territorial Unit	Economic activity	Measurement	Unit	Variable	Type of enterprise	Size class/Residence	Products	Legal status, geographical breakdown	Data value	Quality flag	Confidentiality flag	Dominance	List
5F	1996	CH	6601	NC	MIO	34311	1		66021	NLD	302				A

Switzerland declares in the series 5F — geographical breakdown of annual enterprise statistics — for the reference year 1996, in NACE Rev.1 class 66.01: CHF 302 million of gross direct premiums written via branches in the Netherlands by life insurance enterprises in the product group pension services. This data is non confidential and in List A.

5F; 1996; CH; 6601; NC; MIO; 34311; 1;; 66021; NLD; 302;;; A

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Series	Year	Territorial Unit	Economic activity	Measurement	Unit	Variable	Type of enterprise	Size class/ Residence	Products	Legal status, geographical breakdown	Data value	Quality flag	Confidentiality flag	Dominance	List
5F	2000	ES	6604	NC	MIO	34120	4			OMS	M				B

Spain declares in the series 5F — geographical breakdown of annual enterprise statistics — for the reference year 2000, in NACE Rev.1 class 66.04: ESP million missing data of gross reinsurance premiums accepted, written by specialist reinsurance enterprises in other Member States. This data is non confidential and in List B.

5F; 2000; ES; 6604; NC; MIO; 34120; 4;;; OMS; M;;; B

5. Type of magnetic media

In order to facilitate reading the data, the data must be supplied on 3,5" diskette.

6. Other methods

Member States are encouraged to send the data sets via Gesmes.

Upon written request Eurostat can provide Member States with electronic questionnaires using Microsoft Excel. The request should be made well in advance of the planned date of data delivery.