
Status: Point in time view as at 02/04/2016.

Changes to legislation: Commission Delegated Regulation (EU) 2015/35, ANNEX I is up to date with all changes known to be in force on or before 05 August 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details)

ANNEX I

LINES OF BUSINESS

A. Non-life insurance obligations

(1) *Medical expense insurance*

Medical expense insurance obligations where the underlying business is not pursued on a similar technical basis to that of life insurance, other than obligations included in the line of business 3.

(2) *Income protection insurance*

Income protection insurance obligations where the underlying business is not pursued on a similar technical basis to that of life insurance, other than obligations included in the line of business 3.

(3) *Workers' compensation insurance*

Health insurance obligations which relate to accidents at work, industrial injury and occupational diseases and where the underlying business is not pursued on a similar technical basis to that of life insurance.

(4) *Motor vehicle liability insurance*

Insurance obligations which cover all liabilities arising out of the use of motor vehicles operating on land (including carrier's liability).

(5) *Other motor insurance*

Insurance obligations which cover all damage to or loss of land vehicles (including railway rolling stock).

(6) *Marine, aviation and transport insurance*

Insurance obligations which cover all damage or loss to sea, lake, river and canal vessels, aircraft, and damage to or loss of goods in transit or baggage irrespective of the form of transport. Insurance obligations which cover liabilities arising out of the use of aircraft, ships, vessels or boats on the sea, lakes, rivers or canals (including carrier's liability).

(7) *Fire and other damage to property insurance*

Insurance obligations which cover all damage to or loss of property other than those included in the lines of business 5 and 6 due to fire, explosion, natural forces including storm, hail or frost, nuclear energy, land subsidence and any event such as theft.

(8) *General liability insurance*

Insurance obligations which cover all liabilities other than those in the lines of business 4 and 6.

(9) *Credit and suretyship insurance*

Insurance obligations which cover insolvency, export credit, instalment credit, mortgages, agricultural credit and direct and indirect suretyship.

(10) *Legal expenses insurance*

Insurance obligations which cover legal expenses and cost of litigation.

(11) *Assistance*

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Insurance obligations which cover assistance for persons who get into difficulties while travelling, while away from home or while away from their habitual residence.

(12) *Miscellaneous financial loss*

Insurance obligations which cover employment risk, insufficiency of income, bad weather, loss of benefit, continuing general expenses, unforeseen trading expenses, loss of market value, loss of rent or revenue, indirect trading losses other than those mentioned above, other financial loss (non-trading) as well as any other risk of non-life insurance not covered by the lines of business 1 to 11.

B. Proportional non-life reinsurance obligations

The lines of business 13 to 24 shall include proportional reinsurance obligations which relate to the obligations included in lines of business 1 to 12 respectively.

C. Non-proportional non-life reinsurance obligations

(25) *Non-proportional health reinsurance*

Non-proportional reinsurance obligations relating to insurance obligations included in lines of business 1 to 3.

(26) *Non-proportional casualty reinsurance*

Non-proportional reinsurance obligations relating to insurance obligations included in lines of business 4 and 8.

(27) *Non-proportional marine, aviation and transport reinsurance*

Non-proportional reinsurance obligations relating to insurance obligations included in line of business 6.

(28) *Non-proportional property reinsurance*

Non-proportional reinsurance obligations relating to insurance obligations included in lines of business 5, 7 and 9 to 12.

D. Life insurance obligations

(29) *Health insurance*

Health insurance obligations where the underlying business is pursued on a similar technical basis to that of life insurance, other than those included in line of business 33.

(30) *Insurance with profit participation*

Insurance obligations with profit participation other than obligations included in line of business 33 and 34.

(31) *Index-linked and unit-linked insurance*

Insurance obligations with index-linked and unit-linked benefits other than those included in lines of business 33 and 34.

(32) *Other life insurance*

Other life insurance obligations other than obligations included in lines of business 29 to 31, 33 and 34.

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(33) *Annuities stemming from non-life insurance contracts and relating to health insurance obligations*

(34) *Annuities stemming from non-life insurance contracts and relating to insurance obligations other than health insurance obligations*

E. Life reinsurance obligations

(35) *Health reinsurance*

Reinsurance obligations which relate to the obligations included in lines of business 29 and 33.

(36) *Life reinsurance*

Reinsurance obligations which relate to the obligations included in lines of business 30 to 32 and 34.

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