



Please select the questionnaire country:

COUNTRY

Honduras

CURRENCY:

HNL

Please select a unit for this questionnaire:

UNITS :

Millions

Please select the questionnaire year:

YEAR:

2016

Please note the following allowed specific cell values:

ND : Data not available

NA : Data not applicable

C : Confidential

Structure of the questionnaire

[See Content for more details](#)

- "Section 1": number of companies and employees in the reporting country;
- "Section 2": business written in the reporting country;
- "Section 3.1": business written in the reporting country on risks situated outside the reporting c
- "Section 3.2": net written premiums;
- "Section 4.1" to "Section 4.3": business written abroad;
- "Section 5.1": premiums written by classes of life insurance for the business written in the repc country;
- "Section 5.2": premiums written by classes of non-life insurance for the business written in the country;
- "Section 6.1": breakdown of outstanding investments by all direct insurers in the reporting coui asset classes;
- "Section 6.2": outstanding investments by direct insurers in the reporting country by asset clas destination on investments (i.e., domestic vs. foreign);
- "Section 6.3": outstanding investment by reinsurers in the reporting country by asset classes;
- "Section 6.4: outstanding investments by reinsurers in the reporting country by asset classes a destination on investments (i.e., domestic vs. foreign);
- "Section 7": gross claims payments;
- "Section 8": gross operating expenses;
- "Section 9": commissions;
- "Section 10.1": balance sheet and income statement variables for direct insurers in the reporti
- "Section 10.2": balance sheet and income statement variables for reinsurers in the reporting c

Contents of the questionnaire

- Section 1** This section deals with general information on the reporting country.
- Section 2** This section deals with Business Written in the Reporting Country and should include all business written in your country, whether in respect of domestic or foreign (world-wide) risks, and analysed according to the definitions that can be found in the sheet "Notes and Definitions". This section also covers a question which breaks down life insurance premiums between single premiums and periodical premiums on a net and gross basis. It should include the life business of composite enterprises (if applicable).
- Section 3.1** This section specifically deals with business written in the reporting country on risks situated outside the reporting country (=foreign risks).
- Section 3.2** This section covers the breakdown of business between domestic and foreign risks on a net premium basis and is an amplification of the final ("Net Written Premiums") column of Section 2, with totals corresponding accordingly.
- Section 4.1** This section covers Business Written Abroad by branches, agencies and subsidiaries established abroad of domestic undertakings and should include all business written outside your country by these entities (in both OECD and non-OECD countries).
- Section 4.2** These sections are essential for EU/EEA countries so that they can grasp the whole picture of their respective national markets. Figures shall comprise life and non-life business of composite enterprises respectively when available.
- Section 4.3**
- Section 5.1** This section covers the breakdown of premiums of life insurance by type of contracts: unit-linked, annuities and other life insurance contracts. It should include the life business of composite enterprises (if applicable). Data on pension insurance contracts are also collected separately.
- Section 5.2** This section deals with Premiums written by classes of Non-Life Insurance for the business written in the Reporting Country. Those countries having difficulties in breaking down "reinsurance accepted" by classes, may use " (9) Treaty Reinsurance row". It should include the life business of composite enterprises (if applicable).
- Section 6.1** This section concerns investments by direct insurers. It covers the breakdown of investments according to the type of enterprises. Investment data should exclude assets linked to unit-linked products sold to policyholders. If the data does not exclude such assets, Delegates are asked to explain the exact coverage of the investment data.
- Section 6.2** This section concerns investments by direct insurers. It covers the breakdown of investments by the set of all companies based on their geographical destinations (investments in the reporting country or investments abroad). For "Composite", please provide, where possible, a breakdown of outstanding investments between life and non-life business. Where assets cannot be allocated to life or non-life business, please include them under composite (i.e. column named "3. Total").
- Section 6.3** This section concerns investments of reinsurers. It covers the breakdown of investments according to the categories of reinsurers ("Domestic Enterprises", "Foreign-controlled Undertakings" and "Branches and agencies of foreign Undertakings").
- Section 6.4** This section concerns investments of reinsurers. It covers the breakdown of investments by the set of all companies based on their geographical destinations (investments in the reporting country or investments abroad). For "Composite", please provide, where possible, a breakdown of outstanding investments between life and non-life business. Where assets cannot be allocated to life or non-life business, please include them under composite (i.e. column named "3. Total").

Content

- Section 7** This section concerns gross claims payments.
- Section 8** This section concerns gross operating expenses.
- Section 9** This section concerns commissions.
- Section 10.1** This section collects information pertaining to balance sheet and income statement variables of direct insurers in the reporting country. For items “Gross claims paid”, “Outstanding claims provision”, “Gross operating expenses” and “Commissions”, please provide a breakdown for composite enterprises between life and non-life business if available: this breakdown permits the calculation of the loss, expense, and combined ratios.
- Section 10.2** This section collects information pertaining to balance sheet and income statement variables of reinsurers in the reporting country. For items “Gross claims paid”, “Outstanding claims provision”, “Gross operating expenses” and “Commissions”, please provide a breakdown for composite enterprises between life and non-life business if available: this breakdown permits the calculation of the loss, expense, and combined ratios.

NOTES AND DEFINITIONS	
<u>SECTION 1</u>	
NUMBER OF INSURANCE UNDERTAKINGS	Number of insurance undertakings operating in your country. Figures should include all insurance undertakings licensed or authorised in your country, including professional reinsurers, whether or not these are controlled, but excluding any statutory system of social security administered by the State.
INSURANCE EMPLOYEES	<p>i) Insurance Undertakings Give the number of staff (full-time or part-time) employed in the insurance industry of your country.</p> <p>ii) Intermediaries Give the number of persons (brokers or agents and their staffs) excluding intermediaries who may sell insurance but are not directly involved in the insurance industry (e.g. bank managers, solicitors, garage owners) of those included under i) above.</p>
<u>SECTION 2 - SECTION 5.2</u>	
YEAR	Figures shall comprise life business of composite enterprises where available. The calendar year to which the figures refer.
UNITS	Units of national currency in which figures are given. Premiums should normally be shown in millions of the national currency unit.
LIFE / NON-LIFE	Life and Non-Life categories should follow the definitions used in national law.
COMPOSITE	A composite company is an insurance company which has both life and non-life business.
DOMESTIC COMPANIES	Domestic companies refer to companies incorporated under national law, together with those companies in the reporting country which are unincorporated, but excluding the branches and agencies of foreign companies.
FOREIGN-CONTROLLED COMPANIES	Refer to companies controlled by foreign interests, such "control" being defined according to national law.
FOREIGN COMPANIES	Foreign companies refer to companies incorporated outside the reporting country.
<p>Figures on insurance premiums are requested for all Domestic Undertakings (showing separately the element in the totals made up by locally-incorporated Foreign Controlled Undertakings) and for local branches and agencies of Foreign Undertakings. If this split is not available, please give the total figure only.</p>	
GROSS PREMIUMS	Gross premiums are total premiums written, excluding any premium taxes or other charges, but before deduction of commissions or reinsurance outwards. It is acknowledged that the inclusion of reinsurance will mean that there is some element of double-counting in the figures provided.
DIRECT BUSINESS	Includes all direct business.
REINSURANCE ACCEPTED	Includes all reinsurance business accepted. Facultative reinsurance may be included under "Direct business" or "Reinsurance Accepted" according to practice in the reporting country.
TOTAL	This is the total of the two previous columns. The figure should be given even if it has not been possible to make the split between Direct and Reinsurance business.
PREMIUMS CEDED	Includes all premiums (reinsurance and retrocession) ceded.
NET WRITTEN PREMIUMS	Normally "Net Written Premiums" should be equal to total "Gross Premiums" less "Premiums Ceded". If there are special problems in your country which prevent this relationship from holding given the definitions provided, then appropriate compensatory element should be included under "Premiums Ceded" so that it does not hold in the figures supplied.
<p>"Gross Premiums" and "Premiums Ceded" should be given where available. "Net Written Premiums", however, is very important information and should be given even if an estimate has to be made.</p> <p>"Net Written Premiums" are total retention in the reporting country. There should be no double-counting in these figures, even though double-counting may exist in the gross figures.</p> <p>For certain countries, figures provided for Life business will not necessarily take reinsurance into account.</p> <p>Figures provided for insurance premiums should include all insurance undertakings licensed or authorised in your country, including professional reinsurers, whether or not these are controlled, but excluding any statutory system of social security administered by the State.</p>	
<u>SECTION 3.2</u>	
DOMESTIC RISKS	Includes all business written in the reporting country on domestic risks.

FOREIGN RISKS	Includes all business written in the reporting country situated outside the reporting country (does not include business written outside the reporting country by national undertakings).
TOTAL	Shows total of domestic and foreign business. This total should correspond to the final column in Section 2.

SECTION 4.1

Please include all (OECD and other countries) business written by establishments abroad of domestic undertakings. In the absence of precise figures, please give estimates whenever possible.

SECTION 4.2

Each country should not fill the row of its own country.

The final row (TOTAL) should correspond to the first row (Branches and Agencies: Life) in Section 4.1 plus part of the fourth row (Branches and Agencies: Composite/Life).

SECTION 4.3

Each country should not fill the row of its own country.

The final row (TOTAL) should correspond to the second row (Branches and Agencies: Non-Life) in Section 4.1 plus part of the fifth row (Branches and Agencies: Composite/Non-life).

SECTION 5.1

ANNUITIES	An annuity is an amount of money paid to somebody at a regular interval (e.g. monthly, yearly). It is an agreement or a contract for one person or organisation (generally an insurance company) to pay another (the annuitant) a stream or series of payments (annuity payments). Payments can start immediately or in the future. They can be fixed or variable.
UNIT-LINKED	Also called Unit Linked Insurance Plan (ULIP), a type of insurance vehicle in which the policyholder purchases units in investment funds at their net asset values and can choose from a range of different funds to suit his/her attitude to risk. Investment funds are invested in a mix of assets (such as stock, bonds or mutual funds, depending upon the list of qualified investments). Depending on the performance of the fund chosen, the policyholder may achieve gains or losses on his/her investments.
PENSION CONTRACTS	An insurance contract that specifies pension plan contributions to an insurance undertaking in exchange for which the pension plan benefits will be paid when the members reach a specified retirement age or on earlier exit of members from the plan.

SECTION 5.2

TREATY REINSURANCE	Optional row, only for those countries having difficulties in breaking down reinsurance accepted by
TOTAL NON-LIFE INSURANCE	This row should correspond to the total of non life premiums shown in Section 2.

[For the definition of classes of non-life insurance, see the worksheet "Classes of non-life insurance".](#)

SECTION 6.1 SECTION 6.2 SECTION 6.3 SECTION 6.4

Investment data should exclude assets linked to unit-linked products sold to policyholders. In case of investments in mutual funds, please provide the look-through by splitting these investments into the relevant assets classes (e.g. bonds, shares). Please select the valuation method of investment assets in your country (historic valuation, market valuation, etc.).

Please indicate separately "Other Investments" and also, if necessary, shares or bonds not included in the "Shares" or "Bonds" categories.

MORTGAGE LOANS	"Mortgage loans" cover only loans for "Acquisition of Private Housing".
NET INVESTMENT INCOME	Total of interest, dividends, and other earnings derived from the insurance undertaking's invested assets minus the expenses associated with these investments, and including realised and unrealised (but recognised) gains and losses.
AVERAGE NOMINAL NET INVESTMENT RETURN (%)	Total return, including realised and unrealised (but recognised) gains and losses plus income, after subtracting any investment management costs. The return should be given in nominal terms (before subtracting inflation) and in percent.

Section 6.1 covers the breakdown of investments according to the categories of insurance companies ("Domestic Enterprises", "Foreign-controlled Undertakings" and "Branches and agencies of foreign Undertakings").

SECTION 10.1 SECTION 10.2

TARGET SOLVENCY RATIO	The solvency ratio is the ratio between available capital and required capital, or available solvency margin and required solvency margin. (Please provide also explanations about the calculation method.) The solvency target ratio is the ratio of available and required capital at which supervisory intervention is likely to be triggered.
GROSS CLAIMS PAID	Gross claims payments, covering all gross payments on claims made during the financial year, are to be used in the calculation of gross claims incurred.
GROSS OPERATING EXPENSES	Gross operating expenses should normally mean the sum of acquisition costs, change in deferred acquisition costs and administrative expenses.
SHAREHOLDER EQUITY	Shareholder equity represents the net worth of a company after deducting all liabilities.
NET INCOME	Net income is the profit, or total earnings, recorded by a company.

DEFINITIONS OF CLASSES OF NON LIFE INSURANCE [\(as used under Section 5.2\)](#)

(Definitions are based on OECD common classification of the classes of insurance)

Classes

Definitions

1. MOTOR VEHICLE

LAND VEHICLES (other than railway rolling stock)

All damage to or loss of:

- Land motor vehicles,
- Land vehicles other than motor vehicles.

MOTOR VEHICLE LIABILITY

All liability arising out of the use of motor vehicles operating on land (including carriers' liability).

2. TRANSPORT

RAILWAY ROLLING STOCK AND OTHER TRANSPORT

All damage to or loss of railway rolling stock.

AIRCRAFT

All damage to or loss of aircraft.

SHIPS (sea, lake, and river and canal vessels)

All damage to or loss of:

- River and canal vessels,
- Lake vessels,
- Sea vessels.

LIABILITY FOR SHIPS (sea, lake, and river and canal vessels)

All liability arising out of the use of ships, vessels or boats on the sea, lakes, rivers or canals (including carrier's liability).

3. FREIGHT

GOODS IN TRANSIT (including merchandise, baggage and all other goods)

All damage to or loss of goods in transit or baggage, irrespective of the form of transport.

Classes of non-life insurance

4. FIRE AND OTHER PROPERTY DAMAGE

FIRE AND NATURAL FORCES

All damage or loss of property (other than land vehicles, railway rolling stock, aircraft, ships and goods in transit) due to:

- Fire
- Explosion
- Storm
- Natural forces other than storm
- Nuclear energy
- Land subsidence

OTHER DAMAGE TO PROPERTY

All damage to or loss of property (other than land vehicles, railway rolling stock, aircraft, ships and goods in transit) due to hail or frost, and any event such as theft, other than those mentioned under "Fire and natural forces".

5. PECUNIARY LOSS

CREDIT

- Insolvency (general)
- Export credit
- Instalment credit
- Mortgages
- Agricultural credit

SURETYSHIP

- Suretyship (direct)
- Suretyship (indirect)

MISCELLANEOUS FINANCIAL LOSS

- Employment risks
- Insufficiency of income (general)
- Bad weather
- Loss of benefits
- 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)
- Other forms of financial loss

Classes of non-life insurance

6. GENERAL LIABILITY

GENERAL LIABILITY

All liability other than motor vehicle, aircraft liability and liability for ships as defined above.

7. ACCIDENT AND SICKNESS

ACCIDENT (including industrial injury and occupational diseases)

- Fixed pecuniary benefits
- Benefits in the nature of indemnity
- Combinations of the two
- Injury to passengers

SICKNESS

- Fixed pecuniary benefits
- Benefits in the nature of indemnity
- Combinations of the two

8. OTHER NON-LIFE INSURANCE

LEGAL EXPENSES

Legal expenses and costs of litigation.

ASSISTANCE

MISCELLANEOUS

9. TREATY REINSURANCE

Section 1: General Information on Reporting Countries

Country: **Honduras**
 Year: **2016**

Currency : **HNL**
 Units : **Millions**

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	NUMBER OF INSURANCE UNDERTAKINGS			
	1. Domestic Undertakings	<i>Of which: Foreign Controlled Undertakings</i>	2. Branches And Agencies Of Foreign Undertakings	All Undertakings (=1+2)
Life	0	0	1	1
Non-Life	0	0	1	1
Composite	9	4	0	9
Reinsurance	0	0	0	0
TOTAL	9	4	2	11

INSURANCE EMPLOYEES	
i) Insurance Undertakings	1,347
ii) Intermediaries	484
TOTAL	1,831

DEFINITION OF FOREIGN-CONTROLLED UNDERTAKINGS IN THE REPORTING COUNTRY

[PLEASE REFER TO NOTES AND DEFINITIONS](#)

Section 2: Business Written in the Reporting Country

Country:	Honduras	Currency :	HNL
Year:	2016	Units :	Millions

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		GROSS PREMIUMS (in millions of national currency units)			PREMIUMS CEDED	NET WRITTEN PREMIUMS
		Direct Business	Reinsurance accepted	TOTAL		
1. Domestic Undertakings	Life	0.00	0.00	0.00	0.00	0.00
	Non-Life	0.00	0.00	0.00	0.00	0.00
	Composite	8,199.59	0.48	8,199.59	3,816.22	4,850.73
	Of which: Life	2,750.79	0.00	2,750.79	1,270.50	1,667.43
	Of which: Non-Life	5,448.79	0.48	5,448.79	2,545.72	3,183.30
<i>Of which:</i> Foreign- controlled Undertakings	Life	0.00	0.00	0.00	0.00	0.00
	Non-Life	0.00	0.00	0.00	0.00	0.00
	Composite	3,891.34	0.00	3,891.34	1,553.41	2,337.93
	Of which: Life	1,465.95	0.00	1,465.95	634.38	831.57
	Of which: Non-Life	2,425.39	0.00	2,425.39	919.03	1,506.36
2. Branches and agencies of foreign Undertakings	Life	726.31	0.00	726.31	442.00	284.31
	Non-Life	188.20	0.00	188.20	123.57	64.63
	Composite	0.00	0.00	0.00	0.00	0.00
	Of which: Life	0.00	0.00	0.00	0.00	0.00
	Of which: Non-Life	0.00	0.00	0.00	0.00	0.00
TOTAL (=1+2)	Life	726.31	0.00	726.31	442.00	284.31
	Non-Life	188.20	0.00	188.20	123.57	64.63
	Composite	8,199.59	0.48	8,199.59	3,816.22	4,850.73
	Of which: Life	2,750.79	0.00	2,750.79	1,270.50	1,667.43
	Of which: Non-Life	5,448.79	0.48	5,448.79	2,545.72	3,183.30

Note: For the following table, figures should include the life business of composite enterprises (if applicable).

Life Insurance	CONTRACTS	GROSS PREMIUMS	NET PREMIUMS
	Single Premiums	ND	ND
Periodical Premiums	ND	ND	
TOTAL	ND	ND	

[PLEASE REFER TO NOTES AND DEFINITIONS](#)

Section 3.1: Business Written in the Reporting Country on Risks Situated Outside the Reporting Country

Country: **Honduras** Currency : **HNL**
 Year: **2016** Units : **Millions**

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		GROSS PREMIUMS (in millions of national currency units)			PREMIUMS CEDED	NET WRITTEN PREMIUMS
		Direct Business	Reinsurance accepted	TOTAL		
1. Domestic Undertakings	Life	ND	ND	ND	ND	ND
	Non-Life	ND	ND	ND	ND	ND
	Composite	ND	ND	ND	ND	ND
	Of which: Life	ND	ND	ND	ND	ND
	Of which: Non-Life	ND	ND	ND	ND	ND
<i>Of which</i> : Foreign-controlled Undertakings	Life	ND	ND	ND	ND	ND
	Non-Life	ND	ND	ND	ND	ND
	Composite	ND	ND	ND	ND	ND
	Of which: Life	ND	ND	ND	ND	ND
	Of which: Non-Life	ND	ND	ND	ND	ND
2. Branches and agencies of foreign Undertakings	Life	ND	ND	ND	ND	ND
	Non-Life	ND	ND	ND	ND	ND
	Composite	ND	ND	ND	ND	ND
	Of which: Life	ND	ND	ND	ND	ND
	Of which: Non-Life	ND	ND	ND	ND	ND
TOTAL (=1+2)	Life	ND	ND	ND	ND	ND
	Non-Life	ND	ND	ND	ND	ND
	Composite	ND	ND	ND	ND	ND
	Of which: Life	ND	ND	ND	ND	ND
	Of which: Non-Life	ND	ND	ND	ND	ND

[PLEASE REFER TO NOTES AND DEFINITIONS](#)

Section 3.2: Business Written in the Reporting Country

Country: **Honduras** Currency : **HNL**
 Year: **2016** Units : **Millions**

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Invalid Data		NET WRITTEN PREMIUMS			NET WRITTEN PREMIUMS		
Invalid Total on Rows		(in millions of national currency units)			(in millions of national currency unit)		
Invalid Total on Columns		Domestic Risks	Foreign Risks	TOTAL	Domestic Risks	Foreign Risks	TOTAL
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1. Domestic Undertakings	Life	0.00	0.00	0.00			
	Non-Life	0.00	0.00	0.00			
	Composite	4,850.73	0.00	4,850.73	13%		13%
	Of which: Life	1,667.43	0.00	1,667.43	68%		12%
	Of which: Non-Life	3,183.30	0.00	3,183.30	-3%		14%
<i>Of which:</i> Foreign-controlled Undertakings	Life	0.00	0.00	0.00			
	Non-Life	0.00	0.00	0.00			
	Composite	2,337.93	0.00	2,337.93	17%		17%
	Of which: Life	831.57	0.00	831.57	22%		22%
	Of which: Non-Life	1,506.36	0.00	1,506.36	14%		14%
2. Branches And Agencies Of Foreign Undertakings	Life	284.31	0.00	284.31	-3%		-3%
	Non-Life	64.63	0.00	64.63	13%		13%
	Composite	0.00	0.00	0.00			
	Of which: Life	0.00	0.00	0.00			
	Of which: Non-Life	0.00	0.00	0.00			
TOTAL (=1+2)	Life	284.31	0.00	284.31	-3%		-3%
	Non-Life	64.63	0.00	64.63	13%		13%
	Composite	4,850.73	0.00	4,850.73	13%		13%
	Of which: Life	1,667.43	0.00	1,667.43	68%		12%
	Of which: Non-Life	3,183.30	0.00	3,183.30	-3%		14%

Note 1: Please make sure that the column H "Total " in this spreadsheet is the same as the column "Net Written premiums" in the spreadsheet "Section 2" (column J). If this relationship is not satisfied, the related cell in this spreadsheet will be highlighted in orange.

[PLEASE REFER TO NOTES AND DEFINITIONS](#)

Section 4.1: Business Written Abroad

Country: **Honduras** Currency : **HNL**
 Year: **2016** Units : **Millions**

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		GROSS PREMIUMS (in millions of national currency units)			PREMIUMS CEDED	NET WRITTEN PREMIUMS
		Direct Business	Reinsurance Accepted	TOTAL		
1. Branches And Agencies	Life	ND	ND	ND	ND	ND
	Non-Life	ND	ND	ND	ND	ND
	Composite	ND	ND	ND	ND	ND
	Of which: Life	ND	ND	ND	ND	ND
	Of which: Non-Life	ND	ND	ND	ND	ND
2. Subsidiaries	Life	ND	ND	ND	ND	ND
	Non-Life	ND	ND	ND	ND	ND
	Composite	ND	ND	ND	ND	ND
	Of which: Life	ND	ND	ND	ND	ND
	Of which: Non-Life	ND	ND	ND	ND	ND
TOTAL (=1+2)	Life	ND	ND	ND	ND	ND
	Non-Life	ND	ND	ND	ND	ND
	Composite	ND	ND	ND	ND	ND
	Of which: Life	ND	ND	ND	ND	ND
	Of which: Non-Life	ND	ND	ND	ND	ND

[PLEASE REFER TO NOTES AND DEFINITIONS](#)

Section 4.2: Business Written Abroad by Branches and Agencies Only (Not By Subsidiaries)

Country:

Honduras

 Currency :

HNL

Year:

2016

 Units :

Millions

Note 1: Figures should include the life business of composite enterprises (if applicable).

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LIFE INSURANCE

	GROSS PREMIUMS (in millions of national currency units)			PREMIUMS CEDED	NET WRITTEN PREMIUMS
	Direct Business	Reinsurance Accepted	TOTAL		
Austria	ND	ND	ND	ND	ND
Belgium	ND	ND	ND	ND	ND
Czech Republic	ND	ND	ND	ND	ND
Denmark	ND	ND	ND	ND	ND
Estonia	ND	ND	ND	ND	ND
Finland	ND	ND	ND	ND	ND
France	ND	ND	ND	ND	ND
Germany	ND	ND	ND	ND	ND
Greece	ND	ND	ND	ND	ND
Hungary	ND	ND	ND	ND	ND
Iceland	ND	ND	ND	ND	ND
Ireland	ND	ND	ND	ND	ND
Italy	ND	ND	ND	ND	ND
Luxembourg	ND	ND	ND	ND	ND
Netherlands	ND	ND	ND	ND	ND
Norway	ND	ND	ND	ND	ND
Poland	ND	ND	ND	ND	ND
Portugal	ND	ND	ND	ND	ND
Slovak Republic	ND	ND	ND	ND	ND
Slovenia	ND	ND	ND	ND	ND
Spain	ND	ND	ND	ND	ND
Sweden	ND	ND	ND	ND	ND
United Kingdom	ND	ND	ND	ND	ND
EU + EEA Total [1]	ND	ND	ND	ND	ND
Australia	ND	ND	ND	ND	ND
Canada	ND	ND	ND	ND	ND
Chile	ND	ND	ND	ND	ND
Israel	ND	ND	ND	ND	ND
Japan	ND	ND	ND	ND	ND
Korea	ND	ND	ND	ND	ND
Mexico	ND	ND	ND	ND	ND
New Zealand	ND	ND	ND	ND	ND
Switzerland	ND	ND	ND	ND	ND
Turkey	ND	ND	ND	ND	ND
United States	ND	ND	ND	ND	ND
Other-OECD countries Total [2]	ND	ND	ND	ND	ND
Non-OECD countries Total [3]	ND	ND	ND	ND	ND
TOTAL [1+2+3]	ND	ND	ND	ND	ND

Note 2: Please make sure that the last line of this table matches with the sum of values in rows 13 and 16 of Section 4.1. If this relationship is not satisfied, the related cell in this spreadsheet will be highlighted in orange.

[PLEASE REFER TO NOTES AND DEFINITIONS](#)

Section 4.3: Business Written Abroad by Branches and Agencies Only (Not By Subsidiaries)

Country:

Honduras

 Currency :

HNL

Year:

2016

 Units :

Millions

Note 1: Figures should include the non-life business of composite enterprises (if applicable).

Error Formats:

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Inconsistent Data
Inconsistent Data with "Section 4.1"

NON-LIFE INSURANCE

	GROSS PREMIUMS (in millions of national currency units)			PREMIUMS CEDED	NET WRITTEN PREMIUMS
	Direct Business	Reinsurance Accepted	TOTAL		
Austria	ND	ND	ND	ND	ND
Belgium	ND	ND	ND	ND	ND
Czech Republic	ND	ND	ND	ND	ND
Denmark	ND	ND	ND	ND	ND
Estonia	ND	ND	ND	ND	ND
Finland	ND	ND	ND	ND	ND
France	ND	ND	ND	ND	ND
Germany	ND	ND	ND	ND	ND
Greece	ND	ND	ND	ND	ND
Hungary	ND	ND	ND	ND	ND
Iceland	ND	ND	ND	ND	ND
Ireland	ND	ND	ND	ND	ND
Italy	ND	ND	ND	ND	ND
Luxembourg	ND	ND	ND	ND	ND
Netherlands	ND	ND	ND	ND	ND
Norway	ND	ND	ND	ND	ND
Poland	ND	ND	ND	ND	ND
Portugal	ND	ND	ND	ND	ND
Slovak Republic	ND	ND	ND	ND	ND
Slovenia	ND	ND	ND	ND	ND
Spain	ND	ND	ND	ND	ND
Sweden	ND	ND	ND	ND	ND
United Kingdom	ND	ND	ND	ND	ND
EU + EEA Total [1]	ND	ND	ND	ND	ND
Australia	ND	ND	ND	ND	ND
Canada	ND	ND	ND	ND	ND
Chile	ND	ND	ND	ND	ND
Israel	ND	ND	ND	ND	ND
Japan	ND	ND	ND	ND	ND
Korea	ND	ND	ND	ND	ND
Mexico	ND	ND	ND	ND	ND
New Zealand	ND	ND	ND	ND	ND
Switzerland	ND	ND	ND	ND	ND
Turkey	ND	ND	ND	ND	ND
United States	ND	ND	ND	ND	ND
Other-OECD countries Total [2]	ND	ND	ND	ND	ND
Non-OECD countries Total [3]	ND	ND	ND	ND	ND
TOTAL [1+2+3]	ND	ND	ND	ND	ND

Note 2: Please make sure that the last line of this table matches with the sum of values in rows 14 and 17 of Section 4.1. If this relationship is not satisfied, the related cell in this spreadsheet will be highlighted in orange.

[PLEASE REFER TO NOTES AND DEFINITIONS](#)

Section 5.1: Business Written in the Reporting Country (by selected classes of life insurance)

Country:	Honduras	Currency :	HNL
Year:	2016	Units :	Millions

Error Formats:

Invalid Data
Invalid Total on Rows
Invalid Total on Columns
Inconsistent Data
Inconsistent Data with "Section 2"

Note 1: Figures should include the life business of composite enterprises (if applicable).

	DIRECT BUSINESS (in millions of national currency units)			REINSURANCE ACCEPTED			TOTAL		
	Gross Premiums	Premiums Ceded	Net Written Premiums	Gross Premiums	Premiums Ceded	Net Written Premiums	Gross Premiums	Premiums Ceded	Net Written Premiums
1. Annuities	3,477.10	1,712.50	1,734.60	0.00	0.00	0.00	3,477.10	1,712.50	1,951.74
2. Unit Linked	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3. Other	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL Life Insurance [1+2+3]	3,477.10	1,712.50	1,734.60	0.00	0.00	0.00	3,477.10	1,712.50	1,951.74
<i>Of Which: Pension Contracts</i>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Note 2: Please make sure that:

- cell E16 in this spreadsheet is equal to the sum of cells F27 and F30 from the spreadsheet "Section 2";
- cell H16 in this spreadsheet is equal to the sum of cells G27 and G30 from the spreadsheet "Section 2";
- cell K16 in this spreadsheet is equal to the sum of cells H27 and H30 from the spreadsheet "Section 2";
- cell L16 in this spreadsheet is equal to the sum of cells I27 and I30 from the spreadsheet "Section 2";
- cell M16 in this spreadsheet is equal to the sum of cells J27 and J30 from the spreadsheet "Section 2".

If these relationships are not satisfied, cells in this spreadsheet will be highlighted in orange.

[PLEASE REFER TO NOTES AND DEFINITIONS](#)

TOTAL		
Gross Premiums	Premiums Ceded	Net Written Premium
9%	23%	10%

9% 23% 10%

Section 5.2: Business Written in the Reporting Country (Premium Written by Classes of Non-Life Insurance)

Country:	Honduras	Currency :	HNL
Year:	2016	Units :	Millions

Error Formats:

Invalid Data
Invalid Total on Rows
Invalid Total on Columns
Inconsistent Data
Inconsistent Data with "Section 2"

Note 1: Figures should include the non-life business of composite enterprises (if applicable).

	DIRECT BUSINESS (in millions of national currency units)			REINSURANCE ACCEPTED			TOTAL		
	Gross Premiums	Premiums Ceded	Net Written Premiums	Gross Premiums	Premiums Ceded	Net Written Premiums	Gross Premiums	Premiums Ceded	Net Written Premiums
1. Motor Vehicle Insurance	1389.10	319.29	1069.81	0.46	0.00	0.00	1389.10	319.29	1069.81
2. Marine, Aviation And Other Transport Insurance	170.57	65.89	104.68	0.00	0.00	0.00	170.57	65.89	104.68
3. Freight Insurance	12.00	7.56	4.44	0.00	0.00	0.00	12.00	7.56	4.44
4. Fire And Other Property Damage Insurance	1805.54	1327.00	478.54	0.01	0.00	0.00	1805.54	1327.00	478.54
5. Pecuniary Loss Insurance	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6. General Liability Insurance	92.46	67.75	24.71		0.00	0.00	92.46	67.75	24.71
7. Accident And Health	1893.38	765.61	1127.77	0.00	0.00	0.00	1893.38	765.61	1127.77
<i>Of which: Health</i>			0.00	0.00	0.00	0.00			0.00
8. Other Non-Life Insurance	516.80	252.05	264.75	0.02	0.00	0.00	516.80	252.05	264.75
9. Treaty Reinsurance	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10. TOTAL Non-Life Insurance	5636.99	2669.29	3247.93	0.48	0.00	0.00	5636.99	2669.29	3247.93

Note 2:

Please make sure that:

- cell E23 in this spreadsheet is equal to the sum of cells F28 and F31 from the spreadsheet "Section 2";
- cell H23 in this spreadsheet is equal to the sum of cells G28 and G31 from the spreadsheet "Section 2";
- cell K23 in this spreadsheet is equal to the sum of cells H28 and H31 from the spreadsheet "Section 2";
- cell L23 in this spreadsheet is equal to the sum of cells I28 and I31 from the spreadsheet "Section 2";
- cell M23 in this spreadsheet is equal to the sum of cells J28 and J31 from the spreadsheet "Section 2".

If these relationships are not satisfied, cells in this spreadsheet will be highlighted in orange.

[PLEASE REFER TO NOTES AND DEFINITIONS](#)

Section 6.1: Outstanding Figures of Investments by **Direct Insurers** in the Reporting Country

Country: **Honduras** Currency: **HNL**
 Year: **2016** Units: **Millions**
 Select the valuation method:

Note 1: Investment data should exclude assets linked to unit-linked products sold to policyholders.

Error Formats:

Invalid Data
Invalid Total on Rows
Invalid Total on Columns
Inconsistent Data

Note 2: For 'Composite', please provide, where possible, a breakdown of outstanding investments between life and non-life business. Where assets cannot be allocated to life or non-life business, please include them in the Total column (3).

	1. LIFE Amount Placed	2. NON-LIFE Amount Placed	COMPOSITE			TOTAL (1+2+3) Amount placed	1. LIFE Amount Placed
			3. TOTAL Amount Placed	LIFE Amount Placed	NON-LIFE Amount Placed		
1. Domestic Enterprises	Bonds issued by public and private sector	0.00	0.00	5,786.25	0.00	0.00	5,786.25
	Of which: Public sector	0.00	0.00	894.01	0.00	0.00	894.01
	Of which: Private sector	0.00	0.00	4,892.24	0.00	0.00	4,892.24
	Mortgage Loans	0.00	0.00	302.62	0.00	0.00	302.62
	Loans Other Than Mortgage Loans	0.00	0.00	48.35	0.00	0.00	48.35
	Shares	0.00	0.00	633.32	0.00	0.00	633.32
	Of which: Publicly traded shares	0.00	0.00	0.00	0.00	0.00	0.00
	Real Estate	0.00	0.00	249.75	0.00	0.00	249.75
	Other Investments	0.00	0.00	0.00	0.00	0.00	0.00
	TOTAL	0.00	0.00	7,020.29	0.00	0.00	7,020.29
	Net investment income	0.00	0.00	632.58	0.00	0.00	632.58
	Average nominal net investment return	0.00	0.00	8.88%	0.00	0.00	8.88%
	Of which: Foreign-controlled Undertakings	Bonds issued by public and private sector	0.00	0.00	2,395.56	0.00	0.00
Of which: Public sector		0.00	0.00	518.63	0.00	0.00	518.63
Of which: Private sector		0.00	0.00	1,876.93	0.00	0.00	1,876.93
Mortgage Loans		0.00	0.00	132.78	0.00	0.00	132.78
Loans Other Than Mortgage Loans		0.00	0.00	17.32	0.00	0.00	17.32
Shares		0.00	0.00	77.76	0.00	0.00	77.76
Of which: Publicly traded shares		0.00	0.00	0.00	0.00	0.00	0.00
Real Estate		0.00	0.00	67.09	0.00	0.00	67.09
Other Investments		0.00	0.00	0.00	0.00	0.00	0.00
TOTAL		0.00	0.00	2,690.51	0.00	0.00	2,690.51
Net investment income		0.00	0.00	229.51	0.00	0.00	229.51
Average nominal net investment return		0.00	0.00	8.53%	0.00	0.00	8.53%
2. Branches And Agencies Of Foreign Undertakings		Bonds issued by public and private sector	323.02	127.82	0.00	0.00	0.00
	Of which: Public sector	0.00	34.05	0.00	0.00	0.00	34.05
	Of which: Private sector	323.02	99.40	0.00	0.00	0.00	422.42
	Mortgage Loans	5.43	0.00	0.00	0.00	0.00	5.43
	Loans Other Than Mortgage Loans	2.79	0.00	0.00	0.00	0.00	2.79
	Shares	0.00	0.00	0.00	0.00	0.00	0.00
	Of which: Publicly traded shares	0.00	0.00	0.00	0.00	0.00	0.00
	Real Estate	21.63	4.12	0.00	0.00	0.00	25.75
	Other Investments	0.00	0.00	0.00	0.00	0.00	0.00
	TOTAL	352.87	131.94	0.00	0.00	0.00	484.81
	Net investment income	5.65	11.35	0.00	0.00	0.00	17.00
	Average nominal net investment return	1.60%	8.60%	0.00%	0.00	0.00	10.20%

11%
-100%
46%
-28%
-96%
263%
-6%
-91%
-90%

Calculation method for average nominal net investment return (%):

PLEASE REFER TO NOTES AND DEFINITIONS

Section 6.2: Outstanding Investments by **Direct Insurers** in the Reporting Country (All Enterprises)

Country:	Honduras	Currency :	HNL
Year:	2016	Units :	Millions

Note 1: Investment data should exclude assets linked to unit-linked products sold to policyholders.

Note 2: For "**Composite**", please provide, where possible, a breakdown of outstanding investments between life and non-life business. Where assets cannot be allocated to life or non-life business, please include them in the Total column (3).

Error Formats:

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Inconsistent Data with "Section 6.1"

			1. LIFE	2. NON-LIFE	COMPOSITE			TOTAL (1+2+3)	1. LIFE
			Amount Placed	Amount Placed	3. TOTAL	LIFE	NON-LIFE	Amount placed	Amount Placed
			Amount Placed	Amount Placed	Amount Placed	Amount Placed	Amount Placed	Amount placed	Amount Placed
All Undertakings	Bonds issued by public and private sector	Domestic	0.00	0.00	5,786.25	0.00	0.00	5,786.25	
		Foreign	323.02	127.82	0.00	0.00	0.00	450.84	11%
		TOTAL	323.02	127.82	5,786.25	0.00	0.00	6,237.09	11%
	Of which: Public sector	Domestic	0.00	0.00	894.01	0.00	0.00	894.01	
		Foreign	0.00	34.05	0.00	0.00	0.00	34.05	-100%
		TOTAL	0.00	34.05	894.01	0.00	0.00	928.06	-100%
	Of which: Private sector	Domestic	0.00	0.00	4,892.24	0.00	0.00	4,892.24	
		Foreign	323.02	99.40	0.00	0.00	0.00	422.42	46%
		TOTAL	323.02	99.40	4,892.24	0.00	0.00	5,314.66	46%
	Mortgage Loans	Domestic	0.00	0.00	302.62	0.00	0.00	302.62	-100%
		Foreign	5.43	0.00	0.00	0.00	0.00	5.43	
		TOTAL	5.43	0.00	302.62	0.00	0.00	308.05	-28%
	Loans Other Than Mortgage Loans	Domestic	0.00	0.00	48.35	0.00	0.00	48.35	-100%
		Foreign	2.79	0.00	0.00	0.00	0.00	2.79	
		TOTAL	2.79	0.00	48.35	0.00	0.00	51.14	-96%
	Shares	Domestic	0.00	0.00	633.32	0.00	0.00	633.32	
		Foreign	0.00	0.00	0.00	0.00	0.00	0.00	
		TOTAL	0.00	0.00	633.32	0.00	0.00	633.32	
	Of which: Publicly traded shares	Domestic	0.00	0.00	0.00	0.00	0.00	0.00	
		Foreign	0.00	0.00	0.00	0.00	0.00	0.00	
		TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	
	Real Estate	Domestic	0.00	0.00	249.75	0.00	0.00	249.75	-100%
		Foreign	21.63	4.12	0.00	0.00	0.00	25.75	
		TOTAL	21.63	4.12	249.75	0.00	0.00	275.50	263%
Other Investments	Domestic	0.00	0.00	0.00	0.00	0.00	0.00		
	Foreign	0.00	0.00	0.00	0.00	0.00	0.00		
	TOTAL	0.00	0.00	0.00	0.00	0.00	0.00		
Total	Domestic	0.00	0.00	7,020.29	0.00	0.00	7,020.29	-100%	
	Foreign	352.87	131.94	0.00	0.00	0.00	484.81	21%	
	TOTAL	352.87	131.94	7,020.29	0.00	0.00	7,505.10	-6%	

Note 3: Please make sure that the row "TOTAL" for each asset class of this spreadsheet is equal to the sum of the related rows for "1. Domestic Enterprises" and "2. Branches And Agencies Of Foreign Undertakings" from the spreadsheet "Section 6.1". If this relationship is not satisfied, the related cell in this spreadsheet will be highlighted in orange.

[PLEASE REFER TO NOTES AND DEFINITIONS](#)

Section 6.3: Outstanding Investments by **Reinsurers** in the Reporting CountryCountry:
Year:Honduras
2016Currency :
Units :HNL
Millions

Select the valuation method:



Error Formats:

Invalid Data
Invalid Total on Rows
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Inconsistent Data

Note 1: Investment data should exclude assets linked to unit-linked products sold to policyholders.
Note 2: For "Composite", please provide, where possible, a breakdown of outstanding investments between life and non-life business. Where assets cannot be allocated to life or non-life business, please include them in the Total column (3).

		1. LIFE	2. NON-LIFE	COMPOSITE			TOTAL (1+2+3)
		Amount Placed	Amount Placed	3. TOTAL Amount Placed	LIFE Amount Placed	NON-LIFE Amount Placed	Amount placed
1. Domestic Enterprises	Bonds issued by public and private sector	ND	ND	ND	ND	ND	ND
	<i>Of which: Public sector</i>	ND	ND	ND	ND	ND	ND
	<i>Of which: Private sector</i>	ND	ND	ND	ND	ND	ND
	Mortgage Loans	ND	ND	ND	ND	ND	ND
	Loans Other Than Mortgage Loans	ND	ND	ND	ND	ND	ND
	Shares	ND	ND	ND	ND	ND	ND
	<i>Of which: Publicly traded shares</i>	ND	ND	ND	ND	ND	ND
	Real Estate	ND	ND	ND	ND	ND	ND
	Other Investments	ND	ND	ND	ND	ND	ND
	TOTAL	ND	ND	ND	ND	ND	ND
	Net investment income	ND	ND	ND	ND	ND	ND
Average nominal net investment return	ND	ND	ND	ND	ND	ND	
<i>Of which: Foreign-controlled Undertakings</i>	Bonds issued by public and private sector	ND	ND	ND	ND	ND	ND
	<i>Of which: Public sector</i>	ND	ND	ND	ND	ND	ND
	<i>Of which: Private sector</i>	ND	ND	ND	ND	ND	ND
	Mortgage Loans	ND	ND	ND	ND	ND	ND
	Loans Other Than Mortgage Loans	ND	ND	ND	ND	ND	ND
	Shares	ND	ND	ND	ND	ND	ND
	<i>Of which: Publicly traded shares</i>	ND	ND	ND	ND	ND	ND
	Real Estate	ND	ND	ND	ND	ND	ND
	Other Investments	ND	ND	ND	ND	ND	ND
	TOTAL	ND	ND	ND	ND	ND	ND
	Net investment income	ND	ND	ND	ND	ND	ND
Average nominal net investment return	ND	ND	ND	ND	ND	ND	
2. Branches And Agencies Of Foreign Undertakings	Bonds issued by public and private sector	ND	ND	ND	ND	ND	ND
	<i>Of which: Public sector</i>	ND	ND	ND	ND	ND	ND
	<i>Of which: Private sector</i>	ND	ND	ND	ND	ND	ND
	Mortgage Loans	ND	ND	ND	ND	ND	ND
	Loans Other Than Mortgage Loans	ND	ND	ND	ND	ND	ND
	Shares	ND	ND	ND	ND	ND	ND
	<i>Of which: Publicly traded shares</i>	ND	ND	ND	ND	ND	ND
	Real Estate	ND	ND	ND	ND	ND	ND
	Other Investments	ND	ND	ND	ND	ND	ND
	TOTAL	ND	ND	ND	ND	ND	ND
	Net investment income	ND	ND	ND	ND	ND	ND
Average nominal net investment return	ND	ND	ND	ND	ND	ND	

[PLEASE REFER TO NOTES AND DEFINITIONS](#)

Calculation method for average nominal net investment return:

Section 6.4: Outstanding Investments by **Reinsurers** in the Reporting Country (All Enterprises)

Country:	Honduras	Currency :	HNL
Year:	2016	Units :	Millions

Error Formats:

Invalid Data
Invalid Total on Rows
Invalid Total on Columns
Inconsistent Data
Inconsistent Data with "Section 6.3"

Note 1: Investment data should exclude assets linked to unit-linked products sold to policyholders.

Note 2: For "**Composite**", please provide, where possible, a breakdown of outstanding investments between life and non-life business. Where assets cannot be allocated to life or non-life business, please include them in the Total column (3).

			1. LIFE	2. NON-LIFE	COMPOSITE			TOTAL (1+2+3)
			Amount Placed	Amount Placed	3. TOTAL Amount Placed	LIFE Amount Placed	NON-LIFE Amount Placed	Amount placed
All Undertakings	Bonds issued by public and private sector	Domestic	ND	ND	ND	ND	ND	ND
		Foreign	ND	ND	ND	ND	ND	ND
		TOTAL	ND	ND	ND	ND	ND	ND
	Of which: Public sector	Domestic	ND	ND	ND	ND	ND	ND
		Foreign	ND	ND	ND	ND	ND	ND
		TOTAL	ND	ND	ND	ND	ND	ND
	Of which: Private sector	Domestic	ND	ND	ND	ND	ND	ND
		Foreign	ND	ND	ND	ND	ND	ND
		TOTAL	ND	ND	ND	ND	ND	ND
	Mortgage Loans	Domestic	ND	ND	ND	ND	ND	ND
		Foreign	ND	ND	ND	ND	ND	ND
		TOTAL	ND	ND	ND	ND	ND	ND
	Loans Other Than Mortgage Loans	Domestic	ND	ND	ND	ND	ND	ND
		Foreign	ND	ND	ND	ND	ND	ND
		TOTAL	ND	ND	ND	ND	ND	ND
	Shares	Domestic	ND	ND	ND	ND	ND	ND
		Foreign	ND	ND	ND	ND	ND	ND
		TOTAL	ND	ND	ND	ND	ND	ND
	Of which: Publicly traded shares	Domestic	ND	ND	ND	ND	ND	ND
		Foreign	ND	ND	ND	ND	ND	ND
		TOTAL	ND	ND	ND	ND	ND	ND
	Real Estate	Domestic	ND	ND	ND	ND	ND	ND
		Foreign	ND	ND	ND	ND	ND	ND
		TOTAL	ND	ND	ND	ND	ND	ND
	Other Investments	Domestic	ND	ND	ND	ND	ND	ND
		Foreign	ND	ND	ND	ND	ND	ND
		TOTAL	ND	ND	ND	ND	ND	ND
	Total	Domestic	ND	ND	ND	ND	ND	ND
Foreign		ND	ND	ND	ND	ND	ND	
TOTAL		ND	ND	ND	ND	ND	ND	

Note 3: Please make sure that the row "TOTAL" for each asset class of this spreadsheet is equal to the sum of the related rows for "1. Domestic Enterprises" and "2. Branches And Agencies Of Foreign Undertakings" from the spreadsheet "Section 6.3". If this relationship is not satisfied, the related cell in this spreadsheet will be highlighted in orange.

[PLEASE REFER TO NOTES AND DEFINITIONS](#)

Section 7: Gross Claims Payments in the Reporting Country

Country: **Honduras** Currency : **HNL**
 Year: **2016** Units : **Millions**

Error Formats:

Invalid Data		GROSS CLAIMS PAYMENTS (in millions of national currency units)		
Invalid Total on Rows				
Invalid Total on Columns				
Inconsistent Data				
Inconsistent Data with "Section 10.1" and "Section 10.2"				
1. Domestic Undertakings	Life	0.00	0.00	0.00
	Non-Life	0.00	0.00	0.00
	Composite	3,380.43	0.00	3,380.43
	Of which: Life	950.25	0.00	950.25
	Of which: Non-Life	2,430.18	0.00	2,430.18
<i>Of which:</i> Foreign-controlled Undertakings	Life	0.00	0.00	0.00
	Non-Life	0.00	0.00	0.00
	Composite	1,458.41	0.00	1,458.41
	Of which: Life	454.69	0.00	454.69
	Of which: Non-Life	1,003.72	0.00	1,003.72
2. Branches And Agencies Of Foreign Undertakings	Life	370.03	0.00	370.03
	Non-Life	161.43	0.00	161.43
	Composite	0.00	0.00	0.00
	Of which: Life	0.00	0.00	0.00
	Of which: Non-Life	0.00	0.00	0.00
TOTAL (=1+2)	Life	370.03	0.00	370.03
	Non-Life	161.43	0.00	161.43
	Composite	3,380.43	0.00	3,380.43
	Of which: Life	950.25	0.00	950.25
	Of which: Non-Life	2,430.18	0.00	2,430.18

Note: Please make sure that the values of cells H28 to H32 in this spreadsheet are equal to the sum of the related cells pertaining to Gross claims payments in the spreadsheets "Section 10.1" and "Section 10.2". If this relationship is not satisfied, the cell in this spreadsheet will be highlighted in orange.

Section 8: Gross Operating Expenses in the Reporting Country

Country: **Honduras** Currency : **HNL**
 Year: **2016** Units : **Millions**

Error Formats:

Invalid Data		GROSS OPERATING EXPENSES (in millions of national currency units)		
Invalid Total on Rows				
Invalid Total on Columns				
Inconsistent Data				
Inconsistent Data with "Section 10.1" and "Section 10.2"				
1. Domestic Undertakings	Life	0.0	0.00	0.00
	Non-Life	0.00	0.00	0.00
	Composite	1544.64	0.00	1544.64
	Of which: Life	693.33	0.00	693.33
	Of which: Non-Life	851.31	0.00	851.31
<i>Of which:</i> Foreign-controlled Undertakings	Life	0.00	0.00	0.00
	Non-Life	0.00	0.00	0.00
	Composite	313.56	0.00	313.56
	Of which: Life	130.60	0.00	130.60
	Of which: Non-Life	182.96	0.00	182.96
2. Branches And Agencies Of Foreign Undertakings	Life	38.07	0.00	38.07
	Non-Life	93.00	0.00	93.00
	Composite	0.00	0.00	0.00
	Of which: Life	0.00	0.00	0.00
	Of which: Non-Life	0.00	0.00	0.00
TOTAL (=1+2)	Life	38.07	0.00	38.07
	Non-Life	93.00	0.00	93.00
	Composite	1544.64	0.00	1544.64
	Of which: Life	693.33	0.00	693.33
	Of which: Non-Life	851.31	0.00	851.31

Note: Please make sure that the values of cells H28 to H32 in this spreadsheet are equal to the sum of the related cells pertaining to Gross operating expenses in the spreadsheets "Section 10.1" and "Section 10.2". If this relationship is not satisfied, the cell in this spreadsheet will be highlighted in orange.

Section 9: Commissions in the Reporting Country

Country: **Honduras** Currency : **HNL**
 Year: **2016** Units : **Millions**

Error Formats:

Invalid Data		COMMISSIONS (in millions of national currency units)		
Invalid Total on Rows				
Invalid Total on Columns				
Inconsistent Data				
Inconsistent Data with "Section 10.1" a0.00 "Section 10.2"				
1. Domestic U0.00ertakings	Life	0.00	0.00	0.00
	Non-Life	0.00	0.00	0.00
	Composite	720.15	0.00	720.15
	Of which: Life	278.59	0.00	278.59
	Of which: Non-Life	441.56	0.00	441.56
Of which: Foreign-controlled U0.00ertakings	Life	0.00	0.00	0.00
	Non-Life	0.00	0.00	0.00
	Composite	299.72	0.00	299.72
	Of which: Life	171.90	0.00	171.90
	Of which: Non-Life	127.82	0.00	127.82
2. Branches A0.00 Agencies Of Foreign U0.00ertakings	Life	34.41	0.00	34.41
	Non-Life	46.82	0.00	46.82
	Composite	0.00	0.00	0.00
	Of which: Life	0.00	0.00	0.00
	Of which: Non-Life	0.00	0.00	0.00
TOTAL (=1+2)	Life	34.41	0.00	34.41
	Non-Life	46.82	0.00	46.82
	Composite	720.15	0.00	720.15
	Of which: Life	278.59	0.00	278.59
	Of which: Non-Life	441.56	0.00	441.56

Note: Please make sure that the values of cells H28 to H32 in this spreadsheet are equal to the sum of the related cells pertaining to Commissions in the spreadsheets "Section 10.1" a0.00 "Section 10.2". If this relationship is not satisfied, the cell in this spreadsheet will be highlighted in orange.

Section 10.1: Balance Sheet and Income Statement of **Direct Insurers** in the Reporting Cour

Country:	Honduras	Currency:	HNL
Year	2016	Units:	Millions

Note: For items with a (*), please provide a breakdown for composite enterprises between life and non-life business if available: this breakdown permits the calculation of the loss, expense, and combined ratios.

Error Formats:

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		BALANCE SHEET AND INCOME	BALANCE SHEET AND INCOME
Available solvency capital	Life	130.33	0.0%
	Non-Life	70.00	0.0%
	Composite	1,378.92	0.0%
Minimum required capital	Life	70.00	0.0%
	Non-Life	70.00	0.0%
	Composite	140.00	0.0%
Supervisory solvency target ratio for capital (%) (if publicly known or disclosed)	Life	100%	-60.0%
	Non-Life	100%	-5.7%
	Composite	100%	-55.6%
Gross claims paid	Life	370.03	-10.5%
	Non-Life	161.43	490.2%
	Composite*	3,380.43	-2.6%
	Of which: Life	950.25	0.5%
	Of which: Non-Life	2,430.18	-3.8%
Outstanding claims provision (changes)	Life	73.79	2.4%
	Non-Life	141.10	874.3%
	Composite*	1,143.77	-14.0%
	Of which: Life	23.11	-29.1%
	Of which: Non-Life	1,120.66	-13.6%
Gross operating expenses	Life	38.07	-85.0%
	Non-Life	93.00	-12.9%
	Composite*	1,544.64	-24.6%
	Of which: Life	693.33	8.0%
	Of which: Non-Life	851.31	-39.5%
Commissions	Life	34.41	-41.5%
	Non-Life	46.82	103.0%
	Composite*	720.15	-9.9%
	Of which: Life	278.59	-4.7%
	Of which: Non-Life	441.56	-12.9%
Total assets	Life	2,119.83	11.7%
	Non-Life	356.07	56.4%
	Composite	12,434.59	10.3%
Gross technical provisions	Life	1,512.65	13.0%
	Non-Life	39.77	4.9%
	Composite	3,253.68	9.5%
Of which: Unit-linked	Life	0.00	
	Non-Life	0.00	
	Composite	0.00	
Shareholder equity	Life	0.00	
	Non-Life	0.00	
	Composite	0.00	
Net income	Life	53.75	-15.4%
	Non-Life	8.57	-22.8%
	Composite	990.47	19.2%

PLEASE REFER TO NOTES AND DEFINITIONS

Please indicate the calculation method for the solvency requirement and comments (if any) on the computation of available capital:

Please describe what gross operating expenses include:

Other comments:

Section 10.2: Balance Sheet and Income Statement of **Reinsurers** in the Reporting Coun

Country:	Honduras	Currency:	HNL
Year	2016	Units:	Millions

Note: For items with a (*), please provide a breakdown for composite enterprises between life and non-life business if available: this breakdown permits the calculation of the loss, expense, and combined ratios.

Error Formats:

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		BALANCE SHEET AND INCOME
Available solvency capital	Life	ND
	Non-Life	ND
	Composite	ND
Minimum required capital	Life	ND
	Non-Life	ND
	Composite	ND
Supervisory solvency target ratio for capital (%) (if publicly known or disclosed)	Life	ND
	Non-Life	ND
	Composite	ND
Gross claims paid	Life	ND
	Non-Life	ND
	Composite*	ND
	Of which: Life	ND
	Of which: Non-Life	ND
Outstanding claims provision (changes)	Life	ND
	Non-Life	ND
	Composite*	ND
	Of which: Life	ND
	Of which: Non-Life	ND
Gross operating expenses	Life	ND
	Non-Life	ND
	Composite*	ND
	Of which: Life	ND
	Of which: Non-Life	ND
Commissions	Life	ND
	Non-Life	ND
	Composite*	ND
	Of which: Life	ND
	Of which: Non-Life	ND
Total assets	Life	ND
	Non-Life	ND
	Composite	ND
Gross technical provisions	Life	ND
	Non-Life	ND
	Composite	ND
<i>Of which:</i> Unit-linked	Life	ND
	Non-Life	ND
	Composite	ND
Shareholder equity	Life	ND
	Non-Life	ND
	Composite	ND
Net income	Life	ND
	Non-Life	ND
	Composite	ND

PLEASE REFER TO NOTES AND DEFINITIONS

Please indicate the calculation method for the solvency requirement and comments (if any) on the computation of available capital:

Please describe what gross operating expenses include: