

Forms attached to the Rulebook on Detailed Criteria and Manner of Calculating the Risk Equalization Reserve

Form TR

Annual and Average Relevant Technical Results and Standard Deviation

Code	Class of Insurance (j)	Annual relevant loss ratio (x_{ij}) in the year									Average relevant loss ratio of the observed period $\frac{x_j}{10}$	Standard deviation $S(x_{ij})$
		...	n-9	...	n-5	n-4	n-3	n-2	n-1	n		
		1	2	3	4	5	6	7	8	9		
01	Accident insurance											
02	Voluntary health insurance											
03	Motor vehicle insurance											
04	Rail-borne vehicle insurance											
05	Aircraft insurance											
06	Watercraft insurance											
07	Goods in transit insurance											
08	Property insurance against fire and other perils											
09	Other property insurance											
10	Motor vehicle liability insurance											
11	Aircraft liability insurance											
12	Watercraft liability insurance											
13	General liability insurance											
14	Credit											

	insurance										
15	Commercial guarantee										
16	Financial losses insurance										
17	Legal protection insurance										
18	Travel insurance										
19	Other non life insurance classes										

Note: The annual relevant loss ratio of the current year is added to annual relevant loss ratios for each subsequent year in this form, and if the observed period is exceeded, the oldest annual relevant loss ratio shall be omitted. Then the average relevant loss ratio in the observed period (column 10) and the standard deviation (column 11) are calculated. When the relevant technical premium in retention of one of the years equals to zero (0), the zero (0) value is taken for the annual relevant loss ratio of such year.

	perils											
09	Other property insurance			3								
10	Motor vehicle liability insurance			1.5								
11	Aircraft liability insurance			2								
12	Watercraft liability insurance			1								
13	General liability insurance			2								
14	Credit insurance			3								
15	Commercial guarantee			3								
16	Financial losses insurance			3								
17	Legal protection insurance			1								
18	Travel insurance			1								
19	Other non life insurance classes			1								
Total:												

Instructions for filling out the Form RZIR

**The amount of the technical premium in retention of the current year is entered the column 1.
Standard deviation is transferred from the column 11 of the Form TR to the column 2.**

The technical premium in retention in the current year multiplied by the standard deviation multiplied by the corresponding number of standard deviations is entered the column 4 (columns 1x2x3).

The average relevant loss ratio is transferred from the Form TR (column 10) to the column 5.

The relevant loss ratio of the current year is transferred from the Form TR (column 9) to the column 6.

The balance of the risk equalization reserve at the beginning of the current year is entered in the column 7.

3.5% of the amount from column 4 (column 4x0.035) is entered the column 8.

Additional increase of the risk equalization reserves calculated according to Article 8 paragraph 2 of this Rulebook is entered the column 9.

Reduction of the risk equalization reserves calculated according to Article 9 or Article 4 paragraph 2 of this Rulebook is entered the column 10.

The balance of the risk equalization reserves determined at the end of the current year as the difference between the sum of the amounts in columns 7, 8 and 9 and the amount from the column 10 is entered in the column 11. When an obtained amount in the column 11 is negative, the amount of zero (0) monetary units is entered.