

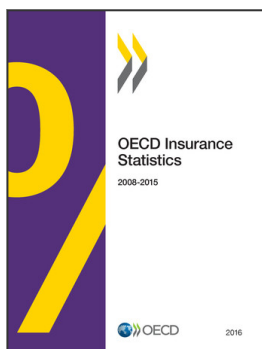
ANNEX B

Definitions of classes of non-life insurance

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

Classes	Definitions
1. Motor vehicle	<p><i>Land vehicles</i> (other than railway rolling stock): All damage to or loss of:</p> <ul style="list-style-type: none"> ● Land motor vehicles. ● Land vehicles other than motor vehicles. <p><i>Motor vehicle liability:</i> All liability arising out of the use of motor vehicles operating on land (including carrier's liability).</p>
2. Transport (including marine, aviation)	<p><i>Railway rolling stock and other transport:</i> All damage to or loss of railway rolling stock.</p> <p><i>Aircraft:</i> All damage to or loss of aircraft.</p> <p><i>Ships</i> (sea, lake, and river and canal vessels): All damage to or loss of:</p> <ul style="list-style-type: none"> ● River and canal vessels. ● Lake vessels. ● Sea vessels. <p><i>Liability for ships</i> (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).</p>
3. Freight	<p><i>Goods in transit</i> (including merchandise, baggage and all other goods): All damage to or loss of goods in transit or baggage, irrespective of the form of transport.</p>
4. Fire and other property damage	<p><i>Fire and natural forces:</i> All damage or loss of property (other than land vehicles, railways rolling stock, aircraft, ships and goods in transit) due to:</p> <ul style="list-style-type: none"> ● Fire. ● Explosion. ● Storm. ● Natural forces other than storm. ● Nuclear energy. ● Land subsidence. <p><i>Other damage to property:</i> All damage to or loss of property (other than land vehicles, railways 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.</p>
5. Pecuniary loss	<p><i>Credit</i></p> <ul style="list-style-type: none"> ● Insolvency (general). ● Export credit. ● Instalment credit. ● Mortgages. ● Agricultural credit. <p><i>Suretyship</i></p> <ul style="list-style-type: none"> ● Suretyship (direct). ● Suretyship (indirect).

Classes	Definitions
	<p><i>Miscellaneous financial loss</i></p> <ul style="list-style-type: none"> ● 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.
6. General liability	<p><i>General liability</i></p> <p>All liability other than motor vehicle liability, aircraft liability and liability for ships as defined above.</p>
7. Accident and sickness	<p><i>Accident</i> (including industrial injury and occupational diseases)</p> <ul style="list-style-type: none"> ● Fixed pecuniary benefits. ● Benefits in the nature of indemnity. ● Combinations of the two. ● Injury to passengers. <p><i>Sickness</i></p> <ul style="list-style-type: none"> ● Fixed pecuniary benefits. ● Benefits in the nature of indemnity. ● Combinations of the two.
8. Other non-life insurance	<p><i>Legal expenses</i></p> <p>Legal expenses and costs of litigation.</p> <p><i>Assistance</i></p> <p><i>Miscellaneous</i></p>
9. Treaty reinsurance	



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