



**RESERVE  
BANK**

O F N E W Z E A L A N D  
T E P Ū T E A M A T U A

## Insurer Return (IR)

Company name

Please select

Address

Please select whether this is an interim or full year return:

Please select

Please select the end date of the period (report date) covered by this return:

31-Dec-2014

Please select your latest annual balance date:

30-Jun-2014

Please submit the completed return no later than the last day of the fourth month following your report date.

### Purpose of Collection

This return collects financial and exposure data from licensed New Zealand insurers. The objective is to provide data that supports the prudential supervision of licensed New Zealand insurers.

### Collection Authority

Insurers are required to complete this return in accordance with the notice issued to each insurer under section 121 of the Insurance (Prudential Supervision) Act 2010.

### Confidentiality

The confidentiality provisions in sections 135 to 137 of the Insurance (Prudential Supervision) Act 2010 applies to information collected in this return.

### Reserve Bank Contacts

For help and information please contact one of the people listed below:

Name:

Phone:

Email:

### Guide notes

Guidance and notes can be found throughout the return to aid completion.


Please note that none of the instructions in this return over-ride the requirements under legislation, regulation, license conditions or notices issued to insurers.

## General instructions

### 1 How to fill in this questionnaire

- All figures should be reported:
  - at market value, where applicable
    - in millions to three decimal places (e.g. NZ\$ 2,530,050 = 2.530), unless otherwise specified
    - in New Zealand dollars
- If actual figures are not available, please provide estimates.
- For negative numbers use "-" in front of the figure. Do not use brackets.

### 2 Using an Excel form

- The questionnaire has been set up so that only cells that require an answer can be edited. These cells are coloured white, for example:
- Coloured cells are calculated fields and do not need to be answered. These cells are protected and cannot be edited, for example:
- If an error occurs with a calculation in this questionnaire, a green triangle will appear in the upper left corner of the cell, for example:  Click on the  button for more information on the error.
- Some cells have hidden comments. These cells have a red triangle in the upper right corner, for example:  Place your mouse over these cells to view hidden comments.
- To navigate around the form you can use normal window controls - mouse, cursor keys, etc.  
Specific keys can be used:

Tab	Next answer box
Ctrl + PageDown	Next worksheet or use Excel sheet tabs
Ctrl + PageUp	Previous worksheet or use Excel sheet tabs
Shift + F5	Find word in a particular worksheet or part
Alt + Enter	New paragraph within text block

### 3 Time taken

- Please keep a record of the time it takes you (and any other employees) to read the instructions, collect the information and answer the questions. You will be asked to record this at the end of the questionnaire, in the Sign-off tab. Do not include the time taken to calculate and prepare any accounts, solvency calculations or financial statements.

### 4 Saving and printing the form

- To save this form when completed, or when partially completed so you can return to it later, save the files as you would save any ordinary spreadsheet.
- You may want to print a copy for your records or to help prepare the form. It can be printed worksheet by worksheet or as a whole. To print the entire form, ensure that the entire workbook option is selected in the print window.

**5****Submitting the form**

- The Reserve Bank 'Secure Upload Facility' allows you to securely lodge this form with the Reserve Bank. You will require a username and password. If you have not received these please telephone our Reserve Bank contact.
- The 'Secure Upload Facility' can be accessed here: <https://sup.rbnz.govt.nz/>

**6****Timeliness**

- The return is due no later than the last day of the fourth month following your report date. The Bank sends reminders to respondents specifying the calendar date on which the return is due.
- If for any reason you cannot submit the return by the due date, please contact us to discuss.

**7****Accuracy and materiality**

- We will compare the current return with the return provided six months ago as part of our consistency checks. Please save previous returns, including any changes that have been made as a result of discussions with Reserve Bank staff.
- Where exact figures are either unavailable or difficult to obtain approximations may be justified. Any approximation must not cause the information supplied to be misleading. In general a variation of a figure of less than 5% can be considered immaterial. However, judgement of the specific information and circumstances is required to assess its materiality.
- Please make any comments that would help us interpret the data in the comments boxes provided.
- If you identify an error in the data supplied in this return, please contact the RBNZ contact (see cover page) as soon as practical.

**8****Summary validation tab**

- This tab summarises all of the validation checks that have appeared throughout the return. Use this to check that the data provided is consistent. If any cells are highlighted red, please check the associated tables before submitting the data.

## About this return

This return collects financial and exposure information for the insurance and non-insurance activities that licensed New Zealand insurers are involved in. Reporting of financial and exposure information in this return is generally limited to the NZ Entity, except where otherwise specified. NZ Entity means the NZ incorporated or mutual licensed insurer, or the NZ business of Lloyd's of London, or the NZ branch of a licensed overseas insurer. Information is to be reported without any consolidation of subsidiary or associated companies.

Insurance is defined in the Insurance (Prudential Supervision) Act 2010 (IPSA). Life insurance is defined in IPSA including how to treat composite policies. Health insurance is also defined in IPSA. For this return, non-life insurance is insurance that is not life insurance, and general insurance is defined as non-life insurance that is not health insurance.

Life insurance accounting means Appendix C of NZ IFRS 4 or equivalent, and general insurance accounting means Appendix D of NZ IFRS 4 or equivalent.

### Notes

- Report based on your **NZ Entity**
- **Do not** consolidate for subsidiaries and associated companies

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**Questions****1** Liabilities

- 1.1 General insurance liabilities
- 1.2 Life insurance liabilities
- 1.3 Insurance liabilities
- 1.4 Non-insurance liabilities

**2** Assets

- 2.1 General insurance assets
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**5** General insurance exposure

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- 5.3 Annual benefit
- 5.4 Annual premium
- 5.5 Single premium
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**6** Life insurance exposure

- 6.1 Number of policies
- 6.2 Sum insured
- 6.3 Annual benefit
- 6.4 Annual premium
- 6.5 Single premium
- 6.6 Paid benefits and claims

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- 7.1 Number of policies
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- 7.3 Annual benefit
- 7.4 Annual premium
- 7.5 Single premium
- 7.6 Paid benefits and claims

**8** Other exposure

- 8.1 Number of policies
- 8.2 Sum insured
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- 8.4 Annual premium
- 8.5 Single premium
- 8.6 Paid benefits and claims

**9** General insurance incurred claims development (only complete for full year reporting)

- 9.1 Gross claims
- 9.2 Reinsurance and recoveries
- 9.3 Net claims

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**Notes**

- Report based on your **NZ Entity**. That is your NZ incorporated company or mutual, or NZ branch, or NZ business of Lloyd's
- **Do not** consolidate for subsidiaries and associated companies
- Report **closing values** as at report date
- Adjustment columns should be used to ensure total columns are correct.
- Report in **New Zealand dollars** to three decimal places (e.g. NZ\$ 2,530,050 = 2.530)

1.1 Provide the closing values below for **general insurance liabilities**:

		Property	Motor, marine & aviation	Liability	Other general insurance	General ins. adjustment	Total (General insurance)
		\$ million	\$ million	\$ million	\$ million	\$ million	\$ million
<b>Life insurance accounting</b>	Gross policy liabilities	0.000	0.000	0.000	0.000	0.000	0.000
	future policy benefits						0.000
	future expenses						0.000
	future premiums						0.000
	other best estimate liability						0.000
	future profits - policy owner						0.000
	future profits - shareholder						0.000
	outstanding claims						0.000
	investment contract liability						0.000
	Policyholder unvested benefit liabilities						0.000
<b>General insurance accounting</b>	Gross outstanding claims	0.000	0.000	0.000	0.000	0.000	0.000
	best estimate liability						0.000
	claims handling expenses						0.000
	risk margin						0.000
	Unearned premiums						0.000
	Unexpired risk						0.000
	Outward reinsurance liabilities						0.000
	<b>All accounting</b> Total insurance liabilities	0.000	0.000	0.000	0.000	0.000	0.000

1.2 Provide the closing values below for **life insurance liabilities**:

		Participating	Investment linked	Other life insurance	Life ins. adjustment	Total (Life insurance)
		\$ million	\$ million	\$ million	\$ million	\$ million
<b>Life insurance accounting</b>	Gross policy liabilities	0.000	0.000	0.000	0.000	0.000
	future policy benefits					0.000
	future expenses					0.000
	future premiums					0.000
	other best estimate liability					0.000
	future profits - policy owner					0.000
	future profits - shareholder					0.000
	outstanding claims					0.000
	investment contract liability					0.000
	Policyholder unvested benefit liabilities					0.000
<b>General insurance accounting</b>	Gross outstanding claims	0.000	0.000	0.000	0.000	0.000
	best estimate liability					0.000
	claims handling expenses					0.000
	risk margin					0.000
	Unearned premiums					0.000
	Unexpired risk					0.000
	Outward reinsurance liabilities					0.000
	<b>All accounting</b> Total insurance liabilities	0.000	0.000	0.000	0.000	0.000

1.3 Provide the closing values below for the **insurance liabilities** of your NZ Entity:

		Insurance or reinsurance in NZ					Reinsurance inwards NZ \$ million	Insurance or reinsurance not in NZ \$ million	Total (NZ Entity) \$ million
		Primary insurance in NZ							
		General insurance \$ million	Life insurance \$ million	Health insurance \$ million	Primary ins. adjustment \$ million	Total (Primary ins. NZ) \$ million			
<b>Life insurance accounting</b>	Gross policy liabilities	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
	future policy benefits	0.000	0.000			0.000		0.000	
	future expenses	0.000	0.000			0.000		0.000	
	future premiums	0.000	0.000			0.000		0.000	
	other best estimate liability	0.000	0.000			0.000		0.000	
	future profits - policy owner	0.000	0.000			0.000		0.000	
	future profits - shareholder	0.000	0.000			0.000		0.000	
	outstanding claims	0.000	0.000			0.000		0.000	
	investment contract liability	0.000	0.000			0.000		0.000	
	Policyholder unvested benefit liabilities	0.000	0.000			0.000		0.000	
<b>General insurance accounting</b>	Gross outstanding claims	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
	best estimate liability	0.000	0.000			0.000		0.000	
	claims handling expenses	0.000	0.000			0.000		0.000	
	risk margin	0.000	0.000			0.000		0.000	
	Unearned premiums	0.000	0.000			0.000		0.000	
	Unexpired risk	0.000	0.000			0.000		0.000	
	Outward reinsurance liabilities	0.000	0.000			0.000		0.000	
	<b>All accounting</b> Total insurance liabilities	0.000	0.000	0.000	0.000	0.000	0.000	0.000	

1.4 Provide the closing values below for liabilities that are **not specifically attributed to insurance**:

	\$ million	
Related party liabilities		
Deferred tax liabilities		
Current tax liabilities		
Loans		
Other liabilities		
<b>Total non-insurance liabilities</b>	0.000	<b>0.000</b>
<b>Total liabilities</b>		<b>0.000</b>

Please provide any relevant comments you may have about the information given in the tables above.

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## Notes

- Report based on your **NZ Entity**. That is your NZ incorporated company or mutual, or NZ branch, or NZ business of Lloyd's
- **Do not** consolidate for subsidiaries and associated companies
- Report **closing values** as at report date
- Adjustment columns should be used to ensure total columns are correct.
- Report in **New Zealand dollars** to three decimal places (e.g. NZ\$ 2,530,050 = 2.530)

2.1

Provide the closing values below for **general insurance** assets:

	Property	Motor, marine & aviation	Liability	Other general	General ins.	Total (General
	\$ million	\$ million	\$ million	\$ million	\$ million	\$ million
<b>Life insurance accounting</b>						
Reinsurance of policy liabilities	0.000	0.000	0.000	0.000	0.000	0.000
future policy benefits						0.000
future expenses						0.000
future premiums						0.000
other best estimate liability						0.000
future profits - policy owner						0.000
future profits - shareholder						0.000
outstanding claims						0.000
investment contract liability						0.000
Tax on policy liabilities						0.000
<b>General insurance accounting</b>						
Reinsurance of outstanding claims	0.000	0.000	0.000	0.000	0.000	0.000
best estimate liability						0.000
claims handling expenses						0.000
risk margin						0.000
Non-reinsurance recoveries						0.000
Reinsurance of unearned premiums						0.000
Deferred acquisition costs						0.000
<b>All accounting</b>						
Investments backing insurance liabilities	0.000	0.000	0.000	0.000	0.000	0.000
cash & deposits						0.000
fixed interest securities	0.000	0.000	0.000	0.000	0.000	0.000
short-term (residual maturity ≤ 1 year)	0.000	0.000	0.000	0.000	0.000	0.000
NZ government issued (excl local)						0.000
NZ bank issued						0.000
other NZ issued securities						0.000
overseas sovereign debt						0.000
other overseas issued securities						0.000
long-term (residual maturity > 1 year)	0.000	0.000	0.000	0.000	0.000	0.000
NZ government issued (excl local)						0.000
NZ bank issued						0.000
other NZ issued securities						0.000
overseas sovereign debt						0.000
other overseas issued securities						0.000
listed equities	0.000	0.000	0.000	0.000	0.000	0.000
NZ resident issued						0.000
overseas issued						0.000
unlisted equities	0.000	0.000	0.000	0.000	0.000	0.000
NZ resident issued						0.000
overseas issued						0.000
other financial assets (n.e.c.)						0.000
property						0.000
other investments						0.000
Premium debt						0.000
Total insurance assets	0.000	0.000	0.000	0.000	0.000	0.000

2.2

Provide the closing values below for **life insurance** assets:

	Participating	Investment linked	Other life insurance	Life ins. adjustment	Total (Life insurance)
	\$ million	\$ million	\$ million	\$ million	\$ million
<b>Life insurance accounting</b>					
Reinsurance of policy liabilities	0.000	0.000	0.000	0.000	0.000
future policy benefits					0.000
future expenses					0.000
future premiums					0.000
other best estimate liability					0.000
future profits - policy owner					0.000
future profits - shareholder					0.000
outstanding claims					0.000
investment contract liability					0.000
Tax on policy liabilities					0.000
<b>General insurance accounting</b>					
Reinsurance of outstanding claims	0.000	0.000	0.000	0.000	0.000
best estimate liability					0.000
claims handling expenses					0.000
risk margin					0.000
Non-reinsurance recoveries					0.000
Reinsurance of unearned premiums					0.000
Deferred acquisition costs					0.000
<b>All accounting</b>					
Investments backing insurance liabilities	0.000	0.000	0.000	0.000	0.000
cash & deposits					0.000
fixed interest securities	0.000	0.000	0.000	0.000	0.000
short-term (residual maturity ≤ 1 year)	0.000	0.000	0.000	0.000	0.000
NZ government issued (excl local)					0.000
NZ bank issued					0.000
other NZ issued securities					0.000
overseas sovereign debt					0.000
other overseas issued securities					0.000
long-term (residual maturity > 1 year)	0.000	0.000	0.000	0.000	0.000
NZ government issued (excl local)					0.000
NZ bank issued					0.000
other NZ issued securities					0.000
overseas sovereign debt					0.000
other overseas issued securities					0.000
listed equities	0.000	0.000	0.000	0.000	0.000
NZ resident issued					0.000
overseas issued					0.000
unlisted equities	0.000	0.000	0.000	0.000	0.000
NZ resident issued					0.000
overseas issued					0.000
other financial assets (n.e.c.)					0.000
property					0.000
other investments					0.000
Premium debt					0.000
Total insurance assets	0.000	0.000	0.000	0.000	0.000

2.3

Provide the closing values below for the **insurance assets** of your NZ Entity:

		Insurance or reinsurance in NZ					Reinsurance inwards NZ \$ million	Insurance or reinsurance not in NZ \$ million	Total (NZ Entity) \$ million
		Primary insurance in NZ							
		General insurance	Life insurance	Health insurance	Primary ins. adjustment	Total (Primary ins. NZ)			
		\$ million	\$ million	\$ million	\$ million	\$ million			
<b>Life insurance accounting</b>	Reinsurance of policy liabilities	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
	future policy benefits	0.000	0.000			0.000		0.000	
	future expenses	0.000	0.000			0.000		0.000	
	future premiums	0.000	0.000			0.000		0.000	
	other best estimate liability	0.000	0.000			0.000		0.000	
	future profits - policy owner	0.000	0.000			0.000		0.000	
	future profits - shareholder	0.000	0.000			0.000		0.000	
	outstanding claims	0.000	0.000			0.000		0.000	
	investment contract liability	0.000	0.000			0.000		0.000	
	Tax on policy liabilities	0.000	0.000			0.000		0.000	
<b>General insurance accounting</b>	Reinsurance of outstanding claims	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
	best estimate liability	0.000	0.000			0.000		0.000	
	claims handling expenses	0.000	0.000			0.000		0.000	
	risk margin	0.000	0.000			0.000		0.000	
	Non-reinsurance recoveries	0.000	0.000			0.000		0.000	
	Reinsurance of unearned premiums	0.000	0.000			0.000		0.000	
	Deferred acquisition costs	0.000	0.000			0.000		0.000	
	<b>All accounting</b>	Investments backing insurance liabilities	0.000	0.000	0.000	0.000	0.000	0.000	0.000
		cash & deposits	0.000	0.000			0.000		0.000
		fixed interest securities	0.000	0.000	0.000	0.000	0.000	0.000	0.000
short-term (residual maturity ≤ 1 year)		0.000	0.000	0.000	0.000	0.000	0.000	0.000	
NZ government issued (excl local)		0.000	0.000			0.000		0.000	
NZ bank issued		0.000	0.000			0.000		0.000	
other NZ issued securities		0.000	0.000			0.000		0.000	
overseas sovereign debt		0.000	0.000			0.000		0.000	
other overseas issued securities		0.000	0.000			0.000		0.000	
long-term (residual maturity > 1 year)		0.000	0.000	0.000	0.000	0.000	0.000	0.000	
NZ government issued (excl local)		0.000	0.000			0.000		0.000	
NZ bank issued		0.000	0.000			0.000		0.000	
other NZ issued securities		0.000	0.000			0.000		0.000	
overseas sovereign debt		0.000	0.000			0.000		0.000	
other overseas issued securities		0.000	0.000			0.000		0.000	
listed equities		0.000	0.000	0.000	0.000	0.000	0.000	0.000	
NZ resident issued		0.000	0.000			0.000		0.000	
overseas issued		0.000	0.000			0.000		0.000	
unlisted equities		0.000	0.000	0.000	0.000	0.000	0.000	0.000	
NZ resident issued		0.000	0.000			0.000		0.000	
overseas issued	0.000	0.000			0.000		0.000		
other financial assets (n.e.c.)	0.000	0.000			0.000		0.000		
property	0.000	0.000			0.000		0.000		
other investments	0.000	0.000			0.000		0.000		
Premium debt	0.000	0.000			0.000		0.000		
Total insurance assets	0.000	0.000	0.000	0.000	0.000	0.000	0.000		

2.4

Provide the closing values below for assets that are **not specifically attributed to insurance**:

	\$ million	
Investments not backing insurance liabilities	0.000	
cash & deposits		
fixed interest securities	0.000	
short-term (residual maturity ≤ 1 year)	0.000	
NZ government issued (excl local)		
NZ bank issued		
other NZ issued securities		
overseas sovereign debt		
other overseas issued securities		
long-term (residual maturity > 1 year)	0.000	
NZ government issued (excl local)		
NZ bank issued		
other NZ issued securities		
overseas sovereign debt		
other overseas issued securities		
listed equities	0.000	
NZ resident issued		
overseas issued		
unlisted equities	0.000	
NZ resident issued		
overseas issued		
other financial assets (n.e.c.)		
property		
other investments		
Related party assets		
Deferred tax assets		
Current tax assets		
Intangible assets		
Other assets		
Total non-insurance assets	0.000	0.000
Total assets		0.000

Please provide any relevant comments you may have about the information given in the tables above.



### Question 3: Capital

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#### Notes

- Report based on your **NZ Entity**. That is your NZ incorporated company or mutual, or NZ branch, or NZ business of Lloyd's
- **Do not** consolidate for subsidiaries and associated companies
- Report closing values as at report date
- Report in **New Zealand dollars** to three decimal places (e.g. NZ\$ 2,530,050 = 2.530)

3.1 Provide the closing **capital** values below for your NZ Entity:

	\$ million
Qualifying ordinary shares	
Qualifying preference shares	
Members' funds	
Head office balance	
Qualifying reserves	
Retained earnings	
Non-controlling interests	
Capital that does not qualify as capital for solvency	
Total capital	0.000
Declared but unpaid dividends / distributions	

3.2 Provide the reconciliation of **capital** values below for your NZ Entity:

	\$ million
Capital at beginning of period	
Net profit for period	
Capital issued during period	
Dividends, distributions & cancellation of capital during period	
Capital at end of period	0.000

Please provide any relevant comments you may have about the information given in the tables above.

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## Notes

- Report based on your **NZ Entity**. That is your NZ incorporated company or mutual, or NZ branch, or NZ business of Lloyd's
- **Do not** consolidate for subsidiaries and associated companies
- Report revenue and expenses **year to date**
- Adjustment columns should be used to ensure total columns are correct.
- Report in **New Zealand dollars** to three decimal places (e.g. NZ\$ 2,530,050 = 2.530)

4.1

Provide **general insurance** revenue and expenses for your NZ Entity:

	Property	Motor, marine & aviation	Liability	Other general insurance	General ins. adjustment	Total (General insurance)
	\$ million	\$ million	\$ million	\$ million	\$ million	\$ million
<b>Life insurance accounting</b>	Net policy revenue	0.000	0.000	0.000	0.000	0.000
	gross policy revenue					0.000
	outward reinsurance premiums					0.000
	Fee revenue					0.000
	Reinsurance commission revenue					0.000
	Net policy expenses (gross of tax)	0.000	0.000	0.000	0.000	0.000
	gross early termination benefits					0.000
	gross other benefits & claims					0.000
	gross other policy expenses					0.000
	outward reinsurance claims					0.000
	Increase in net policy liabilities (net of RI & tax)	0.000	0.000	0.000	0.000	0.000
	insurance contracts					0.000
	investment contracts					0.000
	Increase in policyholder unvested benefit liabilities					0.000
<b>General insurance accounting</b>	Commission expense	0.000	0.000	0.000	0.000	0.000
	initial commission					0.000
	renewal commission					0.000
	Net earned premium	0.000	0.000	0.000	0.000	0.000
	gross earned premium					0.000
	outward reinsurance premiums					0.000
	Reinsurance commission revenue					0.000
	Net incurred claims	0.000	0.000	0.000	0.000	0.000
	gross incurred claims - current year					0.000
	gross incurred claims - prior years					0.000
	reinsurance recoveries - current year					0.000
	reinsurance recoveries - prior years					0.000
	non-reinsurance recoveries - current year					0.000
	non-reinsurance recoveries - prior years					0.000
<b>All accounting</b>	Underwriting expenses	0.000	0.000	0.000	0.000	0.000
	commission expenses					0.000
	increase in unexpired risk					0.000
	decrease in deferred acquisition costs					0.000
	other underwriting expenses					0.000
	Investment revenue	0.000	0.000	0.000	0.000	0.000
	interest, dividends & rent					0.000
	realised gains & losses					0.000
	unrealised gains & losses					0.000
	Other revenue					0.000
	Operating expenses	0.000	0.000	0.000	0.000	0.000
	administration expense					0.000
	investment management costs					0.000
	Other expenses					0.000
Gross profit	0.000	0.000	0.000	0.000	0.000	
Tax expense					0.000	
Net profit of insurance activities	0.000	0.000	0.000	0.000	0.000	

4.2

Provide **life insurance** revenue and expenses for your NZ Entity:

	Participating	Investment linked	Other life insurance	Life ins. adjustment	Total (Life insurance)
	\$ million	\$ million	\$ million	\$ million	\$ million
<b>Life insurance accounting</b>	Net policy revenue	0.000	0.000	0.000	0.000
	gross policy revenue				0.000
	outward reinsurance premiums				0.000
	net policy revenue	0.000	0.000	0.000	0.000
	Fee revenue				0.000
	Reinsurance commission revenue				0.000
	Net policy expenses (gross of tax)	0.000	0.000	0.000	0.000
	gross early termination benefits				0.000
	gross other benefits & claims				0.000
	gross other policy expenses				0.000
	outward reinsurance claims				0.000
	Increase in net policy liabilities (net of RI & tax)	0.000	0.000	0.000	0.000
	insurance contracts				0.000
	investment contracts				0.000
Increase in policyholder unvested benefit liabilities				0.000	
<b>General insurance accounting</b>	Commission expense	0.000	0.000	0.000	0.000
	initial commission				0.000
	renewal commission				0.000
	Net earned premium	0.000	0.000	0.000	0.000
	gross earned premium				0.000
	outward reinsurance premiums				0.000
	Reinsurance commission revenue				0.000
	Net incurred claims	0.000	0.000	0.000	0.000
	gross incurred claims - current year				0.000
	gross incurred claims - prior years				0.000
	reinsurance recoveries - current year				0.000
	reinsurance recoveries - prior years				0.000
	non-reinsurance recoveries - current year				0.000
	non-reinsurance recoveries - prior years				0.000

	Underwriting expenses	0.000	0.000	0.000	0.000	0.000
	commission expenses					0.000
	increase in unexpired risk					0.000
	decrease in deferred acquisition costs					0.000
	other underwriting expenses					0.000
<b>All accounting</b>	Investment revenue	0.000	0.000	0.000	0.000	0.000
	interest, dividends & rent					0.000
	realised gains & losses					0.000
	unrealised gains & losses					0.000
	Other revenue					0.000
	Operating expenses	0.000	0.000	0.000	0.000	0.000
	administration expense					0.000
	investment management costs					0.000
	Other expenses					0.000
	Gross profit	0.000	0.000	0.000	0.000	0.000
	Tax expense					0.000
	Net profit of insurance activities	0.000	0.000	0.000	0.000	0.000

4.3 Provide insurance revenue and expenses for your NZ Entity:

		Insurance or reinsurance in NZ							Total (NZ Entity) \$ million
		Primary insurance in NZ					Reinsurance inwards NZ \$ million	Insurance or reinsurance not in NZ \$ million	
		General insurance	Life insurance	Health insurance	Primary ins. adjustment	Total (Primary ins. NZ)			
		\$ million	\$ million	\$ million	\$ million	\$ million	\$ million	\$ million	
<b>Life insurance accounting</b>	Net policy revenue	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	gross policy revenue	0.000	0.000			0.000			0.000
	outward reinsurance premiums	0.000	0.000			0.000			0.000
	net policy revenue	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	Fee revenue	0.000	0.000			0.000			0.000
	Reinsurance commission revenue	0.000	0.000			0.000			0.000
	Net policy expenses (gross of tax)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	gross early termination benefits	0.000	0.000			0.000			0.000
	gross other benefits & claims	0.000	0.000			0.000			0.000
	gross other policy expenses	0.000	0.000			0.000			0.000
	outward reinsurance claims	0.000	0.000			0.000			0.000
	Increase in net policy liabilities (net of RI & tax)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	insurance contracts	0.000	0.000			0.000			0.000
	investment contracts	0.000	0.000			0.000			0.000
	Increase in policyholder unvested benefit liabilities	0.000	0.000			0.000			0.000
<b>General insurance accounting</b>	Commission expense	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	initial commission	0.000	0.000			0.000			0.000
	renewal commission	0.000	0.000			0.000			0.000
	Net earned premium	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	gross earned premium	0.000	0.000			0.000			0.000
	outward reinsurance premiums	0.000	0.000			0.000			0.000
	Reinsurance commission revenue	0.000	0.000			0.000			0.000
	Net incurred claims	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	gross incurred claims - current year	0.000	0.000			0.000			0.000
	gross incurred claims - prior years	0.000	0.000			0.000			0.000
	reinsurance recoveries - current year	0.000	0.000			0.000			0.000
	reinsurance recoveries - prior years	0.000	0.000			0.000			0.000
	non-reinsurance recoveries - current year	0.000	0.000			0.000			0.000
	non-reinsurance recoveries - prior years	0.000	0.000			0.000			0.000
	Underwriting expenses	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
commission expenses	0.000	0.000			0.000			0.000	
increase in unexpired risk	0.000	0.000			0.000			0.000	
decrease in deferred acquisition costs	0.000	0.000			0.000			0.000	
other underwriting expenses	0.000	0.000			0.000			0.000	
<b>All accounting</b>	Investment revenue	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	interest, dividends & rent	0.000	0.000			0.000			0.000
	realised gains & losses	0.000	0.000			0.000			0.000
	unrealised gains & losses	0.000	0.000			0.000			0.000
	Other revenue	0.000	0.000			0.000			0.000
	Operating expenses	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	administration expense	0.000	0.000			0.000			0.000
	investment management costs	0.000	0.000			0.000			0.000
	Other expenses	0.000	0.000			0.000			0.000
	Gross profit	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	Tax expense	0.000	0.000			0.000			0.000
	Net profit of insurance activities	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

4.4 Provide revenue and expenses that are not attributed to insurance for your NZ Entity:

<b>All accounting</b>	Other investment revenue	0.000						
	interest, dividends & rent							
	realised gains & losses							
	unrealised gains & losses							
	Other revenue							
	Operating expenses	0.000						
	administration expense							
	investment management costs							
	Other expenses							
	Gross profit	0.000						0.000
	Tax expense							
Net profit	0.000						0.000	
Gross profit							0.000	
Net profit							0.000	

Please provide any relevant comments you may have about the information given in the tables above.

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**Notes**

- Report based on your **NZ Entity**. That is your NZ incorporated company or mutual, or NZ branch, or NZ business of Lloyd's
- Adjustment columns should be used to ensure total columns are correct.
- Policies covering more than one class of insurance should be recorded in each applicable class. Include a negative figure in the adjustment column to ensure the summed contribution of the policy is correctly reflected in the total column.

5.1 Provide the number of **policies including riders** for your NZ Entity:

	Domestic property	Commercial property	Domestic motor	Commercial motor	Marine & aviation	Liability	Travel	Personal accident	Consumer cr. (Non-life)	Other general insurance	General ins. adjustment	Total General
	number	number	number	number	number	number	number	number	number	number	number	number
At start of period												0
New business												0
Cancel from inception												0
Additions	0	0	0	0	0	0	0	0	0	0	0	0
Voluntary early exit												0
Involuntary early exit												0
End of term exit												0
Subtractions	0	0	0	0	0	0	0	0	0	0	0	0
Net transfers												0
Adjustments												0
At end of period	0	0	0	0	0	0	0	0	0	0	0	0

5.2 Provide the **sum insured** for your NZ Entity:

	Domestic property	Commercial property	Domestic motor	Commercial motor	Marine & aviation	Liability	Travel	Personal accident	Consumer cr. (Non-life)	Other general insurance	General ins. adjustment	Total General
	\$ billion	\$ billion	\$ billion	\$ billion	\$ billion	\$ billion	\$ billion	\$ billion	\$ billion	\$ billion	\$ billion	\$ billion
At start of period												0.000
New business												0.000
Cancel from inception												0.000
Additions	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Voluntary early exit												0.000
Involuntary early exit												0.000
End of term exit												0.000
Subtractions	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Changes in cover												0.000
Net transfers												0.000
Adjustments												0.000
At end of period	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

5.3 Provide the **annual benefit** for your NZ Entity:

	Domestic property	Commercial property	Domestic motor	Commercial motor	Marine & aviation	Liability	Travel	Personal accident	Consumer cr. (Non-life)	Other general insurance	General ins. adjustment	Total General
	\$ million	\$ million	\$ million	\$ million	\$ million	\$ million	\$ million	\$ million	\$ million	\$ million	\$ million	\$ million
At start of period												0.000
New business												0.000
Cancel from inception												0.000
Additions	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Voluntary early exit												0.000
Involuntary early exit												0.000
End of term exit												0.000
Subtractions	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Changes in cover												0.000
Net transfers												0.000
Adjustments												0.000
At end of period	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

5.4 Provide the **annual premium** for your NZ Entity:

	Domestic property	Commercial property	Domestic motor	Commercial motor	Marine & aviation	Liability	Travel	Personal accident	Consumer cr. (Non-life)	Other general insurance	General ins. adjustment	Total General
	\$ million	\$ million	\$ million	\$ million	\$ million	\$ million	\$ million	\$ million	\$ million	\$ million	\$ million	\$ million
At start of period												0.000
New business												0.000
Cancel from inception												0.000
Additions	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Voluntary early exit												0.000
Involuntary early exit												0.000
End of term exit												0.000
Subtractions	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Net transfers												0.000
Adjustments												0.000
At end of period	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

5.5 Provide the **single premium** for your NZ Entity:

	Domestic property	Commercial property	Domestic motor	Commercial motor	Marine & aviation	Liability	Travel	Personal accident	Consumer cr. (Non-life)	Other general insurance	General ins. adjustment	Total General
	\$ million	\$ million	\$ million	\$ million	\$ million	\$ million	\$ million	\$ million	\$ million	\$ million	\$ million	\$ million
New business												0.000
Cancel from inception												0.000
Net transfers												0.000
Adjustments												0.000
Total for period	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

5.6 Provide the **paid benefits and claims** for your NZ Entity:

	Domestic property	Commercial property	Domestic motor	Commercial motor	Marine & aviation	Liability	Travel	Personal accident	Consumer cr. (Non-life)	Other general insurance	General ins. adjustment	Total General
	\$ million	\$ million	\$ million	\$ million	\$ million	\$ million	\$ million	\$ million	\$ million	\$ million	\$ million	\$ million
Voluntary early exit												0.000
Involuntary early exit												0.000
End of term exit												0.000
Income/annuity												0.000
Lump sum												0.000
Total	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

Please provide any relevant comments you may have about the information given in the tables above.

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**Notes**

- Report based on your **NZ Entity**. That is your NZ incorporated company or mutual, or NZ branch, or NZ business of Lloyd's
- Adjustment columns should be used to ensure total columns are correct.
- Policies covering more than one class of insurance should be recorded in each applicable class. Include a negative figure in the adjustment column to ensure the summed contribution of the policy is correctly reflected in the total column.

6.1 Provide the number of **policies including riders** for your NZ Entity:

	Par. traditional	Par. investment	Investment linked	Non-par. investment	Ind. lump sum death	Ind. lump sum TPD	Ind. lump sum trauma	Grp. lump sum (all)	Ind. disability income	Grp. disability income	Annuity	Consumer cr. (Life)	Other life insurance	Life ins. adjustment	Total Life
	number	number	number	number	number	number	number	number	number	number	number	number	number	number	number
At start of period															0
New business															0
Cancel from inception															0
Additions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Voluntary early exit															0
Involuntary early exit															0
End of term exit															0
Subtractions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Net transfers															0
Adjustments															0
At end of period	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

6.2 Provide the **sum insured** for your NZ Entity:

	Par. traditional	Par. investment	Investment linked	Non-par. investment	Ind. lump sum death	Ind. lump sum TPD	Ind. lump sum trauma	Grp. lump sum (all)	Ind. disability income	Grp. disability income	Annuity	Consumer cr. (Life)	Other life insurance	Life ins. adjustment	Total Life
	\$ billion	\$ billion	\$ billion	\$ billion	\$ billion	\$ billion	\$ billion	\$ billion	\$ billion	\$ billion	\$ billion	\$ billion	\$ billion	\$ billion	\$ billion
At start of period															0.000
New business															0.000
Cancel from inception															0.000
Additions	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Voluntary early exit															0.000
Involuntary early exit															0.000
End of term exit															0.000
Subtractions	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Changes in cover															0.000
Net transfers															0.000
Adjustments															0.000
At end of period	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

6.3 Provide the **annual benefit** for your NZ Entity:

	Par. traditional	Par. investment	Investment linked	Non-par. investment	Ind. lump sum death	Ind. lump sum TPD	Ind. lump sum trauma	Grp. lump sum (all)	Ind. disability income	Grp. disability income	Annuity	Consumer cr. (Life)	Other life insurance	Life ins. adjustment	Total Life
	\$ million	\$ million	\$ million	\$ million	\$ million	\$ million	\$ million	\$ million	\$ million	\$ million	\$ million	\$ million	\$ million	\$ million	\$ million
At start of period															0.000
New business															0.000
Cancel from inception															0.000
Additions	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Voluntary early exit															0.000
Involuntary early exit															0.000
End of term exit															0.000
Subtractions	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Changes in cover															0.000
Net transfers															0.000
Adjustments															0.000
At end of period	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

6.4 Provide the **annual premium** for your NZ Entity:

	Par. traditional	Par. investment	Investment linked	Non-par. investment	Ind. lump sum death	Ind. lump sum TPD	Ind. lump sum trauma	Grp. lump sum (all)	Ind. disability income	Grp. disability income	Annuity	Consumer cr. (Life)	Other life insurance	Life ins. adjustment	Total Life
	\$ million	\$ million	\$ million	\$ million	\$ million	\$ million	\$ million	\$ million	\$ million	\$ million	\$ million	\$ million	\$ million	\$ million	\$ million
At start of period															0.000
New business															0.000
Cancel from inception															0.000
Additions	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Voluntary early exit															0.000
Involuntary early exit															0.000
End of term exit															0.000
Subtractions	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Net transfers															0.000
Adjustments															0.000
At end of period	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

6.5 Provide the **single premium** for your NZ Entity:

	Par. traditional	Par. investment	Investment linked	Non-par. investment	Ind. lump sum death	Ind. lump sum TPD	Ind. lump sum trauma	Grp. lump sum (all)	Ind. disability income	Grp. disability income	Annuity	Consumer cr. (Life)	Other life insurance	Life ins. adjustment	Total Life
	\$ million	\$ million	\$ million	\$ million	\$ million	\$ million	\$ million	\$ million	\$ million	\$ million	\$ million	\$ million	\$ million	\$ million	\$ million
New business															0.000
Cancel from inception															0.000
Net transfers															0.000
Adjustments															0.000
Total for period	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

6.6 Provide the **paid benefits and claims** for your NZ Entity:

	Par. traditional	Par. investment	Investment linked	Non-par. investment	Ind. lump sum death	Ind. lump sum TPD	Ind. lump sum trauma	Grp. lump sum (all)	Ind. disability income	Grp. disability income	Annuity	Consumer cr. (Life)	Other life insurance	Life ins. adjustment	Total Life
	\$ million	\$ million	\$ million	\$ million	\$ million	\$ million	\$ million	\$ million	\$ million	\$ million	\$ million	\$ million	\$ million	\$ million	\$ million
Voluntary early exit															0.000
Involuntary early exit															0.000
End of term exit															0.000
Income/annuity															0.000
Lump sum															0.000
Total	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

Please provide any relevant comments you may have about the information given in the tables above.

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**Notes**

- Report based on your **NZ Entity**. That is your NZ incorporated company or mutual, or NZ branch, or NZ business of Lloyd's
- Adjustment columns should be used to ensure total columns are correct.
- Policies covering more than one class of insurance should be recorded in each applicable class. Include a negative figure in the adjustment column to ensure the summed contribution of the policy is correctly reflected in the total column.

7.1 Provide the number of **policies including riders** for your NZ Entity:

	Surgical only with gap	Surgical only without gap	Surgical plus medical	Medical only & other	Health ins. adjustment	Total health
	number	number	number	number	number	number
At start of period						0
New business						0
Cancel from inception						0
Additions	0	0	0	0	0	0
Voluntary early exit						0
Involuntary early exit						0
End of term exit						0
Subtractions	0	0	0	0	0	0
Net transfers						0
Adjustments						0
At end of period	0	0	0	0	0	0

7.2 Provide the **sum insured** for your NZ Entity:

	Surgical only with gap	Surgical only without gap	Surgical plus medical	Medical only & other	Health ins. adjustment	Total health
	\$ billion	\$ billion	\$ billion	\$ billion	\$ billion	\$ billion
At start of period						0.000
New business						0.000
Cancel from inception						0.000
Additions	0.000	0.000	0.000	0.000	0.000	0.000
Voluntary early exit						0.000
Involuntary early exit						0.000
End of term exit						0.000
Subtractions	0.000	0.000	0.000	0.000	0.000	0.000
Changes in cover						0.000
Net transfers						0.000
Adjustments						0.000
At end of period	0.000	0.000	0.000	0.000	0.000	0.000

7.3 Provide the **annual benefit** for your NZ Entity:

	Surgical only with gap	Surgical only without gap	Surgical plus medical	Medical only & other	Health ins. adjustment	Total health
	\$ millions	\$ millions	\$ millions	\$ millions	\$ millions	\$ millions
At start of period						0.000
New business						0.000
Cancel from inception						0.000
Additions	0.000	0.000	0.000	0.000	0.000	0.000
Voluntary early exit						0.000
Involuntary early exit						0.000
End of term exit						0.000
Subtractions	0.000	0.000	0.000	0.000	0.000	0.000
Changes in cover						0.000
Net transfers						0.000
Adjustments						0.000
At end of period	0.000	0.000	0.000	0.000	0.000	0.000

7.4 Provide the **annual premium** for your NZ Entity:

	Surgical only with gap	Surgical only without gap	Surgical plus medical	Medical only & other	Health ins. adjustment	Total health
	\$ million	\$ million	\$ million	\$ million	\$ million	\$ million
At start of period						0.000
New business						0.000
Cancel from inception						0.000
Additions	0.000	0.000	0.000	0.000	0.000	0.000
Voluntary early exit						0.000
Involuntary early exit						0.000
End of term exit						0.000
Subtractions	0.000	0.000	0.000	0.000	0.000	0.000
Net transfers						0.000
Adjustments						0.000
At end of period	0.000	0.000	0.000	0.000	0.000	0.000

7.5 Provide the **single premium** for your NZ Entity:

	Surgical only with gap	Surgical only without gap	Surgical plus medical	Medical only & other	Health ins. adjustment	Total health
	\$ million	\$ million	\$ million	\$ million	\$ million	\$ million
New business						0.000
Cancel from inception						0.000
Net transfers						0.000
Adjustments						0.000
Total for period	0.000	0.000	0.000	0.000	0.000	0.000

7.6 Provide the **paid benefits and claims** for your NZ Entity:

	Surgical only with gap	Surgical only without gap	Surgical plus medical	Medical only & other	Health ins. adjustment	Total health
	\$ million	\$ million	\$ million	\$ million	\$ million	\$ million
Voluntary early exit						0.000
Involuntary early exit						0.000
End of term exit						0.000
Income/annuity						0.000
Lump sum						0.000
Total	0.000	0.000	0.000	0.000	0.000	0.000

Please provide any relevant comments you may have about the information given in the tables above.

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**Notes**

- Report based on your **NZ Entity**. That is your NZ incorporated company or mutual, or NZ branch, or NZ business of Lloyd's
- Adjustment columns should be used to ensure total columns are correct.
- Policies covering more than one class of insurance should be recorded in each applicable class. Include a negative figure in the adjustment column to ensure the summed contribution of the policy is correctly reflected in the total column.

8.1 Provide the number of **policies including riders** for your NZ Entity:

	Insurance or reinsurance in NZ					Reinsurance inwards NZ	Insurance or reinsurance not in NZ	Total (NZ Entity)
	Primary insurance in NZ							
	General insurance number	Life insurance number	Health insurance number	Primary ins. adjustment number	Total (Primary ins. NZ) number			
At start of period	0	0	0		0			0
New business	0	0	0		0			0
Cancel from inception	0	0	0		0			0
Additions	0	0	0	0	0	0	0	0
Voluntary early exit	0	0	0		0			0
Involuntary early exit	0	0	0		0			0
End of term exit	0	0	0		0			0
Subtractions	0	0	0	0	0	0	0	0
Net transfers	0	0	0		0			0
Adjustments	0	0	0		0			0
At end of period	0	0	0	0	0	0	0	0

8.2 Provide the **sum insured** for your NZ Entity:

	Insurance or reinsurance in NZ					Reinsurance inwards NZ	Insurance or reinsurance not in NZ	Total (NZ Entity)
	Primary insurance in NZ							
	General insurance \$ billion	Life insurance \$ billion	Health insurance \$ billion	Primary ins. adjustment \$ billion	Total (Primary ins. NZ) \$ billion			
At start of period	0.000	0.000	0.000		0.000			0.000
New business	0.000	0.000	0.000		0.000			0.000
Cancel from inception	0.000	0.000	0.000		0.000			0.000
Additions	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Voluntary early exit	0.000	0.000	0.000		0.000			0.000
Involuntary early exit	0.000	0.000	0.000		0.000			0.000
End of term exit	0.000	0.000	0.000		0.000			0.000
Subtractions	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Changes in cover	0.000	0.000	0.000		0.000			0.000
Net transfers	0.000	0.000	0.000		0.000			0.000
Adjustments	0.000	0.000	0.000		0.000			0.000
At end of period	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

8.3 Provide the **annual benefit** for your NZ Entity:

	Insurance or reinsurance in NZ					Reinsurance inwards NZ	Insurance or reinsurance not in NZ	Total (NZ Entity)
	Primary insurance in NZ							
	General insurance \$ million	Life insurance \$ million	Health insurance \$ million	Primary ins. adjustment \$ million	Total (Primary ins. NZ) \$ million			
At start of period	0.000	0.000	0.000		0.000			0.000
New business	0.000	0.000	0.000		0.000			0.000
Cancel from inception	0.000	0.000	0.000		0.000			0.000
Additions	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Voluntary early exit	0.000	0.000	0.000		0.000			0.000
Involuntary early exit	0.000	0.000	0.000		0.000			0.000
End of term exit	0.000	0.000	0.000		0.000			0.000
Subtractions	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Changes in cover	0.000	0.000	0.000		0.000			0.000
Net transfers	0.000	0.000	0.000		0.000			0.000
Adjustments	0.000	0.000	0.000		0.000			0.000
At end of period	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

8.4 Provide the **annual premium** for your NZ Entity:

	Insurance or reinsurance in NZ					Reinsurance inwards NZ	Insurance or reinsurance not in NZ	Total (NZ Entity)
	Primary insurance in NZ							
	General insurance \$ million	Life insurance \$ million	Health insurance \$ million	Primary ins. adjustment \$ million	Total (Primary ins. NZ) \$ million			
At start of period	0.000	0.000	0.000		0.000			0.000
New business	0.000	0.000	0.000		0.000			0.000
Cancel from inception	0.000	0.000	0.000		0.000			0.000
Additions	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Voluntary early exit	0.000	0.000	0.000		0.000			0.000
Involuntary early exit	0.000	0.000	0.000		0.000			0.000
End of term exit	0.000	0.000	0.000		0.000			0.000
Subtractions	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Net transfers	0.000	0.000	0.000		0.000			0.000
Adjustments	0.000	0.000	0.000		0.000			0.000
At end of period	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

8.5 Provide the **single premium** for your NZ Entity:

	Insurance or reinsurance in NZ					Reinsurance inwards NZ	Insurance or reinsurance not in NZ	Total (NZ Entity)
	Primary insurance in NZ							
	General insurance \$ million	Life insurance \$ million	Health insurance \$ million	Primary ins. adjustment \$ million	Total (Primary ins. NZ) \$ million			
New business	0.000	0.000	0.000		0.000			0.000
Cancel from inception	0.000	0.000	0.000		0.000			0.000
Net transfers	0.000	0.000	0.000		0.000			0.000
Adjustments	0.000	0.000	0.000		0.000			0.000
Total for period	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

8.6 Provide the **paid benefits and claims** for your NZ Entity:

	Insurance or reinsurance in NZ					Reinsurance inwards NZ	Insurance or reinsurance not in NZ	Total (NZ Entity)
	Primary insurance in NZ							
	General insurance \$ million	Life insurance \$ million	Health insurance \$ million	Primary ins. adjustment \$ million	Total (Primary ins. NZ) \$ million			
Voluntary early exit	0.000	0.000	0.000		0.000			0.000
Involuntary early exit	0.000	0.000	0.000		0.000			0.000
End of term exit	0.000	0.000	0.000		0.000			0.000
Income/annuity	0.000	0.000	0.000		0.000			0.000
Lump sum	0.000	0.000	0.000		0.000			0.000
Total	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

Please provide any relevant comments you may have about the information given in the tables above.

Question 9: General insurance incurred claims development

9

Only complete this question when reporting for a full year

Notes

- Report based on your **NZ Entity**. That is your NZ incorporated company or mutual, or NZ branch, or NZ business of Lloyd's
- **Do not** consolidate for subsidiaries and associated companies
- Report in **New Zealand dollars** to three decimal places (e.g. NZ\$ 2,530,050 = 2.530)

9.1 Provide **gross claims** cost by accident year:

General insurance				
Ultimate cost estimated as at balance dates				
	3 years prior	2 years prior	1 year prior	Current year
Accident year				30-Jun-14
current year	N/A	N/A	N/A	
1 year prior	N/A	N/A		
2 years prior	N/A			
3 years prior				
older years (with outstanding claims)				
Total all years				0.000

9.2 Provide **reinsurance and recoveries** cost by accident year:

General insurance				
Ultimate cost estimated as at balance dates				
	3 years prior	2 years prior	1 year prior	Current year
Accident year	00-Jan-00	00-Jan-00	00-Jan-00	30-Jun-14
current year	N/A	N/A	N/A	
1 year prior	N/A	N/A		
2 years prior	N/A			
3 years prior				
older years (with outstanding claims)				
Total all years				0.000

9.3 Provide **net claims** cost by accident year:

General insurance				
Ultimate cost estimated as at balance dates				
	3 years prior	2 years prior	1 year prior	Current year
Accident year	00-Jan-00	00-Jan-00	00-Jan-00	30-Jun-14
current year	N/A	N/A	N/A	0.000
1 year prior	N/A	N/A	0.000	0.000
2 years prior	N/A	0.000	0.000	0.000
3 years prior	0.000	0.000	0.000	0.000
older years (with outstanding claims)	0.000	0.000	0.000	0.000
Total all years				0.000

Please provide any relevant comments you may have about the information given in the tables above.



## Summary

The tables below provide a summary of the information that has been provided in this return. This can be used to check the information provided at an aggregate level.

### Notes

- These are unconsolidated totals.
- Do not try to enter any information in to these tables. These are provided for information and checking purposes only.

	Total NZ Entity
	\$NZ millions
<b>Total insurance liabilities</b>	<b>0.000</b>
Gross policy liabilities	0.000
Policyholder unvested benefit liabilities	0.000
Gross outstanding claims	0.000
Unearned premiums	0.000
Unexpired risk	0.000
Outward reinsurance liabilities	0.000
<b>Non-insurance liabilities</b>	<b>0.000</b>
<b>Total liabilities</b>	<b>0.000</b>

<b>Total insurance assets</b>	<b>0.000</b>
Reinsurance of policy liabilities	0.000
Tax on policy liabilities	0.000
Reinsurance of outstanding claims	0.000
Non-reinsurance recoveries	0.000
Reinsurance of unearned premiums	0.000
Deferred acquisition costs	0.000
Investments backing insurance liabilities	0.000
<b>Non-insurance assets</b>	<b>0.000</b>
<b>Total assets</b>	<b>0.000</b>

<b>Total capital</b>	<b>0.000</b>
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<b>Net profit (year to date)</b>	<b>0.000</b>
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Summary validation (to be completed)

The section summarises all of the validation checks that have appeared throughout the return. Use this to check that the data provided is consistent. If any cells are highlighted red below please check the associated tables before submitting the data.

	Difference	
	#REF!	#REF!
	#REF!	#REF!
	#REF!	#REF!

Archived

## Comments and Sign-off

### 1 Comments

- Please provide details below concerning any **significant variances** in the data provided (such as one-off business factors):

- Please provide details below concerning any **revisions** made to data previously provided:

- Please provide details below concerning any **changes in practice** (such as accounting standards e.g. adoption of NZ IFRS, changes in types or classes of business, transfer or reissue of policies to or from another insurer, changes in non-insurance activities):

### 2 Change of business details

- If the legal name of this business has changed during the period please provide details of the new name below:

- If the address of this business has changed during the period please provide details of the new address below:

### 3 Accounting standards and methods

- If the information in this return is not presented using NZ IFRS (NZ version of International Financial Reporting Standards) or NZ GAAP (NZ generally accepted accounting practices) then please provide an explanation of the accounting method used.

- If the method of valuation of insurance provisions in the financial statements or accounts is inconsistent with both life insurance accounting methods and general insurance accounting methods then please provide an explanation of the method used.

#### 4 Contacts

- Please provide the names and details of contacts as specified below:

	Primary contact for Reserve Bank	Secondary contact
Name:	<input type="text"/>	<input type="text"/>
📞 Phone:	<input type="text"/>	<input type="text"/>
📧 Email:	<input type="text"/>	<input type="text"/>

#### 5 Time taken

- Please record how long it took you (and any other employees) to read the instructions, collect the information and answer this questionnaire.

hours  minutes

#### 6 CEO sign-off

- I confirm that, to the best of my knowledge and having made appropriate enquiries, the information in this return complies with all instructions of the Reserve Bank, is complete and consistent with the records of the insurer.

Name:   
Date:

#### 7 Submitting the form

- The Reserve Bank 'Secure Upload Facility' allows you to securely lodge this form with the Reserve Bank. You will require a username and password. If you have not received these please telephone our Reserve Bank contact.
- Supporting working files or other materials can also be submitted using the secure upload facility.
- The 'Secure Upload Facility' can be accessed here: <https://sup.rbnz.govt.nz/>