

Questionnaire manual: Insurance (quarter)

Questionnaire code: 13552020

Submitted in: 1st quarter – 15.04.2020; 2nd quarter – 15.07.2020; 3rd quarter – 15.10.2020; 4th quarter – 15.01.2021

Periodicity: Quarterly

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Statistics Estonia guarantees the full protection of data submitted.

Please make sure that you enter data in the correct cell. If you enter alphabetical characters in a number field, a corresponding error message is displayed. In the case of some fields, logic (arithmetic) checks have been applied to prevent data entry mistakes. If there is a conflict in the entered data or they conflict with pre-filled data, an error message appears when the table is checked. In the case of errors, review the data carefully and make corrections. To submit the questionnaire, click the button „Check“, which applies inter-table checks. Once you have corrected the possible errors, click the button „Confirm“.

DATA COLLECTED WITH THE QUESTIONNAIRE

Table 1. BALANCE SHEET, ONLY ABOUT THE RESULTS OF A UNIT FUNCTIONING IN ESTONIA

NB! Pay attention when entering positive (+) or negative (–) values.

Filled out as at the final day of the reference period.

Row code/ column code	Name of variable * - mandatory	Code of variable	Explanation	Type of data (number of decimals) or list/ classification name	You need not fill in the value: period, economic activity
1000 / 1	Total investments *	INS_Q1_1000	Placement of funds with the aim to earn income from the growth of the value of the investment or regular disbursements.	Positive integer	
1020 / 1	Investments into financial assets	INS_Q1_1020	Financial assets include shares and fund shares, bonds and other securities with fixed income, holding in joint investments, loans and time deposits in credit institutions.	Positive integer	
20920 / 1	Total tangible and intangible fixed assets in acquisition cost *	FIN_20920	Tangible fixed assets are tangible assets which the company uses for the production of products, provision of services or administrative purposes, and which the company intends to use for a longer period than one year. Intangible fixed assets are intangible assets (not physical in nature, non-monetary assets distinct from other assets), which the company intends to use for a longer period than one year. Acquisition cost is money paid or a fair value of non-monetary remuneration that is hand over for the acquisition of property or during construction thereof.	Positive integer	
20930 / 1	Tangible and intangible fixed assets in acquisition cost – land	FIN_20930	Land as fixed asset with unlimited use is recorded in the balance sheet in its actual acquisition cost. The acquisition cost of land is not depreciated.	Positive integer	
1300 / 1	Total insurance technical provisions in net sum *	INS_Q1_1300	Estimated value of the liabilities of the insurance undertaking arising from the insurance agreements, covered constantly by assets in the amount at least equal to the liabilities.	Positive integer	
1310 / 1	Share of reinsurance in insurance technical provisions	INS_Q1_1310	Share of the estimated value of the liabilities of the insurance undertaking arising from the insurance agreements given to reinsurance undertakings, covered constantly by assets in the amount at least equal to the liabilities. Reinsurance is an insurance agreement concluded between an insurance undertaking and a reinsurance undertaking, the former paying the agreed-upon insurance premium, and pursuant to which the reinsurer undertakes to pay the insurance undertaking compensation in the occurrence of an insured event agreed upon in the insurance agreement concluded between the parties.	Integer	
1400 / 1	Equity capital at the end of the	INS_1400	Equity capital – share capital in nominal value and unregistered share capital, share premium, reserves.	Integer	

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	reference period		retained earnings (loss) from previous periods, profit (loss) of the reference period, from which unpaid share capital, other share capital and own shares are deducted.		
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Table 2. INCOME STATEMENT, ONLY ABOUT THE RESULTS OF A UNIT FUNCTIONING IN ESTONIA

NB! Pay attention when entering positive (+) or negative (–) values. NB! Data about salary and social tax and employer's unemployment insurance premium (rows 3020 and 3030) are prefilled with data from the declaration of income and social tax, unemployment insurance premiums and contributions to mandatory funded pension (TSD), provided that the data of the three months have been submitted to the Tax and Customs Board. Please double check these fields and specify if necessary.

Filled out for the reference period.

Row code/ column code	Name of variable * - mandatory	Code of variable	Explanation	Type of data (number of decimals) or list/ classification name	You need not fill in the value: period, economic activity
2010 / 1	Earned premiums from reinsurance in net sum – gross premiums *	INS_Q2_2010	Gross premiums – premiums or premium instalments obtained or receivable from insurance agreements, the due date of which is in the reference period.	Positive integer	
2020 / 1	Earned premiums from reinsurance in net sum – reinsurance premiums *	INS_Q2_2020	Reinsurance premiums – premiums paid or payable according to the reinsurance agreements concluded by the insurance undertaking as a reinsurer.	Integer	
2030 / 1	Earned premiums from reinsurance in net sum – change in the provision for prepaid premiums.	INS_Q2_2030	Change in the provision for prepaid premiums (gross, growth –) – change in the provision for prepaid premiums (total insurance technical provisions in net sum): increase (–), decrease (+). This row is to be filled in by non-life insurance undertakings.	Integer	
2040 / 1	Earned premiums from reinsurance in net sum – share of reinsurance in the change in the provision for prepaid premiums	INS_Q2_2040	Share of reinsurance in the change in the provision for prepaid premiums (growth +) – share of reinsurance in the change in the provision for prepaid premiums (total insurance technical provisions in net sum): increase (+), decrease (–). This row is to be filled in by non-life insurance undertakings.	Integer	
2100 / 1	Fees	INS_Q2_2100	Fees – fees of the reference period from the conclusion and administration of unit-linked life insurance, investment agreements and insurance agreements (if the component of the insurance agreement deposit is unbundled). This row is to be filled in by life insurance undertakings.	Positive integer	
2200 / 1	Other technical income from reinsurance in net sum	INS_Q2_2200	Other technical income from reinsurance in net sum – other technical income which are not reflected on the rows of other technical income of the income statement.	Positive integer	
2300 / 1	Total net claims from reinsurance *	INS_Q2_2300	In case of non-life insurance companies, this includes the sum of the change in the provision for the share of outstanding claims (including losses paid, loss adjustment expenses, subrogations and realisation of salvage) and reinsurance, from which the share of reinsurance in damage claims and the change in the provision for outstanding claims is subtracted. In case of life insurance companies, this is the sum of the change in the provision for outstanding claims of the share of losses paid (including indemnities, surrender values, handling costs of claims) and reinsurance, from which the share of reinsurance in paid claims and the change in the provision for outstanding claims is subtracted.	Positive integer	
2310 / 1	Total gross claims *	INS_Q2_2310	Claims arising from the activities of the insurance undertaking against insurance undertakings, intermediaries, reinsurers, etc. or the assets receivable.	Positive integer	
2311 / 1	Gross claims – loss adjustment expenses	INS_Q2_2311	Loss adjustment expenses – claim adjustment expenses consist of costs directly allocated to specific claims and the indirect administrative costs related to the handling of claims.	Positive integer	
2320 / 1	Share of reinsurance in	INS_Q2_2320	Reinsurance activity is insurance activity where based on a reinsurance agreement, the reinsurer takes over the	Integer	

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	damage claims		insurance risks transferred to the insurance undertaking with the aim to pay the insurance undertaking compensation in the occurrence of an insured event agreed upon in the insurance agreement concluded between the parties.		
2330 / 1	Change in the provision for outstanding claims	INS_Q2_2330	Change in the provision for outstanding claims (gross, growth –) – change in the provision for outstanding claims (total insurance technical provisions in net sum): increase (–), decrease (+). In non-life insurance, it is the sum allocated for covering final and estimated expenses in relation to the losses arising from insured events occurred before the balance sheet date, including losses that have occurred but are not reported, and loss adjustment expenses. In life insurance it is the sum allocated for covering final and estimated expenses in relation to the sums insured and indemnities, including loss adjustment expenses arising from insured events of which the insurance undertaking was informed before the balance sheet date.	Integer	
2340 / 1	Share of reinsurance in the change in the provision for outstanding claims	INS_Q2_2340	Share of reinsurance in the change in the provision for outstanding claims (growth +) – share of reinsurers in the change in the provision for outstanding claims (total insurance technical provisions in net sum): increase (+), decrease (–). The share of outstanding claims for which the reinsurer has the liability.	Integer	
2400 / 1	Change in the provision for life insurance	INS_Q2_2400	Change in the provision for life insurance (net, growth –) – change in the provision for life insurance (total insurance technical provisions in net sum): increase (–), decrease (+).	Integer	
2500 / 1	Change in other technical provisions	INS_Q2_2500	Change in other technical provisions (net, growth –) – change in technical provisions reflected on row "Total insurance technical provisions in net sum": increase (–), decrease (+).	Integer	
2600 / 1	Tegevuskulud netosummas kokku	INS_Q2_2600		Integer	
2610 / 1	Total net operating expenses – reinsurance commissions and participation in profit	INS_Q2_2610	Commission obtained from the reinsurer based on reinsurance agreements, including commission which arises from the participation of the reinsurer in the profit of the reinsurer.	Integer	
2700 / 1	Other technical expenses from reinsurance in net sum	INS_Q2_2700	Other technical expenses which are not reflected in other technical cost items of the income statement, including the fund membership fee.	Positive integer	
2810 / 1	Investment income from real estate investments	INS_Q2_2810	Income from the sale of real estate investments. Real estate objects (land or building (or a part thereof) or both) held by the undertaking (as an owner, rented based on operational or financial lease or building rights) for generating rental income or for the purpose of increase in value or both, and are not used for the provision of services, for administrative purposes or for the sale within the scope of ordinary business. If assets rented based on operational lease are reclassified as a real estate investment, the transaction is reflected as financial lease. Real estate investments of the insurance undertaking are reflected in fair value.	Positive integer	
2820 / 1	Investment income from other investments	INS_Q2_2820	Income from the sale of investments, except real estate investments. This includes income from investments, from subsidiary and affiliated undertakings, interest income, changes in the value of other investments, profit from the realisation of investments, revaluation of bonds at market value, shares and other holdings, bonds, holding in joint investments, etc.	Positive integer	
2900 / 1	Total other income	INS_Q2_2900	Commissions from the mediation of insurance agreements of other insurance undertakings and adjustment of losses, and other income which are not reflected under technical income and which are not part of investment income.	Positive integer	
10342 / 1	Fines and penalties received	FIN_10342	Fines and penalties received from the invoices of purchasers.	Positive integer	
2920 / 1	Profit from exchange rate changes	INS_Q2_2920	Profit obtained from the changes in exchange rates.	Positive integer	
3000 / 1	Investment expenses	INS_Q2_3000		Positive integer	
3020 / 1	Salary *	INS_3020	Salary – compensation which an employer calculates for all employees for their work in the reference period: basic salary; premium; bonus; holiday pay (reflected in the period when holiday liability incurs); warranties and allowances	Positive integer	

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			(including upon the termination of the employment relationship); fringe benefits with income tax; compensations which the employer pays for the sickness, occupational accident, maternity leave of the employee or when an employee is transferred to part-time work; unemployment insurance premium at the fixed rate; mandatory funded pension payment; other expenses related to an employee (regular fee for the work of a member of a board and/or council of an undertaking). Salary expenses do not include dividends or payments for the employees of the labour supply companies.		
3030 / 1	Social tax and employer's unemployment insurance premiums *	INS_3030	Social tax is a state tax for funding pension and sickness insurance. Social tax rate is 33% of the taxable sum. Unemployment insurance premium is a payment which insures the employee against unemployment, collective cancellation of employment agreements or insolvency of the employer. Employer's unemployment insurance premium rate is 0.8% of the gross salary of the employee.	Positive integer	
3040 / 1	Commissions for natural persons	INS_Q2_3040	Commission for a natural person is a fee paid by the insurance undertaking for the provision of services for self-employed persons (e.g., insurance agents or brokers). This does not include fees paid for own employees, such fees are reflected on row "Salary".	Positive integer	
3050 / 1	Business trip expenses	INS_3050	Business trip expenses – daily allowance, travel insurance expenses, accommodation expenses, travel expenses in the extent permitted by law.	Positive integer	
2095_1 / 1	Depreciation	ENTQ_2095_1	Depreciation – reduction in the value of tangible and intangible fixed assets, depreciation and the adjustment of write-downs	Positive integer	
10200 / 1	Interest expenses and interest-like expenses	FIN_10200	All accrual based interest expenses and interest-like expenses. Interest-like expenses are expenses the amount of which is related to the duration of a period or their ratio to the sum of liabilities (e.g., taken loans), and they are periodised according to the duration of the liability.	Positive integer	
3110 / 1	Total other expenses	INS_Q2_3110	Other expenses which are not reflected under technical income and which are not part of investment income. These expenses are made in the interests of the undertaking as a whole. It includes fees and benefits for auditors, experts, legal and tax consultants, supervision fee, fee to the Estonian Insurance Association and other expenses.	Positive integer	
10455 / 1	Paid fines and penalties	FIN_10455	Paid fines and penalties, e.g., contractual penalties, fine expenses, tax interests.	Positive integer	
3130 / 1	Loss from the liquidation of non-current assets	INS_Q2_3130	Loss obtained from the liquidation of non-current assets.	Positive integer	
3140 / 1	Loss from exchange rate changes	INS_Q2_3140	Loss obtained from the changes in exchange rates.	Positive integer	

Table 3. TIME SPENT ON FILLING OUT THE QUESTIONNAIRE (only for the 3rd quarter)

The table need not be filled in period(s) **2020-I, 2020-II, 2020-IV**.

Please estimate how much time you spent on filling out the questionnaire (incl. time spent on reading the instructions, collecting and preparing data). Record the total time spent by all employees.

Row code/ column code	Name of variable * - mandatory	Code of variable	Explanation	Type of data (number of decimals) or list/ classification name	You need not fill in the value: period, economic activity
/	Number of hours spent on completing the questionnaire and collecting and preparing the necessary data	TAITMIS EAEGTU NDI	Number of hours spent by all employees on completing the questionnaire. The time spent on completing the questionnaire includes the time spent on reviewing instructions, collecting and preparing the necessary data.	Positive integer	
/	Number of	TAITMIS	Number of minutes spent by all employees on completing the	Positive	

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	minutes spent on completing the questionnaire and collecting and preparing the necessary data	EAEGMI NUTIT	questionnaire. The time spent on completing the questionnaire includes the time spent on reviewing instructions, collecting and preparing data. Permitted value range 0-59.	integer	
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