

## Questionnaire manual: Insurance (quarter)

Questionnaire code: 13552026

Submitted in: 1st quarter – 20.04.2026; 2nd quarter – 20.07.2026; 3rd quarter – 20.10.2026; 4th quarter – 20.01.2027

Periodicity: Quarterly

p. 1/4

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Self-service environment a <https://uuringud.stat.ee/> is for data submission.

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 prefilled data, an error message appears when the table is checked. In the case of errors, review the data carefully and make corrections.

After correcting the data, save changes and check the questionnaire again. If there are no more mistakes, confirm and submit the data by clicking "Confirm" on the last page of the questionnaire. You will be displayed a message that the data have been submitted successfully. If you have any questions, please contact Statistics Estonia's customer service either by phone at +372 625 9300 (Mon–Thu 8:30–16:30, Fri 8:30–15:30) or by e-mail at [klienditugi@stat.ee](mailto:klienditugi@stat.ee).

### DATA COLLECTED WITH THE QUESTIONNAIRE

**Table 1.1 BALANCE SHEET**

Fill in the data as at the end date of the reporting period. Enter the value as positive (+) or negative (–) based on the row description.

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	
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	
1300 / 1	Total liabilities from insurance activities (net) *	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	Liabilities from insurance activities (net) – reinsurance share of 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 reference period *	INS_1400	Equity capital – share capital in nominal value and unregistered share capital, share premium, reserves, 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.	Integer	

**Table 2.1 INCOME STATEMENT: INCOME AND EXPENSES**

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p. 2/4

Fill in for the reference period. Enter the value as positive (+) or negative (–) based on the row description.

To see the codes for rows and columns, enable "Show table codes" on the right-hand side.

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	Income from insurance activities – premiums in the period *	INS_Q2_2010	Premiums or instalments of premiums received and receivable under the insurance contract, due in the reference period	Positive integer	
2030 / 1	Income from insurance activities – change in the provision for premiums (gross, increase –)	INS_Q2_2030	Change in the LRC of non-life insurance undertakings, including losses from onerous contracts and/or capitalised contract acquisition costs	Integer	
2200 / 1	Income from insurance activities – other technical income (gross)	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	
2100 / 1	Income from service 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	
2310 / 1	Total payments of claims (gross) *	INS_Q2_2310	Claims payments less subrogation plus loss adjustment expenses for the period. Excludes change in provisions	Positive integer	
2311 / 1	Payments of claims (gross) – 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	
2330 / 1	Change in the provision for loss events (gross, increase –)	INS_Q2_2330	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	
2400 / 1	Change in the provision for life insurance LRC (net, increase –)	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	Total operating expenses (net)	INS_Q2_2600	Expenses related to insurance activities not included in loss adjustment expenses and investment expenses	Positive integer	
2610 / 1	Operating expenses (net) – 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 (gross)	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	
2900 / 1	Total other income	INS_Q2_2900	All income not included in the calculation of the technical result and not part of the investment income.	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,	Positive integer	

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p. 3/4

			legal and tax consultants, supervision fee, fee to the Estonian Insurance Association and other expenses.		
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**Table 2.2 INCOME STATEMENT: RESULT**

Fill in for the reference period. Enter the value as positive (+) or negative (–) based on the row description.

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
2020 / 1	Reinsurance result – reinsurance premium (–)	INS_Q2_2020	Reinsurance premiums – insurance premiums paid or payable under the reinsurance contracts concluded by the <u>insurance undertaking as the reinsurance policyholder</u>	Integer	
2040 / 1	Reinsurance result – reinsurance share of change in the provision for premiums (increase +)	INS_Q2_2040	Share of reinsurance in the change in the provision for prepaid premiums (total net insurance technical provisions): increase (+), decrease (–). This row is to be filled in by non-life insurance undertakings	Integer	
2320 / 1	Reinsurance result – reinsurance share of claims payments (–)	INS_Q2_2320	Reinsurance activity is insurance activity where based on a reinsurance agreement, the reinsurer takes over the 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 <u>insurance agreement concluded between the parties</u>	Integer	
2340 / 1	Reinsurance result – reinsurance share of change in the provision for loss events (increase +)	INS_Q2_2340	Total net insurance technical provisions: increase (+), decrease (–). The share of outstanding claims for which the reinsurer has the liability	Integer	
2800 / 1	Total investment income *	INS_Q2_2800	All investment income, including income from real estate investments.	Positive integer	
2820 / 1	Investment income – income from investments, excl. real estate 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, income from 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 <u>joint investments, etc.</u>	Positive integer	
2380 / 1	Investment income – change in value of investments (+/–) *	INS_2380	Change in the value of investments arising from either a change in fair value (market price) during the period or a change in amortised acquisition cost during the period.	Integer	
3000 / 1	Investment expenses	INS_Q2_3000	Investment expenses are the costs related to investment management.	Positive integer	
3300 / 1	Result of financing of insurance contracts *	INS_3300	Income and expenses of insurance financing. The effect of changes in the time value of money (unwinding of discount) and interest rates (effect of changes in discounting assumptions).	Integer	

**Table 2.3 INCOME STATEMENT: DETAILS**

All values in the table are positive.

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
3020 / 1	Expenses – 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	Positive integer	

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p. 4/4

			when holiday liability incurs); warranties and allowances (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	Expenses – 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	
3050 / 1	Expenses – 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	Expenses – depreciation	ENTQ_2095_1	Depreciation – reduction in the value of tangible and intangible fixed assets, depreciation and the adjustment of write-downs	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	