

Insurer Return (IR)

Insurer name

Address

Short description
(optional)

Select the type of return:

Annual

Report Date:
(end of period)

End date of the previous
financial year:
(ended before Report Date)

Report period in months:

12.0

Please submit the completed return no later than the Due Date stated in the section 121 notice.

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 under section 121 of the Insurance (Prudential Supervision) Act 2010.

Confidentiality

The confidentiality provisions in section 135 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:

Definitions and guide notes

Instructions include the definitions set out in Insurer Return Definitions, which is published at the following webpage

http://www.rbnz.govt.nz/regulation_and_supervision/insurers/regulation/

Guidance to aid completing the return is also published at the above webpage.


None of the instructions for 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:
 - from relevant financial statements or Alternative Financial Information
 - in thousands (e.g. NZ\$ 1,234,567 = 1235)
 - in New Zealand dollars
- 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 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

- This return must be submitted using the Reserve Bank 'Secure Upload Facility' specified below.
- The 'Secure Upload Facility' can be accessed here: <https://sup.rbnz.govt.nz/send/>
for Subject select "Insurer Reporting & Returns"

6 Timeliness

- The completed return is due no later than the Due Date stated in the section 121 notice.
- 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 previous return 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.

About this return

This return collects financial and exposure information for licensed New Zealand insurers. Reporting of information in this return is generally limited to the **NZ Entity** (i.e. the licensed insurer for NZ incorporated or mutuals, the NZ business of Lloyd's, or the NZ branch for overseas insurers), unless otherwise specified.

Information is to be reported without any consolidation of subsidiary or associated companies, unless otherwise specified.

Version of this return: IR V1 (02 July 2015 DRAFT)

This version applies to any Report Date (end of period) that is on or after: **to be determined**

Please check the Reserve Bank website (at the webpage below) for a later version (if any) of this return.

http://www.rbnz.govt.nz/regulation_and_supervision/insurers/regulation/

Report Dates

The section 121 notice issued to each insurer specifies the Report Dates for which this return is required.

The following table is given as a guide for insurers to inform the Reserve Bank of a relevant change in circumstances.

Annual and half-yearly:	All insurers except those listed in Annual only below.
-------------------------	--

Annual only:	Small insurers with exemption under Regulation 11(a)(ii)
	Reinsurers whose only insurance business in New Zealand is reinsurance
	Captive insurers

The Report Dates are based on financial year of the insurer.

Archived

1 Part 1 - Insurer

- 1.0 Materiality and resubmissions
- 1.1 Insurance types and accounting standards
- 1.2 Revenue - financial year to Report Date
- 1.3 Expense - financial year to Report Date
- 1.4 Net Profit - financial year to Report Date
- 1.5 Assets - as at Report Date
- 1.6 Liabilities - as at Report Date
- 1.7 Net Assets - as at Report Date
- 1.8 Movement in Net Assets - financial year to Report Date
- 1.9 Commentary

2 Part 2 - Life

- 2.1 Life Insurance classes and methods
- 2.2 Life Insurance Revenue - financial year to Report Date
- 2.3 Life Insurance Expense - financial year to Report Date
- 2.4 Life Insurance Underwriting Margin - financial year to Report Date
- 2.5 Life Insurance Assets - as at Report Date
- 2.6 Life Insurance Liabilities - as at Report Date
- 2.7 Life Insurance Deposits & Withdrawals - financial year to Report Date
- 2.8 Life Insurance Exposure - as at Report Date
- 2.9 Commentary

3 Part 3 - General

- 3.1 General Insurance classes and methods
- 3.2 General Insurance Revenue - financial year to Report Date
- 3.3 General Insurance Expense - financial year to Report Date
- 3.4 General Insurance Underwriting Margin - financial year to Report Date
- 3.5 General Insurance Assets - as at Report Date
- 3.6 General Insurance Liabilities - as at Report Date
- 3.7 General Insurance Exposure - as at Report Date
- 3.8 Commentary

4 Part 4 - Health

- 4.1 Health Insurance classes and methods
- 4.2 Health Insurance Revenue - financial year to Report Date
- 4.3 Health Insurance Expense - financial year to Report Date
- 4.4 Health Insurance Underwriting Margin - financial year to Report Date
- 4.5 Health Insurance Assets - as at Report Date
- 4.6 Health Insurance Liabilities - as at Report Date
- 4.7 Health Insurance Exposure - as at Report Date
- 4.8 Commentary

Sign-off

	A	B	C	D	E	F	G	H	I	J	K
1	Part 1 - Insurer										
3	1	All insurers that provide an insurer return are required to complete Part 1.									
4	All figures should be reported:										
5	• from relevant financial statements or Alternative Financial Information, or calculated in accordance with NZ GAAP accounting standards										
6	• in thousands (e.g. NZ\$ 1,234,567 = 1235)										
7	• in New Zealand dollars										
8	• for the NZ Entity										
9	• without consolidation of subsidiary and associated companies										
10	For negative numbers use "-" in front of the figure. Do not use brackets.										
11											
12	1.0	Materiality and resubmissions:									
13	Financial information		NZ\$ 000								
14	calculated materiality for this return		0		5.0% of max { annualised gross policy & premium revenue, absolute value of total insurance liabilities }, capped at NZ\$ 1 million.						
15	Exposure information				5.0% of total for each exposure measure as at Report Date.						
16											
17	If an insurer identifies an error or subsequent change in relevant data for previously submitted returns, and this exceeds the materiality thresholds above, resubmission is likely to be required.										
18	Please contact the Reserve Bank to discuss.										
19											
20	1.1	Insurance types and accounting standards:									
21	Any business for each column?		NZ Entity total	Non-insurance	Insurance total	Life Insurance	General Insurance	Health Insurance	For Insurer Use		
22			Yes	No	No	No	No	No			
23	Accounting standards		NZ IFRS								
24											
25	Please explain accounting standards used if they are not NZ IFRS or NZ GAAP.										
26											
27											
28											
29	1.2	Revenue financial year to Report Date:									
30			NZ Entity total	Non-insurance	Insurance total	Life Insurance	General Insurance	Health Insurance	For Insurer Use		
31			NZ\$ 000	NZ\$ 000	NZ\$ 000	NZ\$ 000	NZ\$ 000	NZ\$ 000			
32	Gross policy & premium revenue				0	0	0	0			
33	Outwards reinsurance premium				0	0	0	0			
34	Net policy & premium revenue				0	0	0	0			
35	Outwards reinsurance commission				0	0	0	0			
36	Other insurance revenue				0	0	0	0			
37	Total insurance revenue		0		0	0	0	0			
38	Investment revenue										
39	Interest, dividends & rent										
40	Realised gains & losses										
41	Unrealised gains & losses										
42	Total investment revenue		0								
43	Fee & commission revenue		0								
44	Other revenue		0								
45	Total revenue		0								
46			NZ Entity total	Non-insurance	Insurance total	Life Insurance	General Insurance	Health Insurance	For Insurer Use		
47			NZ\$ 000	NZ\$ 000	NZ\$ 000	NZ\$ 000	NZ\$ 000	NZ\$ 000			
48	1.3	Expense financial year to Report Date:									
49			NZ Entity total	Non-insurance	Insurance total	Life Insurance	General Insurance	Health Insurance	For Insurer Use		
50			NZ\$ 000	NZ\$ 000	NZ\$ 000	NZ\$ 000	NZ\$ 000	NZ\$ 000			
51	Insurance expense - life insurance methods										
52	Gross policy expense				0	0	0	0			
53	Outwards reinsurance & other recoveries				0	0	0	0			
54	Net policy expense				0	0	0	0			
55	Increase in net policy liability				0	0	0	0			
56	Increase in policyholder unvested benefit liability				0	0	0	0			
57	Insurance expense - general insurance methods										
58	Gross claims expense				0	0	0	0			
59	Outwards reinsurance & other recoveries				0	0	0	0			
60	Net claims expense				0	0	0	0			
61	Decrease in deferred acquisition cost				0	0	0	0			
62	Increase in unexpired risk liability				0	0	0	0			
63	Insurance expense - all insurance methods										
64	Initial commission				0	0	0	0			
65	Other acquisition expense				0	0	0	0			
66	Other commission expense				0	0	0	0			
67	Other insurance expense				0	0	0	0			
68	Total insurance expense		0		0	0	0	0			
69	Investment management expense										
70	Other expense		0								
71	Total expense		0								
72			NZ Entity total	Non-insurance	Insurance total	Life Insurance	General Insurance	Health Insurance	For Insurer Use		
73			NZ\$ 000	NZ\$ 000	NZ\$ 000	NZ\$ 000	NZ\$ 000	NZ\$ 000			
74	1.4	Net Profit financial year to Report Date:									
75			NZ Entity total	Non-insurance	Insurance total	Life Insurance	General Insurance	Health Insurance	For Insurer Use		
76			NZ\$ 000	NZ\$ 000	NZ\$ 000	NZ\$ 000	NZ\$ 000	NZ\$ 000			
77	Total revenue		0		0	0	0	0			
78	Total expense		0		0	0	0	0			
79	Insurance underwriting margin				0	0	0	0			
80	Gross profit		0								
81	Tax expense										
82	Profit after tax		0								
			NZ Entity total	Non-insurance	Insurance total	Life Insurance	General Insurance	Health Insurance	For Insurer Use		

	A	B	C	D	E	F	G	H	I	J	K
1	Part 1 - Insurer										
159	1.9 Commentary:										
160	1.9.1 If the financial statements or Alternative Financial Information is not compliant with NZ IFRS or NZ GAAP, please explain the accounting basis used.										
161											
162	1.9.2 If there is material non-insurance business (other than normal investment activity), please provide a brief description and quantification of the most significant components.										
163											
164	1.9.3 Please explain any figures as at end of previous financial year that do not match the as at Report Date figures supplied in the corresponding return.										
165											
166	1.9.4 Please explain any changes in accounting standards or policies.										
167											
168	1.9.5 Please explain any changes in business practices and policies that have impacted upon data in Part 1 of this return.										
169											
170	1.9.6 Please provide any other relevant comments you may have about the information provided in this return.										
171											
172											
173											
174											
175											
176	IR V1 (02 July 2015 DRAFT)										

Archived

Part 2 - Life Insurance

2 All insurers with life insurance are required to complete Part 2.

All figures should be reported:

- from relevant financial statements or Alternative Financial Information, or calculated in accordance with NZ GAAP accounting standards
- in thousands (e.g. NZ\$ 1,234,567 = 1235)
- in New Zealand dollars
- for the **NZ Entity**
- without consolidation of subsidiary and associated companies

For negative numbers use "-" in front of the figure. Do not use brackets.

2.1 Life Insurance classes and methods:

Life Insurance total	NZ Primary Life													NZ Inwards Reinsurance Life	Foreign Business Life	For Insurer Use	
	Participating Traditional	Participating Investment	Investment-Linked	Investment Account	Lump Sum Individual	Lump Sum Group	Disability Inc. Individual	Disability Inc. Group	Annuity	Credit Life Ins.	Other Life Insurance	Unallocated Life	NZ Primary Life total				
Any business for each column?	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No
Insurance methods	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

2.2 Life Insurance Revenue financial year to Report Date:

Life Insurance total	NZ Primary Life													NZ Inwards Reinsurance Life	Foreign Business Life	For Insurer Use	
	Participating Traditional	Participating Investment	Investment-Linked	Investment Account	Lump Sum Individual	Lump Sum Group	Disability Inc. Individual	Disability Inc. Group	Annuity	Credit Life Ins.	Other Life Insurance	Unallocated Life	NZ Primary Life total				
NZ\$ 000	NZ\$ 000	NZ\$ 000	NZ\$ 000	NZ\$ 000	NZ\$ 000	NZ\$ 000	NZ\$ 000	NZ\$ 000	NZ\$ 000	NZ\$ 000	NZ\$ 000	NZ\$ 000	NZ\$ 000	NZ\$ 000	NZ\$ 000	NZ\$ 000	NZ\$ 000
Gross policy & premium revenue	0													0			
Outwards reinsurance premium	0													0			
Net policy & premium revenue	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Outwards reinsurance commission	0													0			
Other insurance revenue	0													0			
Total insurance revenue	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

2.3 Life Insurance Expense financial year to Report Date:

Life Insurance total	NZ Primary Life													NZ Inwards Reinsurance Life	Foreign Business Life	For Insurer Use	
	Participating Traditional	Participating Investment	Investment-Linked	Investment Account	Lump Sum Individual	Lump Sum Group	Disability Inc. Individual	Disability Inc. Group	Annuity	Credit Life Ins.	Other Life Insurance	Unallocated Life	NZ Primary Life total				
NZ\$ 000	NZ\$ 000	NZ\$ 000	NZ\$ 000	NZ\$ 000	NZ\$ 000	NZ\$ 000	NZ\$ 000	NZ\$ 000	NZ\$ 000	NZ\$ 000	NZ\$ 000	NZ\$ 000	NZ\$ 000	NZ\$ 000	NZ\$ 000	NZ\$ 000	NZ\$ 000
Insurance expense - life insurance methods																	
Gross policy expense														0			
Gross benefit expense	0													0			
Gross other policy expense	0													0			
Total gross policy expense	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Outwards reinsurance & other recoveries	0													0			
Net policy expense	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Increase in net policy liability	0													0			
Increase in policyholder unvested benefit liability	0													0			
Insurance expense - general insurance methods																	
Gross claims expense																	
Gross claims paid	0													0			
Increase in gross outstanding claims liability	0													0			
Total gross claims expense	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Outwards reinsurance & other recoveries																	
Outwards reinsurance recoveries	0													0			
Other recoveries	0													0			
Total outwards reinsurance & other recoveries	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Net claims expense	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Decrease in deferred acquisition cost	0													0			
Increase in unexpired risk liability	0													0			
Insurance expense - all insurance methods																	
Initial commission	0													0			
Other acquisition expense	0													0			
Other commission expense	0													0			
Other insurance expense	0													0			
Total insurance expense	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

2.4 Life Insurance Underwriting Margin financial year to Report Date:

Life Insurance total	NZ Primary Life													NZ Inwards Reinsurance Life	Foreign Business Life	For Insurer Use	
	Participating Traditional	Participating Investment	Investment-Linked	Investment Account	Lump Sum Individual	Lump Sum Group	Disability Inc. Individual	Disability Inc. Group	Annuity	Credit Life Ins.	Other Life Insurance	Unallocated Life	NZ Primary Life total				
NZ\$ 000	NZ\$ 000	NZ\$ 000	NZ\$ 000	NZ\$ 000	NZ\$ 000	NZ\$ 000	NZ\$ 000	NZ\$ 000	NZ\$ 000	NZ\$ 000	NZ\$ 000	NZ\$ 000	NZ\$ 000	NZ\$ 000	NZ\$ 000	NZ\$ 000	NZ\$ 000
Total insurance revenue	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total insurance expense	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Insurance underwriting margin	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U
1		Part 2 - Life Insurance																			
127	2.8	Life Insurance Exposure as at Report Date:	Life Insurance total	NZ Primary Life												NZ Inwards Reinsurance Life	Foreign Business Life	For Insurer Use			
128				Participating Traditional	Participating Investment	Investment-Linked	Investment Account	Lump Sum Individual	Lump Sum Group	Disability Inc. Individual	Disability Inc. Group	Annuity	Credit Life Ins.	Other Life Insurance	Unallocated Life	NZ Primary Life total					
129		Lives insured		lives	lives	lives	lives	lives	lives	lives	lives	lives	lives	lives	lives	lives					
130		Lives insured at start of financial year														0					
131		new business														0					
132		lapses, surrenders & cancellations														0					
133		maturities & expiries														0					
134		deaths & disability exits														0					
135		adjustments														0					
136		Lives insured as at Report Date		0	0	0	0	0	0	0	0	0	0	0	0	0	0				
137		Growth financial year to Report Date		0	0	0	0	0	0	0	0	0	0	0	0	0	0				
138																					
139		Annual premium		NZ\$ 000	NZ\$ 000	NZ\$ 000	NZ\$ 000	NZ\$ 000	NZ\$ 000	NZ\$ 000	NZ\$ 000	NZ\$ 000	NZ\$ 000	NZ\$ 000	NZ\$ 000	NZ\$ 000					
140		Annual premium at start of financial year														0					
141		new business														0					
142		lapses, surrenders & cancellations														0					
143		maturities & expiries														0					
144		deaths & disability exits														0					
145		premium increases not included above														0					
146		adjustments														0					
147		Annual premium as at Report Date		0	0	0	0	0	0	0	0	0	0	0	0	0	0				
148		Growth financial year to Report Date		0	0	0	0	0	0	0	0	0	0	0	0	0	0				
149		Total single premium financial year to Report Date														0					
150																					
151		Insured benefit (definition varies by class)		sum insured	sum insured	sum insured	sum insured	sum insured	sum insured	benefit p.a.	benefit p.a.	benefit p.a.	sum insured	sum insured		total					
152		<i>Note units are different for insured benefit.</i>		NZ\$ million	NZ\$ million	NZ\$ million	NZ\$ million	NZ\$ million	NZ\$ million	NZ\$ million	NZ\$ million	NZ\$ million	NZ\$ million	NZ\$ million	NZ\$ million	NZ\$ million					
153		Insured benefit at start of financial year														0					
154		new business														0					
155		lapses, surrenders & cancellations														0					
156		maturities & expiries														0					
157		deaths & disability exits														0					
158		benefit increases not included above														0					
159		adjustments														0					
160		Insured benefit as at Report Date		0	0	0	0	0	0	0	0	0	0	0	0	0	0				
161		Growth financial year to Report Date		0	0	0	0	0	0	0	0	0	0	0	0	0	0				
162			Life Insurance total	Participating Traditional	Participating Investment	Investment-Linked	Investment Account	Lump Sum Individual	Lump Sum Group	Disability Inc. Individual	Disability Inc. Group	Annuity	Credit Life Ins.	Other Life Insurance	Unallocated Life	NZ Primary Life total	NZ Inwards Reinsurance Life	Foreign Business Life			
163				NZ Primary Life																	
164																					

Archived

1 Part 2 - Life Insurance

165 2.9 Commentary:

166 2.9.1 If there are material amounts of life insurance business that are not NZ Primary Insurance, please provide a brief description and quantification of the most significant classes of insurance (in the case of Foreign whether this is Primary Insurance or Inwards Reinsurance).

167

168 2.9.2 Please describe and explain any business included in the class Other Life Insurance

169

170 2.9.3 Please describe and explain any Unallocated figures.

171

172 2.9.4 Please explain any figures as at end of previous financial year that do not match the as at Report Date figures supplied in the corresponding return.

173

174 2.9.5 Please comment on any adjustments in the Exposure information.

175

176 2.9.6 Please explain any changes in accounting standards or policies.

177

178 2.9.7 Please explain any changes in business practices and policies that have impacted upon data in Part 2 of this return (e.g. changes in types or classes of insurance, transfer or reissue of policies from/to another insurer).

179

180 2.9.8 Please provide any other relevant comments you may have about the information provided in Part 2 of this return.

181

182

183

184
185
186

Archived

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U
1	Part 3 - General Insurance																				
121	3.7	General Insurance Exposure as at Report Date:	General Insurance total	NZ Primary General											NZ Inwards Reinsurance General	Foreign Business General	For Insurer Use				
122				Commercial Property	Commercial Motor	Marine & Aviation	Liability	Other Commercial	Domestic Property	Domestic Motor	Personal Accident	Travel	Credit General Ins.	Oth. Personal Lines	Unallocated General	NZ Primary General total					
123		Risk units insured (definition varies by class)		buildings	vehicles	craft	policies	policies	dwellings	vehicles	lives	lives	policies	policies							
124		Risk units at start of financial year															not required	not required			
125		Risk units as at Report Date															not required	not required			
126		Growth financial year to Report Date		0	0	0	0	0	0	0	0	0	0	0	0	0	not required	not required			
127																					
128		Annual premium		NZ\$ 000	NZ\$ 000	NZ\$ 000	NZ\$ 000	NZ\$ 000	NZ\$ 000	NZ\$ 000	NZ\$ 000	NZ\$ 000	NZ\$ 000	NZ\$ 000	NZ\$ 000	NZ\$ 000					
129		Annual premium at start of financial year															0	not required			
130		Annual premium as at Report Date															0	not required			
131		Growth financial year to Report Date		0	0	0	0	0	0	0	0	0	0	0	0	0	0	not required			
132		Total single premium financial year to Report Date															0	not required			
133																					
134		Sum insured		NZ\$ million	NZ\$ million	NZ\$ million	NZ\$ million	NZ\$ million	NZ\$ million	NZ\$ million	NZ\$ million	NZ\$ million	NZ\$ million	NZ\$ million	NZ\$ million	NZ\$ million					
135		Note units are different for Sum insured.															0	not required			
136		Sum insured at start of financial year															0	not required			
137		Sum insured as at Report Date															0	not required			
138		Growth financial year to Report Date		0	0	0	0	0	0	0	0	0	0	0	0	0	0	not required			
139			General Insurance total	Commercial Property	Commercial Motor	Marine & Aviation	Liability	Other Commercial	Domestic Property	Domestic Motor	Personal Accident	Travel	Credit General Ins.	Oth. Personal Lines	Unallocated General	NZ Primary General total	NZ Inwards Reinsurance General	Foreign Business General			
140				NZ Primary General																	
141																					

Archived

1 Part 3 - General Insurance

142 3.8 Commentary:

143 3.8.1 If there are material amounts of general insurance business that are not NZ Primary Insurance, please provide a brief description and quantification of the most significant classes of insurance (in the case of Foreign whether this is Primary Insurance or Inwards Reinsurance).

144

145

146 3.8.2 Please describe and explain any business included in Other Commercial and Other Personal Lines.

147

148 3.9.3 Please describe and explain any Unallocated figures.

149

150 3.9.4 Please explain any figures as at end of previous financial year that do not match the as at Report Date figures supplied in the corresponding return.

151

152 3.9.5 Please comment on any adjustments in the Exposure information.

153

154 3.9.6 Please explain any changes in accounting standards or policies.

155

156 3.9.7 Please explain any changes in business practices and policies that have impacted upon data in Part 3 of this return (e.g. changes in types or classes of insurance, transfer or reissue of policies from/to another insurer).

157

158 3.9.8 Please provide any other relevant comments you may have about the information provided in Part 3 of this return.

159

160

161

162

Part 4 - Health Insurance

4 All insurers with health insurance are required to complete Part 4.

All figures should be reported:
 • from relevant financial statements or Alternative Financial Information, or calculated in accordance with NZ GAAP accounting standards
 • in thousands (e.g. NZ\$ 1,234,567 = 1235)
 • in New Zealand dollars
 • for the **NZ Entity**
 • without consolidation of subsidiary and associated companies
 For negative numbers use "-" in front of the figure. Do not use brackets.

4.1 Health Insurance classes and methods:

	Health Insurance total	NZ Primary Health				NZ Inwards Reinsurance Health	Foreign Business Health	For Insurer Use
		Health Individual	Health Group	Unallocated Health	NZ Primary Health total			
Any business for each column?	No	No	No	No	No	No	No	
Insurance methods		N/A	N/A	N/A		N/A	N/A	

4.2 Health Insurance Revenue financial year to Report Date:

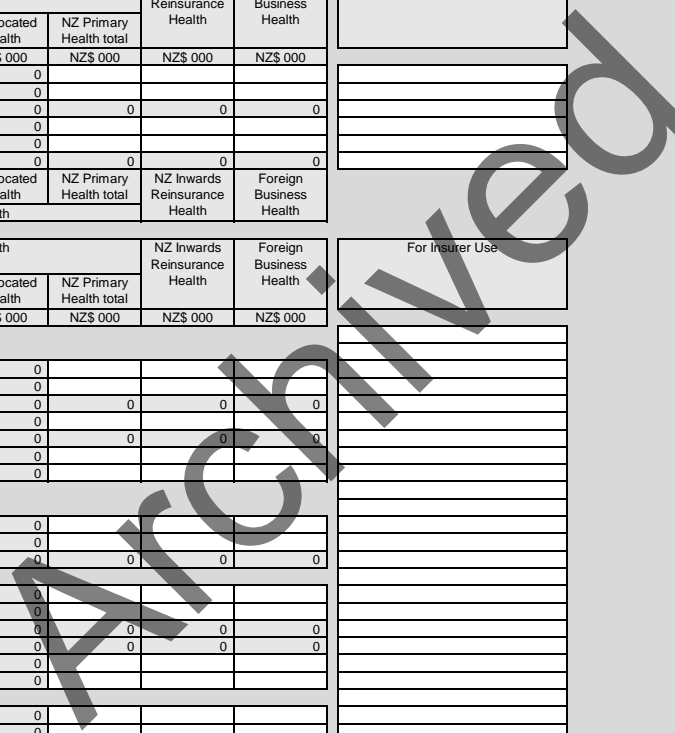
	Health Insurance total	NZ Primary Health				NZ Inwards Reinsurance Health	Foreign Business Health	For Insurer Use
		Health Individual	Health Group	Unallocated Health	NZ Primary Health total			
	NZ\$ 000	NZ\$ 000	NZ\$ 000	NZ\$ 000	NZ\$ 000	NZ\$ 000	NZ\$ 000	
Gross policy & premium revenue	0			0				
Outwards reinsurance premium	0			0				
Net policy & premium revenue	0	0	0	0	0	0	0	
Outwards reinsurance commission	0			0				
Other insurance revenue	0			0				
Total insurance revenue	0	0	0	0	0	0	0	
	Health Insurance total	Health Individual	Health Group	Unallocated Health	NZ Primary Health total	NZ Inwards Reinsurance Health	Foreign Business Health	

4.3 Health Insurance Expense financial year to Report Date:

	Health Insurance total	NZ Primary Health				NZ Inwards Reinsurance Health	Foreign Business Health	For Insurer Use
		Health Individual	Health Group	Unallocated Health	NZ Primary Health total			
	NZ\$ 000	NZ\$ 000	NZ\$ 000	NZ\$ 000	NZ\$ 000	NZ\$ 000	NZ\$ 000	
Insurance expense - life insurance methods								
Gross policy expense								
Gross benefit expense	0			0				
Gross other policy expense	0			0				
Total gross policy expense	0	0	0	0	0	0	0	
Outwards reinsurance & other recoveries	0			0				
Net policy expense	0	0	0	0	0	0	0	
Increase in net policy liability	0			0				
Increase in policyholder unvested benefit liability	0			0				
Insurance expense - general insurance methods								
Gross claims expense								
Gross claims paid	0			0				
Increase in gross outstanding claims liability	0			0				
Total gross claims expense	0	0	0	0	0	0	0	
Outwards reinsurance & other recoveries								
Outwards reinsurance recoveries	0			0				
Other recoveries	0			0				
Total outwards reinsurance & other recoveries	0	0	0	0	0	0	0	
Net claims expense	0	0	0	0	0	0	0	
Decrease in deferred acquisition cost	0			0				
Increase in unexpired risk liability	0			0				
Insurance expense - all insurance methods								
Initial commission	0			0				
Other acquisition expense	0			0				
Other commission expense	0			0				
Other insurance expense	0			0				
Total insurance expense	0	0	0	0	0	0	0	
	Health Insurance total	Health Individual	Health Group	Unallocated Health	NZ Primary Health total	NZ Inwards Reinsurance Health	Foreign Business Health	

4.4 Health Insurance Underwriting Margin financial year to Report Date:

	Health Insurance total	NZ Primary Health				NZ Inwards Reinsurance Health	Foreign Business Health	For Insurer Use
		Health Individual	Health Group	Unallocated Health	NZ Primary Health total			
	NZ\$ 000	NZ\$ 000	NZ\$ 000	NZ\$ 000	NZ\$ 000	NZ\$ 000	NZ\$ 000	
Total insurance revenue	0	0	0	0	0	0	0	
Total insurance expense	0	0	0	0	0	0	0	
Insurance underwriting margin	0	0	0	0	0	0	0	
	Health Insurance total	Health Individual	Health Group	Unallocated Health	NZ Primary Health total	NZ Inwards Reinsurance Health	Foreign Business Health	



	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	
1		Part 4 - Health Insurance																				
71	4.5	Health Insurance Assets as at Report Date:	Health Insurance total	NZ Primary Health				NZ Inwards Reinsurance Health	Foreign Business Health	For Insurer Use												
72				Health Individual	Health Group	Unallocated Health	NZ Primary Health total															
73			NZ\$ 000	NZ\$ 000	NZ\$ 000	NZ\$ 000	NZ\$ 000	NZ\$ 000	NZ\$ 000													
74		Policyholder debt																				
75		Premium debt																				
76		Policy loans																				
77		Total policyholder debt	0																			
78		Outwards reinsurance & other recovery assets																				
79		Outwards reinsurance of gross policy liabilities	0				0															
80		Outwards reinsurance of gross outstanding claims	0				0															
81		Other outwards reinsurance assets																				
82		Other claim recoveries	0				0															
83		Total outwards reinsurance & other recoveries	0																			
84		Deferred acquisition cost asset																				
85		Other insurance assets (excl. -ve liabilities)																				
86		Total insurance assets	0																			
87			Health Insurance total	Health Individual	Health Group	Unallocated Health	NZ Primary Health total	NZ Inwards Reinsurance Health	Foreign Business Health													
88				NZ Primary Health																		
89																						
90	4.6	Health Insurance Liabilities as at Report Date:	Health Insurance total	NZ Primary Health				NZ Inwards Reinsurance Health	Foreign Business Health	For Insurer Use												
91				Health Individual	Health Group	Unallocated Health	NZ Primary Health total															
92			NZ\$ 000	NZ\$ 000	NZ\$ 000	NZ\$ 000	NZ\$ 000	NZ\$ 000	NZ\$ 000													
93		Insurance liabilities - life insurance methods																				
94		Gross policy liabilities - insurance contracts																				
95		future policy benefits	0				0															
96		future expenses	0				0															
97		future premiums	0				0															
98		other best estimate liability	0				0															
99		future profits - policyholder	0				0															
100		future profits - shareholder	0				0															
101		outstanding claims	0				0															
102		other (accumulation method)	0				0															
103		Total gross policy liabilities - insurance contracts	0	0	0		0	0	0													
104		Gross policy liabilities - investment contracts	0				0															
105		Policyholder unvested benefit liability	0				0															
106		Insurance liabilities - general insurance methods																				
107		Gross outstanding claims liability																				
108		best estimate	0				0															
109		claims handling expenses	0				0															
110		risk margin	0				0															
111		Total outstanding claims liability	0	0	0		0	0	0													
112		Gross unearned premium liability	0				0															
113		Unexpired risk liability																				
114		Insurance liabilities - all insurance methods																				
115		Outwards reinsurance liabilities (excl. -ve assets)																				
116		Other insurance-related liabilities (excl. -ve assets)																				
117		Total insurance liabilities	0																			
118			Health Insurance total	Health Individual	Health Group	Unallocated Health	NZ Primary Health total	NZ Inwards Reinsurance Health	Foreign Business Health													
119				NZ Primary Health																		
120																						

Archived

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	
1	Part 4 - Health Insurance																					
121	4.7	Health Insurance Exposure as at Report Date:	Health Insurance total	NZ Primary Health				NZ Inwards Reinsurance Health	Foreign Business Health	For Insurer Use												
122				Health Individual	Health Group	Unallocated Health	NZ Primary Health total															
123		Lives insured		lives	lives	lives	lives															
124		Lives insured at start of financial year				0				not required												
125		new business				0				not required												
126		lapses, surrenders & cancellations				0				not required												
127		expiries				0				not required												
128		deaths				0				not required												
129		adjustments				0				not required												
130		Lives insured as at Report Date		0	0	0	0			not required												
131		Growth financial year to Report Date		0	0	0	0			not required												
132																						
133		Annual premium		NZ\$ 000	NZ\$ 000	NZ\$ 000	NZ\$ 000															
134		Annual premium at start of financial year				0				not required												
135		new business				0				not required												
136		lapses, surrenders & cancellations				0				not required												
137		expiries				0				not required												
138		deaths				0				not required												
139		premium increases not included above				0				not required												
140		adjustments				0				not required												
141		Annual premium as at Report Date		0	0	0	0			not required												
142		Growth financial year to Report Date		0	0	0	0			not required												
143		Total single premium financial year to Report Date				0				not required												
144			Health Insurance total	Health Individual	Health Group	Unallocated Health	NZ Primary Health total	NZ Inwards Reinsurance Health	Foreign Business Health													
145				NZ Primary Health																		
146																						

Archived

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U
1	Part 4 - Health Insurance																				
147	4.8 Commentary:																				
148	4.8.1 If there are material amounts of health insurance business that are not NZ Primary Insurance, please provide a brief description and quantification of the most significant classes of insurance (in the case of Foreign whether this is Primary Insurance or Inwards Reinsurance).																				
149																					
150	4.8.2 Please describe and explain any Unallocated figures.																				
151																					
152	4.8.3 Please explain any figures as at end of previous financial year that do not match the as at Report Date figures supplied in the corresponding return.																				
153																					
154	4.8.4 Please comment on any adjustments in the Exposure information.																				
155																					
156	4.8.5 Please explain any changes in accounting standards or policies.																				
157																					
158	4.8.6 Please explain any changes in business practices and policies that have impacted upon data in Part 4 of this return (e.g. changes in types or classes of insurance, transfer or reissue of policies from/to another insurer).																				
159																					
160	4.8.7 Please provide any other relevant comments you may have about the information provided in Part 4 of this return.																				
161																					
162																					
163																					
164																					
165																					
166	IR V1 (02 July 2015 DRAFT)																				

Archived

This sheet is unlocked for insurer use to provide additional notes or workings.

Archived



Sign-off

All insurers that provide an insurer return are required to complete this page.

Insurer name -

1 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"/>

2 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

3 CEO Sign-off

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

Name:

Date:

The sign-off of this return may alternatively be made by a person authorised by the CEO.
For an overseas insurer the sign-off is by the NZ CEO, or may be delegated by the NZ CEO.

4 Submitting the form

- This return must be submitted using the Reserve Bank 'Secure Upload Facility' specified below.
- The 'Secure Upload Facility' can be accessed here: <https://sup.rbnz.govt.nz/send/> for Subject select "Insurer Reporting & Returns"
- Supporting working files or other materials can also be submitted using the secure upload facility.

IR V1 (02 July 2015 DRAFT)