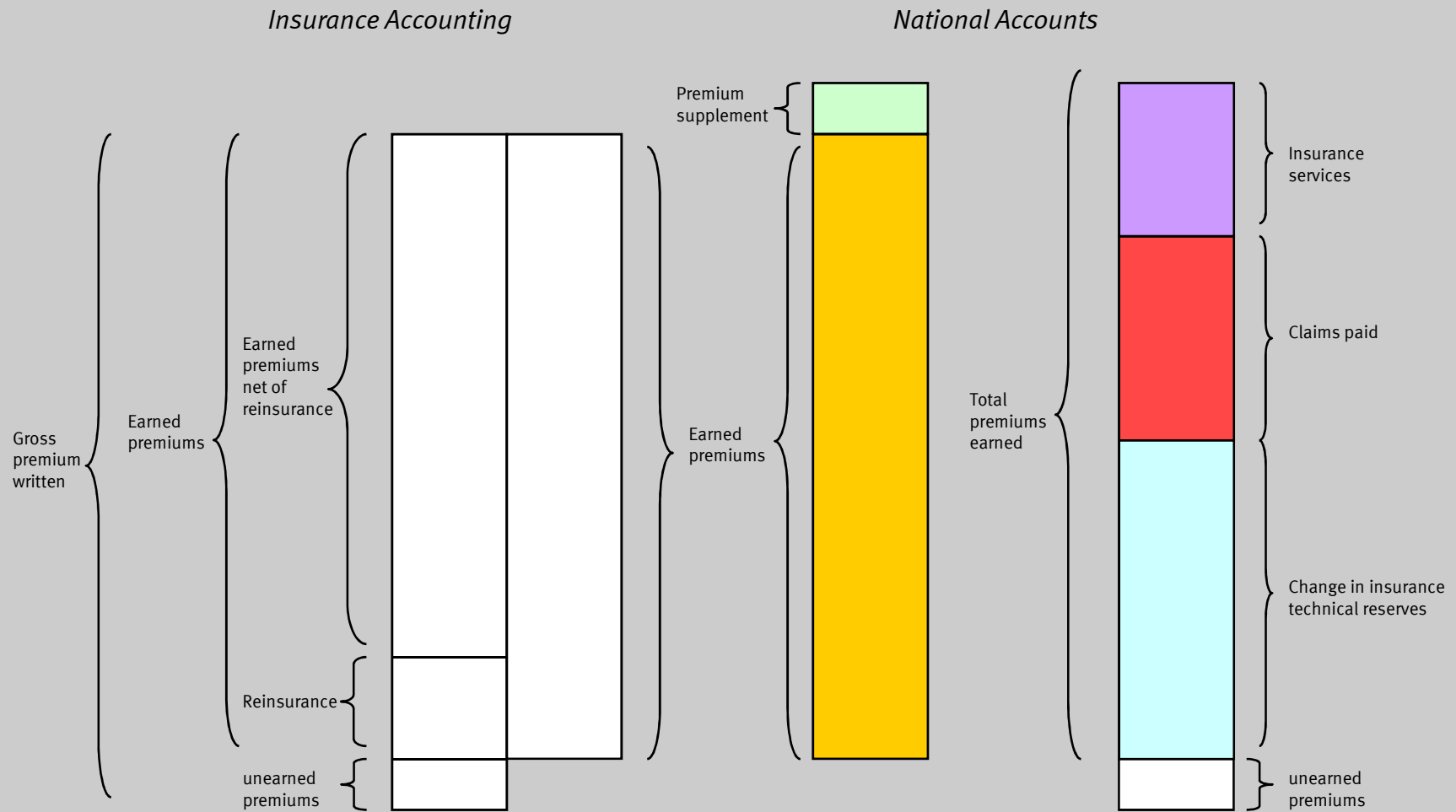


**JOINT MEETING ON NATIONAL ACCOUNTS
UNECE / OECD
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Reinsurance in SNA 2008

Author: Wolfgang Eichmann – Federal Statistical Office Germany

Introductory remarks - Insurance premium Break down



Overview 1a

Derivation of the reinsurance service charge provided by reinsurers for 2004 based on BAFIN data

Item	Mill. Euro
P.11.a Reinsurance service charge	
<i>Gross premium (National Accounts)</i>	51200
Premiums earned	47250
Premium supplements	3990
Proceeds from change in specific technical provisions	130
Change in provisions for unearned premiums	-60
Minus: Fire Brigade tax	110

Overview 1b

Derivation of the reinsurance service charge provided by reinsurers for 2004 based on BAFIN data

Item	Mill. Euro
P.11.a Reinsurance service charge	
<i>Minus :Expenditures total</i>	33280
Gross expenses for claims incurred	27440
Paid for the financial year	11950
Paid for the previous year	15490
Gross expenses for surrenders	1790
Paid for the financial year	1700
Paid for the previous year	90
Gross expenses for bonuses and rebates	50
Gross provisions for outstanding claims	810
Change in provisions for claims handling costs	190
Change in mathematical provisions	1650
Expenses from the change in specific technical provisions	110
Change in equalization provision	2070
Minus: Balance of holding gains and losses	830
Total	17920

Overview 2

Difference between the reinsurance service charge of reinsurers according to SNA2008 and SNA93

2004	Mill. Euro
Reinsurance service charge SNA2008	17920
./. Reinsurance service charge SNA93	12290
= Difference	5630
Of which	
Additional premium supplements	1910
Passive reinsurance business	2810
Balance of holding gains/losses	830
Other expenses	140
Minus other insurance technical receipts	60

Overview 3

Recalculation of premium supplements in line with SNA 2008 and comparison with the so far included values

2004	Mill. Euro	Remarks
Total property income	7210	
Of which : Premium supplements	3990	The share of insurance technical reserves measured in terms of the balance sheet total amounts to 55,3 %
./. Technical interest	2080	Already included in the former (SNA93) calculation
= Difference	1910	

Overview 4
Domestic and cross border Reinsurance (including retrocession): Premiums written and reinsurance service charge (RISC) in 2004

Mill. Euro
Direct insurers

	Domestic	Foreign	Total
Active RISC	?	?	?
Passive RISC	?	?	?

Reinsurers

	Domestic	Foreign	Total
Active RISC	?	?	17920
Passive RISC	?	?	?

Total reinsurance

	Domestic	Foreign	Total
Active RISC	?	?	?
Passive RISC	?	?	?

Overview 4

Mill. Euro

Direct insurers

	Domestic	Foreign	Total
Active RISC	?	?	3811
Passive RISC	?	?	20804

Reinsurers

	Domestic	Foreign	Total
Active Premiums Written RISC	?	?	47246 17920
Passive Premiums written (Retrocession) RISC	?	?	10155

Total reinsurance

	Domestic	Foreign	Total
Active Premiums written in % RISC	?	?	51057
Passive Premiums written (including retrocession) in % RISC	?	?	30959

Overview 4

Mill. Euro

Direct insurers

	Domestic	Foreign	Total
Active RISC	?	?	3811
Passive RISC	?	?	20804

Reinsurers

	Domestic	Foreign	Total
Active Premiums Written RISC	?	?	47246 17920
Passive Premiums written (Retrocession) RISC	?	?	10155

Total reinsurance

	Domestic	Foreign	Total
Active Premiums written in % RISC	21957 43,0	29100 57,0	51057 100
Passive Premiums written (including retrocession) in % RISC	21159 68,3	9800 31,7	30959 100

Overview 4

Mill. Euro

Direct insurers

	Domestic	Foreign	Total
Active RISC	(1639)	(2172)	3811
Passive RISC	(14219)	(6585)	20804

Reinsurers

	Domestic	Foreign	Total
Active Premiums Written RISC	(20318)	(26928)	47246 17920
Passive Premiums written (Retrocession) RISC	(6940)	(3215)	10155

Total reinsurance

	Domestic	Foreign	Total
Active Premiums written in % RISC	21957 43,0	29100 57,0	51057 100
Passive Premiums written (including retrocession) in % RISC	21159 68,3	9800 31,7	30959 100

Overview 4

Mill. Euro

Direct insurers

	Domestic	Foreign	Total
Active RISC	(1639) (621)	(2172) (823)	3811 (1444)
Passive RISC	(14219) (5389)	(6585) (2496)	20804 (7885)

Reinsurers

	Domestic	Foreign	Total
Active Premiums Written RISC	(20318) (7706)	(26928) (10214)	47246 17920
Passive Premiums written (Retrocession) RISC	(6940) (2631)	(3215) (1218)	10155 (3849)

Total reinsurance

	Domestic	Foreign	Total
Active Premiums written in % RISC	21957 43,0 (8327)	29100 57,0 (11037)	51057 100 (19364)
Passive Premiums written (including retrocession) in % RISC	21159 68,3 (8020)	9800 31,7 (3714)	30959 100 (11734)

Overview 5

Goods and service account for Reinsurance transactions in Germany 2004

Mill. Euro

Resources

Uses

Output		Intermediate consumption	
- Reinsurers	17920	- Reinsurers	3849
-Direct insurers	1444	- Direct insurers	7885
Import	3714	Export	11037
Total	23078	Total	22771

Overview 6

Export and import of reinsurance service (RISC) according to SNA93 and SNA2008 for 2004

Mill. Euro

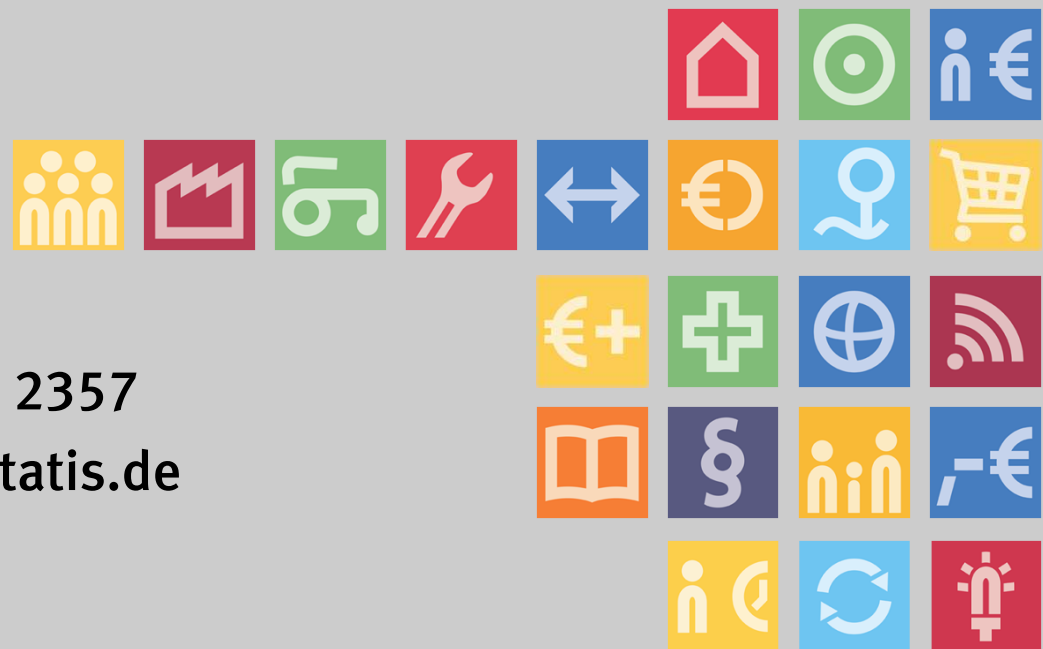
	SNA93	SNA 2008
Export RISC	2642	11037
Import RISC	3487	3714
Balance	- 846	7323

Overview 7

Impact of the new concept for reinsurance transactions on GDP and GNI in Germany in 2004

Bill. euro

Item	SNA 93	SNA 2008	Difference
GDP	2210,90	2219,07	+ 8,17
Balance of primary incomes	+ 21,18	+19,55	- 1,63
GNI	2232,08	2238,62	+6,54



Wolfgang Eichmann

Telefon: +49/(0) 611 / 75 2357

wolfgang.eichmann@destatis.de

www.destatis.de