

Brussels, 13 March 2024

## **Annex 5 to Circular NBB\_2024\_05**

### **Periodic questionnaires on the prevention of money laundering and terrorist financing**

*Questionnaire relating to life insurance activities*

#### Scope of application

*Financial institutions falling within the scope of Circular NBB\_2024\_05 that carry out the life insurance activities referred to in this questionnaire.*

Insurance products							
<p>Please indicate the activities that your company <b>effectively</b> carried out on 31 December of the reporting year (activities which your company is authorised to perform but which it does not actually perform should <b>not</b> be mentioned). Please distinguish between active and run-off portfolios.</p> <p><i>If your company does not offer any of the products listed, please enter the number "0" in answer to these questions.</i></p>	Products		Active portfolios		Run-off portfolios		
			Number of contracts	Corresponding amount of technical provisions	Number of contracts	Corresponding amount of technical provisions	
			C0010	C0020	C0030	C0040	
	R9230.	CLASS 21	[Not available] or [Number]	[Not available] or [Number]	[Not available] or [Number]	[Not available] or [Number]	
	R9240.	CLASS 22	[Not available] or [Number]	[Not available] or [Number]	[Not available] or [Number]	[Not available] or [Number]	
	R9250.	CLASS 23	[Not available] or [Number]	[Not available] or [Number]	[Not available] or [Number]	[Not available] or [Number]	
	R9260.	CLASS 24	[Not available] or [Number]	[Not available] or [Number]	[Not available] or [Number]	[Not available] or [Number]	
	R9270.	CLASS 25	[Not available] or [Number]	[Not available] or [Number]	[Not available] or [Number]	[Not available] or [Number]	
	R9280.	CLASS 26	[Not available] or [Number]	[Not available] or [Number]	[Not available] or [Number]	[Not available] or [Number]	
	R9290.	CLASS 27	[Not available] or [Number]	[Not available] or [Number]	[Not available] or [Number]	[Not available] or [Number]	
R9300.	CLASS 28	[Not available] or [Number]	[Not available] or [Number]	[Not available] or [Number]	[Not available] or [Number]		
R9310.	CLASS 29	[Not available] or [Number]	[Not available] or [Number]	[Not available] or [Number]	[Not available] or [Number]		
R9320.	CLASS 44	[Not available] or [Number]	[Not available] or [Number]	[Not available] or [Number]	[Not available] or [Number]		

New life insurance contracts		
Please indicate below the total number of <b>new</b> life insurance contracts issued by your company over the reporting year and the corresponding amount of technical provisions:		
▪ Total number of life insurance contracts issued over the reporting year:	R9330.	[Not available] or [Number]
▪ Corresponding amount of technical provisions:	R9340.	[Not available] or [Number]

Product sales by ML/FT risk group		
<p><i>Explanation: please answer the following questions taking into account Assuralia's Code of Conduct. If your company does not use the typology proposed by Assuralia to classify life insurance contracts by risk group, please answer these questions by matching as closely as possible the risk categories used by your company to those indicated below (insurance products posing a significant risk / insurance products posing a moderate risk / insurance products posing a low risk).</i></p>		
Please indicate if your company offers or has offered the following products (run-off portfolios):		
▪ Life insurance products classified by Assuralia as posing a <b>significant risk</b>	R9350.	[Yes] / [No]

▪ Life insurance products classified by Assuralia as posing a <b>moderate risk</b>	R9360.	[Yes] / [No]
▪ Life insurance products classified by Assuralia as posing a <b>low risk</b>	R9370.	[Yes] / [No]

### Volume of life insurance policies by ML/FT risk group

*Note: Please answer the following questions taking into Assuralia's Code of Conduct. If your company does not use the typology proposed by Assuralia to classify life insurance contracts by risk group, please answer these questions by matching as closely as possible the risk categories used by your company to those indicated below (insurance products posing a significant risk / insurance products posing a moderate risk / insurance products posing a low risk).*

Number of “ <b>significant risk</b> ” contracts:	R9380.	[Not available] or [Number]
Corresponding amount of technical provisions:	R9390.	[Not available] or [Number]
Number of “ <b>moderate risk</b> ” contracts:	R9400.	[Not available] or [Number]
Corresponding amount of technical provisions:	R9410.	[Not available] or [Number]
Number of “ <b>low risk</b> ” contracts:	R9420.	[Not available] or [Number]
Corresponding amount of technical provisions:	R9430.	[Not available] or [Number]

### Sales of life insurance products – numerical data

*Note: Please answer the questions below taking into account Assuralia's product typology.*

Please indicate, for the total number of life insurance contracts (as at 31 December of the reporting year), the number of contracts concluded per sales channel as well as the corresponding amount of technical provisions for contracts concluded through each channel.

▪ Number of contracts concluded through direct sales:	R9440.	[Not available] or [Number]
▪ Corresponding amount of technical provisions:	R9450.	[Not available] or [Number]
▪ Number of contracts concluded through insurance brokers:	R9460.	[Not available] or [Number]
▪ Corresponding amount of technical provisions:	R9470.	[Not available] or [Number]
▪ Number of contracts concluded through an insurance agent with the legal status of a credit institution or banking agent:	R9480.	[Not available] or [Number]
▪ Corresponding amount of technical provisions:	R9490.	[Not available] or [Number]
▪ Sales through insurance agents other than those with the legal status of credit institution or banking agent:	R9500.	[Not available] or [Number]
▪ Corresponding amount of technical provisions:	R9510.	[Not available] or [Number]

Please indicate, for life insurance contracts posing a **significant risk** (as at 31 December of the reporting year), the number of contracts concluded through each sales channel as well as the corresponding amount of technical provisions for contracts concluded through each channel.

▪ Number of contracts concluded through direct sales:	R9520.	[Not available] or [Number]
▪ Corresponding amount of technical provisions:	R9530.	[Not available] or [Number]
▪ Number of contracts concluded through insurance brokers:	R9540.	[Not available] or [Number]
▪ Corresponding amount of technical provisions:	R9550.	[Not available] or [Number]
▪ Number of contracts concluded through an insurance agent with the legal status of credit institution or banking agent:	R9560.	[Not available] or [Number]
▪ Corresponding amount of technical provisions:	R9570.	[Not available] or [Number]
▪ Sales through insurance agents other than those with the legal status of credit institution or banking agent:	R9580.	[Not available] or [Number]
▪ Corresponding amount of technical provisions:	R9590.	[Not available] or [Number]

### Mortgage activity

Please indicate the number of mortgage receivables recorded by your company on the assets side of its balance sheet, as well as the corresponding accounting value of these receivables (under BGAAP). If your company is not engaged in any mortgage activity, your answer to the following questions should be “0”.

▪ Number of mortgage receivables:	R9600.	[Not available] or [Number]
▪ Corresponding amount of these receivables (expressed in euros):	R9610.	[Not available] or [Number]

### Premiums received

Please indicate the total amount (expressed in euros) of premiums received over the reporting year for life insurance contracts (gross premium income and single premiums).	R9620.	[Not available] or [Number]
Please indicate the total amount (expressed in euros) received over the reporting year from foreign bank (or other) accounts.	R9630.	[Not available] or [Number]
Please indicate the total amount (expressed in euros) received over the reporting year from bank (or other) accounts located in a country listed in Annex 6.	R9640.	[Not available] or [Number]
Do your company’s internal procedures state that customers may only pay their premiums from an account held (partly) in their name? In other words, do your company’s internal procedures prohibit the payment of premiums for a customer by a third party, barring a number of well-defined exceptions (e.g. transfers from the accounts of minors)?	R9650.	[Yes] / [No]
If you answered “yes” to the preceding question, does your company also take concrete measures to ensure that premiums on behalf of customers are paid solely by customers themselves (e.g. by verifying whether the account numbers used to pay the premiums correspond with those provided by your customers, possibly on a sample basis)?	R9660.	[Yes] / [No] / [Not applicable]

Cash transactions		
Do your company's internal procedures allow premiums for life insurance contracts to be paid in cash (notes and coins)?	R9670.	[Yes] / [No]
What was the total amount (expressed in euros) of premiums received in cash (notes and coins) by your company over the reporting year? (If you answered "no" to the preceding question, your answer here should be "0".)	R9680.	[Not available] or [Number]

Capital , annuities and other sums paid out		
Please indicate the total amount paid out over the reporting year under the life insurance contracts issued by your company (payments to beneficiaries, refunds to policyholders, etc.).	R9690.	[Not available] or [Number]
Please indicate the total amount (expressed in euros) of the abovementioned payments made to bank (or other) accounts abroad.	R9700.	[Not available] or [Number]
Please indicate the total amount (expressed in euros) of the abovementioned payments made to bank (or other) accounts located in a country listed in Annex 6.	R9710.	[Not available] or [Number]

Significant disbursements		
Please indicate for how many life insurance contracts an initial premium or additional disbursement amounting to €100,000 or more was made over the reporting year and the total amount of these premiums or additional disbursements. <i>Note: This question only applies to premiums or amounts paid by the customer, not those originating from another insurer or a pension fund.</i>		
▪ Number of life insurance contracts:	R9720.	[Not available] or [Number]
▪ Total amount (expressed in euros):	R9730.	[Not available] or [Number]
Please indicate how many of the disbursements referred to in the preceding question related to life insurance contracts identified as posing a significant risk pursuant to Assuralia's Code of Conduct:		
▪ Number of life insurance contracts:	R9740.	[Not available] or [Number]
▪ Total amount (expressed in euros):	R9750.	[Not available] or [Number]

Significant payments		
With regard to life insurance contracts, please indicate how many single annuities of €250,000 or more your institution paid out over the reporting year and the total corresponding amount. <i>Note: This question refers only to amounts paid directly to the customer/beneficiary, thus not those paid to another insurance company or pension fund.</i>		
▪ Number of payments:	R9760.	[Not available] or [Number]

▪ Corresponding amount (expressed in euros):	R9770.	[Not available] or [Number]
Please indicate how many of the abovementioned payments related to life insurance contracts classified as posing a significant risk under Assuralia's Code of conduct.		
▪ Number of payments:	R9780.	[Not available] or [Number]
▪ Corresponding amount (expressed in euros):	R9790.	[Not available] or [Number]

### Surrenders and terminated contracts

Please indicate the number of life insurance contracts (as well as the total amount thereof) surrendered by customers over the reporting year. Only life insurance contracts surrendered within three years from conclusion with a value of €100,000 or more should be taken into account.

▪ Number of contracts surrendered:	R9800.	[Not available] or [Number]
▪ Total amount (expressed in euros):	R9810.	[Not available] or [Number]

Please indicate how many of the surrenders referred to in the preceding question pertained to life insurance contracts considered to pose a significant risk in accordance with Assuralia's Code of Conduct:

▪ Number of contracts surrendered:	R9820.	[Not available] or [Number]
▪ Total amount (expressed in euros):	R9830.	[Not available] or [Number]

Please indicate the number of life insurance contracts with a premium payment or refund of €5,000 or more that were terminated over the reporting year within the statutory notice period.

▪ Number of contracts terminated:	R9840.	[Not available] or [Number]
▪ Total amount (expressed in euros):	R9850.	[Not available] or [Number]

### Restrictive measures for AML/CFT reasons

In respect of how many business relationships did your company resort to restrictive measures other than termination of the business relationship over the reporting year, as it was unable to break off the relationship for reasons of public policy or overriding mandatory provisions or because doing so would have seriously and disproportionately harmed the customer?

R9860.

[Not available] or [Number]

How many of the abovementioned cases were notified to the Financial Intelligence Processing Unit (CTIF-CFI) (before or after adoption of the restrictive measures)?

R9870.

[Not available] or [Number]

### General remarks on completion of the questionnaires by institutions

As indicated in the methodology established by the Bank for answering these questionnaires (see the circular), institutions should, for each question, choose the option that best reflects their internal organisation. The Bank recognises that the options provided may not fully capture the situation within an institution. Therefore, when

selecting from among the available answers, it is important to choose the one that most accurately corresponds to the situation within your institution, so as to be able to subsequently justify this choice. General comments on the answers submitted on behalf of your institution can be left in the free text field below (limited to 2,000 characters). Please note that these comments will not be taken into account in the initial automated analysis of your institution's answers.

General comments (limited to 2,000 characters)	R9880.	[FREE TEXT, LIMITED TO 2,000 CHARACTERS]
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