



# Financial Sector (Collection of Data) (reporting standard) determination No. 109 of 2023

## Reporting Standard HRS 310.0 Statement of profit or loss and other comprehensive income

### *Financial Sector (Collection of Data) Act 2001*

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I, Michael Murphy, delegate of APRA, under paragraph 13(1)(a) of the *Financial Sector (Collection of Data) Act 2001* (the Act) and subsection 33(3) of the *Acts Interpretation Act 1901*, determine *Reporting Standard HRS 310.0 Statement of profit or loss and other comprehensive income*, in the form set out in the Schedule, which applies to the financial sector entities to the extent provided in paragraph 3 of the reporting standard.

Under section 15 of the Act, I declare that the reporting standard shall begin to apply to those financial sector entities on the day it is registered on the Federal Register of Legislation.

This instrument commences upon registration on the Federal Register of Legislation.

Dated: 26 May 2023

Michael Murphy  
General Manager - Chief Data Officer (Acting)  
Technology and Data Division

### **Interpretation**

In this Determination:

**APRA** means the Australian Prudential Regulation Authority.

**Federal Register of Legislation** means the register established under section 15A of the *Legislation Act 2003*.

**financial sector entity** has the meaning given by section 5 of the Act.

## **Schedule**

*Reporting Standard HRS 310.0 Statement of profit or loss and other comprehensive income* comprises the document commencing on the following page.



## Reporting Standard HRS 310.0

# Statement of profit or loss and other comprehensive income

### Objective of this Reporting Standard

This Reporting Standard sets out the requirements for the provision of information to APRA in relation to a private health insurer's profit or loss and other comprehensive income. It includes associated specific instructions.

#### Authority

1. This Reporting Standard is made under section 13 of the *Financial Sector (Collection of Data) Act 2001*.

#### Purpose

2. The information reported to APRA under this Reporting Standard is used by APRA for the purpose of prudential supervision including assessing compliance with capital standards.

#### Application and commencement

3. This Reporting Standard applies to all private health insurers. This Reporting Standard applies for reporting periods ending on or after 1 July 2023.

#### Information required

4. A private health insurer must provide APRA with the information required by this Reporting Standard for each reporting period.

#### Method of submission

5. The information required by this Reporting Standard must be given to APRA:
  - (a) in electronic format using an electronic method available on APRA's website; or
  - (b) by a method notified by APRA prior to submission.

## Reporting periods and due dates

6. Subject to paragraph 7, a private health insurer must provide the information required by this Reporting Standard:
  - (a) in respect of each calendar quarter (i.e. the periods ending 30 September, 31 December, 31 March and 30 June); and
  - (b) in respect of each year ending 30 June.
7. If, having regard to the particular circumstances of a private health insurer, APRA considers it necessary or desirable to obtain information more or less frequently than as provided by subparagraph 6(a) or 6(b), APRA may, by notice in writing, change the reporting periods, or specify reporting periods, for the particular private health insurer.
8. The information required by this Reporting Standard must be provided to APRA:
  - (a) in the case of quarterly information, within 28 calendar days after the end of the reporting period to which the information relates;
  - (b) in the case of annual information, by 30 September each year; or
  - (c) in the case of information provided in accordance with paragraph 7, within the time specified by notice in writing.
9. APRA may, in writing, grant a private health insurer an extension of a due date, in which case the new due date will be the date on the notice of extension.

*Note:* For the avoidance of doubt, if the due date for a particular reporting period falls on a day other than a usual business day, a private health insurer is nonetheless required to submit the information required no later than the due date.

## Quality control

10. All information provided by a private health insurer under this Reporting Standard must be subject to systems, processes and controls developed by the private health insurer for the internal review and authorisation of that information. It is the responsibility of the Board and senior management of the private health insurer to ensure that an appropriate set of policies and procedures for the authorisation of information submitted to APRA is in place.

## Annual audit requirements

11. The information submitted for the purposes of paragraph 8(b) is to be subject to external audit to ensure consistency with the private health insurer's statutory financial accounts and faithful application of the capital adequacy standards.
12. Audit certification and opinion must be provided to APRA by 30 September each year.
13. If a private health insurer received a qualified auditor's report for a health benefits fund, the general fund, or the private health insurer for the year previous to the year for which the report is provided, the report for the year for which the report is provided must state

whether the auditor has examined the issues identified and is satisfied that the private health insurer has taken the appropriate steps to rectify the matters raised in the previous report.

14. The auditor's report must:
  - (a) state details of the program adopted to carry out the audit; and
  - (b) include the name of, and be signed by, the auditor who takes responsibility for the accuracy of the report.

### Authorisation

15. A person who submits the information required under this Reporting Standard must be suitably authorised by an officer of the private health insurer.

### Variations

16. APRA may, in writing, vary the reporting requirements of this Reporting Standard in relation to a private health insurer.

### Interpretation

17. In this Reporting Standard:
  - (a) unless the contrary intention appears, words and expressions have the meanings given to them in *Prudential Standard HPS 001 Definitions* (HPS 001); and
  - (b) the following definitions are applicable:

*AASB* references relate to the Australian Accounting Standards made by the Australian Accounting Standards Board;

*APRA* means the Australian Prudential Regulation Authority established under the *Australian Prudential Regulation Authority Act 1998*;

*capital standards* means the prudential standards which relate to capital adequacy, as defined in HPS 001;

*general fund* has the same meaning as in HPS 001;

*health benefits fund* has the same meaning as in HPS 001;

*officer* has the same meaning as in the *Private Health Insurance (Prudential Supervision) Act 2015*;

*private health insurer* has the same meaning as in the *Private Health Insurance (Prudential Supervision) Act 2015*; and

*reporting period* means a period mentioned in paragraph 6 or, if applicable, paragraph 7.

18. Unless the contrary intention appears, a reference to an Act, Prudential Standard, Reporting Standard, Australian Accounting or Auditing Standard is a reference to the instrument as in force from time to time.

# Reporting Standard HRS 310.0

## Statement of profit or loss and other comprehensive income

### General instructions

These instructions assist completion of *Reporting Standard HRS 310.0 Statement of Profit or Loss and Other Comprehensive Income*, which collects information relating to the licensed insurer's profit or loss and other comprehensive income.

### Reporting tables

Tables described in this reporting standard list each of the data fields required to be reported. The data fields are listed sequentially in the column order that they will appear in the reported data set. Constraints on the data that can be reported for each field have also been provided.

### General accounting basis

Unless otherwise specifically stated, reporting insurers are to report in accordance with the relevant Australian Accounting Standards.

### References to Australian Accounting Standards

Each item reported under this Reporting Standard aligns with the Accounting Standards made by the Australian Accounting Standards Board (AASB). The applicable AASB references are specified with each item. AASB reference provides a written description of the accounting meaning of an IFRS Taxonomy element.

### IFRS taxonomy element reference

Each IFRS taxonomy element contains at least one cross-reference to an AASB Standard (that incorporates IFRS 17 Standards as issued and amended by the International Accounting Standards Board) and has a reference type that can be used to identify the source of that element. The IFRS Taxonomy uses the following element reference types:

- (a) disclosure—an element of this type depicts a presentation or disclosure requirement of an IFRS/AASB Standard;
- (b) example—an element of this type represents an example provided in an IFRS/AASB Standard or its accompanying materials; and
- (c) common practice—an element of this type reflects common reporting practice within IFRS/AASB financial statements. They are not specifically mentioned in IFRS/AASB Standards or their accompanying materials, but are consistent with IFRS/AASB Standards. They have been found to be frequently disclosed across a range of companies and accounting jurisdictions.

## Definitions

Terms highlighted in ***bold italics*** indicate that the definition is provided in these instructions.

## Specific instructions

### Reporting basis

Information in this Reporting Standard is to be completed by private health insurers for each reporting period on a private health insurer basis.

### Units of measurement

Report values in this Reporting Standard in whole Australian dollars (AUD).

Please disclose non-distinct investment components in *Reporting Standard HRS 320.0 Liability Roll Forwards* at:

- Part A: Liability Roll Forward 1, item 12: ‘Investment components and premium refunds’, item 18: ‘Claims and other expenses paid, including investment components’; and
  - Part B: Liability Roll Forward 1, item 9: ‘Investment components and premium refunds’
- as applicable (refer to AASB 17 paragraphs 103(c) and 105(a)(iii)).

Convert amounts denominated in foreign currency to AUD in accordance with *AASB 121 The Effects of Changes in Foreign Exchange Rates*.

### APRA product groups

The APRA product groups ***health insurance business (HIB)*** and ***health-related business (HRB)*** that apply for the reporting purpose are defined in HPS 001. ***Health benefits fund (HBF)*** and ***general fund*** are also defined in HPS 001.

***Direct business*** is any insurance business written / insurance contracts issued by the reporting insurer.

***Inwards reinsurance*** is any reinsurance business written / reinsurance contracts issued by the reporting insurer.

Each item reported under this Reporting Standard aligns with AASB Standards. The applicable AASB references are specified with each item.

### Columns for private health insurers

<b>Column 1</b>	Report the amount for the <b><i>HBF</i></b> by <b><i>HIB</i></b> .  This column does not apply to items 8 – 44 inclusive.
<b>Column 2</b>	Report the amount for the <b><i>HBF</i></b> by <b><i>HRB</i></b> .



	This column does not apply to items 8 – 44 inclusive.
<b>Column 3</b>	<p><i>Items 1 to 7 inclusive:</i></p> <p>Column 3 is a derived column for Items 1 to 7 inclusive, and is calculated as the sum of column 1 and column 2.</p> <p><i>Items 8 to 44 inclusive:</i></p> <p>Report the amount for the <b>HBF</b> for items 8 to 44 inclusive (excluding the derived items).</p>
<b>Column 4</b>	<p>Report the amount for the <b>general fund (GF)</b>.</p> <p>Report nil amounts if the private health insurer (PHI) does not have a <b>GF</b>.</p>
<b>Column 5</b>	Column 5, PHI, is a derived column and is calculated as the sum of column 3 and column 4.

## 1. Insurance revenue

<b>Item 1</b>	<p>Item 1, total insurance revenue, is a derived item and is calculated as the sum of item 1.1 and item 1.2.</p> <p>Report this item in accordance with AASB 101.82 (a) (ii) Disclosure, AASB 17.80 (a) and AASB 17.83.</p>
<b>Item 1.1</b>	Item 1.1, insurance revenue from direct business, is a derived item and is calculated as the sum of items 1.1.1 to 1.1.3 inclusive.
<b>Item 1.1.1</b>	<p><i>Column 1, Column 2 and Column 4:</i></p> <p>Report insurance revenue from direct business for contracts that existed at the transition date to which the entity has applied the modified retrospective approach.</p> <p><i>Column 3:</i></p> <p>Item 1.1.1 is a derived item and is calculated as the sum of column 1 and column 2.</p>
<b>Item 1.1.2</b>	<p><i>Column 1, Column 2 and Column 4:</i></p> <p>Report insurance revenue from direct business for contracts that existed at the transition date to which the entity has applied the fair value approach.</p> <p><i>Column 3:</i></p> <p>Item 1.1.2 is a derived item and is calculated as the sum of column 1 and column 2.</p>

<b>Item 1.1.3</b>	<p><i>Column 1, Column 2 and Column 4:</i></p> <p>Report insurance revenue from direct business for all other contracts.</p> <p><i>Column 3:</i></p> <p>Item 1.1.3 is a derived item and is calculated as the sum of column 1 and column 2.</p>
<b>Item 1.2</b>	<p>Item 1.2 insurance revenue from inwards reinsurance business is a derived item and is calculated as the sum of items 1.2.1 to 1.2.3 inclusive.</p>
<b>Item 1.2.1</b>	<p><i>Column 1, Column 2 and Column 4:</i></p> <p>Report insurance revenue from inwards reinsurance business for contracts that existed at the transition date to which the entity has applied the modified retrospective approach.</p> <p><i>Column 3:</i></p> <p>Item 1.2.1 is a derived item and is calculated as the sum of column 1 and column 2.</p>
<b>Item 1.2.2</b>	<p><i>Column 1, Column 2 and Column 4:</i></p> <p>Report insurance revenue from inwards reinsurance business for contracts that existed at the transition date to which the entity has applied the fair value approach.</p> <p><i>Column 3:</i></p> <p>Item 1.2.2 is a derived item and is calculated as the sum of column 1 and column 2.</p>
<b>Item 1.2.3</b>	<p><i>Column 1, Column 2 and Column 4:</i></p> <p>Report insurance revenue from inwards reinsurance business for all other contracts.</p> <p><i>Column 3:</i></p> <p>Item 1.2.3 is a derived item and is calculated as the sum of column 1 and column 2.</p>

## 2. Insurance service expense

<b>Item 2</b>	<p>Item 2, total insurance service expense, is a derived item calculated as the sum of item 2.1 and item 2.2.</p> <p>Report this item in accordance with AASB 101.82 (ab) Disclosure, AASB 17.80 (a) and AASB 17.84.</p>
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<b>Item 2.1</b>	Item 2.1, insurance service expense from direct business, is a derived item and is calculated as the sum of items 2.1.1 to 2.1.6 inclusive.
<b>Item 2.1.1</b>	<p><i>Column 1, Column 2 and Column 4:</i></p> <p>Report incurred claims from direct business. The amount reported at this item is net of Risk Equalisation Special Account (RESA) recoveries/payments.</p> <p><i>Column 3:</i></p> <p>Item 2.1.1 is a derived item and is calculated as the sum of column 1 and column 2.</p>
<b>Item 2.1.2</b>	<p><i>Column 1, Column 2 and Column 4:</i></p> <p>Report other insurance service expenses from direct business.</p> <p>Report insurance acquisition cash flows that have been recognised as expenses when incurred under AASB 17.59(a) at this item.</p> <p><i>Column 3:</i></p> <p>Item 2.1.2 is a derived item and is calculated as the sum of column 1 and column 2.</p>
<b>Item 2.1.3</b>	<p><i>Column 1, Column 2 and Column 4:</i></p> <p>Report amortisation of insurance acquisition cash flows from direct business.</p> <p><i>Column 3:</i></p> <p>Item 2.1.3 is a derived item and is calculated as the sum of column 1 and column 2.</p>
<b>Item 2.1.4</b>	<p><i>Column 1, Column 2 and Column 4:</i></p> <p>Report losses and reversal of losses on onerous contracts from direct business.</p> <p>Report this item in accordance with AASB 17.47-52.</p> <p><i>Column 3:</i></p> <p>Item 2.1.4 is a derived item and is calculated as the sum of column 1 and column 2.</p>
<b>Item 2.1.5</b>	<p><i>Column 1, Column 2 and Column 4:</i></p> <p>Report changes that relate to past service: changes to liabilities for incurred claims from direct business.</p>

	<p>Report this item in accordance with AASB 17.103 (b) (iii) Disclosure.</p> <p><i>Column 3:</i></p> <p>Item 2.1.5 is a derived item and is calculated as the sum of column 1 and column 2.</p>
<b>Item 2.1.6</b>	<p><i>Column 1, Column 2 and Column 4:</i></p> <p>Report impairment losses/reversals on assets for insurance acquisition cash flows from direct business.</p> <p>Report this item in accordance with AASB 17 Appendix A, AASB 17.28B, AASB 17.28E and AASB 17.28F. APRA has interpreted this item to form part of insurance service expense.</p> <p><i>Column 3:</i></p> <p>Item 2.1.6 is a derived item and is calculated as the sum of column 1 and column 2.</p>
<b>Item 2.2</b>	<p>Item 2.2, insurance service expenses from inwards reinsurance, is a derived item and is calculated as the sum of items 2.2.1 to 2.2.6 inclusive.</p>
<b>Item 2.2.1</b>	<p><i>Column 1, Column 2 and Column 4:</i></p> <p>Report incurred claims from inwards reinsurance.</p> <p><i>Column 3:</i></p> <p>Item 2.2.1 is a derived item and is calculated as the sum of column 1 and column 2.</p>
<b>Item 2.2.2</b>	<p><i>Column 1, Column 2 and Column 4:</i></p> <p>Report other insurance service expenses from inwards reinsurance.</p> <p>Report insurance acquisition cash flows that have been recognised as expenses when incurred under AASB 17.59 (a) at this item.</p> <p><i>Column 3:</i></p> <p>Item 2.2.2 is a derived item and is calculated as the sum of column 1 and column 2.</p>
<b>Item 2.2.3</b>	<p><i>Column 1, Column 2 and Column 4:</i></p> <p>Report amortisation of insurance acquisition cash flows from inwards reinsurance.</p> <p><i>Column 3:</i></p>

	Item 2.2.3 is a derived item and is calculated as the sum of column 1 and column 2.
<b>Item 2.2.4</b>	<p><i>Column 1, Column 2 and Column 4:</i></p> <p>Report losses and reversal of losses on onerous contracts from inwards reinsurance.</p> <p>Report this item in accordance with AASB 17.47-52.</p> <p><i>Column 3:</i></p> <p>Item 2.2.4 is a derived item and is calculated as the sum of column 1 and column 2.</p>
<b>Item 2.2.5</b>	<p><i>Column 1, Column 2 and Column 4:</i></p> <p>Report changes that relate to past service: changes to liabilities for incurred claims from inwards reinsurance.</p> <p>Report this item in accordance with AASB 17.103 (b) (iii) Disclosure.</p> <p><i>Column 3:</i></p> <p>Item 2.2.5 is a derived item and is calculated as the sum of column 1 and column 2.</p>
<b>Item 2.2.6</b>	<p><i>Column 1, Column 2 and Column 4:</i></p> <p>Report impairment losses/reversals on assets for insurance acquisition cash flows from inwards reinsurance.</p> <p>Report this item in accordance with AASB 17 Appendix A, AASB 17.28B, AASB 17.28E and AASB 17.28F. APRA has interpreted this item to form part of insurance service expense.</p> <p><i>Column 3:</i></p> <p>Item 2.2.6 is a derived item and is calculated as the sum of column 1 and column 2.</p>

### 3. Insurance service result before reinsurance contracts held

<b>Item 3</b>	Item 3, insurance service result before reinsurance contracts held, is a derived item and is calculated as the sum of item 1 and item 2.
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### 4. Allocation of reinsurance premiums

<b>Item 4</b>	<p><i>Column 1, Column 2 and Column 4:</i></p> <p>Report allocation of reinsurance premiums.</p>
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	<p>It is requested that the entity present this item separately from amounts recoverable from reinsurers reported at item 5.</p> <p>Report this item in accordance with AASB 17.86.</p> <p><i>Column 3:</i></p> <p>Item 4 is a derived item and is calculated as the sum of column 1 and column 2.</p>
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## 5. Amounts recoverable from reinsurers

<b>Item 5</b>	<p><i>Column 1, Column 2 and Column 4:</i></p> <p>Report amounts recoverable from reinsurers. Include at this item reversals of recoveries of losses from the reinsurance contracts determined in accordance with AASB 17.66B for reinsurance contracts held.</p> <p>Report this item in accordance with AASB 17.86.</p> <p>The amount reported at this item should reconcile to item 8 Amounts recoverable from reinsurers reported in <i>Reporting Standard HRS 320.0 Liability Roll Forwards, at Part B: Reinsurance contracts held (outwards reinsurance by cedant/retrocedent) Liability Roll Forward 1 – Reconciliation of the remaining coverage and incurred claims</i> (HRS 320.0, Part B RF1).</p> <p><i>Column 3:</i></p> <p>Item 5 is a derived item and is calculated as the sum of column 1 and column 2.</p>
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## 6. Net expense from reinsurance contracts held

<b>Item 6</b>	<p>Item 6, net expense from reinsurance contracts held, is a derived item and is calculated as the sum of item 4 and item 5. This item can be a net income or net expense.</p> <p>Report this item in accordance with AASB 17 Appendix A, AASB 101.82 (ac), AASB 17.82 and AASB 17.86.</p>
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## 7. Insurance service result

<b>Item 7</b>	<p>Item 7, insurance service result, is a derived item and is calculated as the sum of item 3 and item 6.</p> <p>Report this item in accordance with AASB 17.80 (a).</p>
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## 8. Interest revenue calculated using the effective interest method

<b>Item 8</b>	<p>Report interest revenue calculated using the effective interest method.</p> <p>Report this item in accordance with AASB 101.82 (a) (i) and AASB 9 Appendix A.</p> <p>This item only needs to be reported in Column 3 and Column 4.</p>
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### 9. Other interest and similar income

<b>Item 9</b>	<p>Report other interest and similar income. Include income that is not reported at item 8 and items 10 to 16.</p> <p>This item only needs to be reported in Column 3 and Column 4.</p>
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### 10. Net gains/losses on financial assets at fair value through profit or loss

<b>Item 10</b>	<p>Report net gains/losses on financial assets at fair value through profit or loss.</p> <p>Report this item in accordance with AASB 132.11 and AASB 7.20 (a) (i).</p> <p>This item only needs to be reported in Column 3 and Column 4.</p>
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### 11. Net gains/losses on derecognition of financial assets measured at fair value through other comprehensive income

<b>Item 11</b>	<p>Report net gains or losses on derecognition of financial assets measured at fair value through other comprehensive income.</p> <p>Report this item in accordance with AASB 132.11 and AASB 7.20 (a) (viii).</p> <p>This item only needs to be reported in Column 3 and Column 4.</p>
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### 12. Net gains/(losses) on derecognition of financial assets measured at amortised cost

<b>Item 12</b>	<p>Report net gains/(losses) on derecognition of financial assets measured at amortised cost.</p> <p>Report this item in accordance with AASB 132.11 and AASB 101.82 (aa).</p> <p>This item only needs to be reported in Column 3 and Column 4.</p>
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### 13. Impairment loss on financial assets

<b>Item 13</b>	<p>Report impairment loss on financial assets.</p> <p>Report this item in accordance with AASB 9 Appendix A, AASB 132.11</p>
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	and AASB 101.82 (ba).  This item only needs to be reported in Column 3 and Column 4.
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**14. Net gains from fair value adjustments to investment properties**

<b>Item 14</b>	Report net gains from fair value adjustments to investment properties.  Report this item in accordance with AASB 140.5 and AASB 140.76 (d).  This item only needs to be reported in Column 3 and Column 4.
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**15. Net foreign exchange income / expense**

<b>Item 15</b>	Report net foreign exchange income or expense.  Report this item in accordance with AASB 121.52 (a) Common practice.  This item only needs to be reported in Column 3 and Column 4.
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**16. Total investment result**

<b>Item 16</b>	Item 16, total investment result, is a derived item and is calculated as the sum of items 8 to 15 inclusive.
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**17. Insurance finance expenses for insurance contracts issued**

<b>Item 17</b>	Report insurance finance expenses for insurance contracts issued. This item can be a net income or net expense.  Report this item in accordance with AASB 17.87 and AASB 17 Appendix A.  This item only needs to be reported in Column 3 and Column 4.
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**18. Reinsurance finance income for reinsurance contracts held**

<b>Item 18</b>	Report reinsurance finance income for reinsurance contracts held. This item can be a net income or net expense.  Report this item in accordance with AASB 17.82 and AASB 17 Appendix A.  Insurers shall disclose the Effect of changes in non-performance risk of reinsurers as reported in HRS 320.0 Part B RF1, item 14 at this line item.  This item only needs to be reported in Column 3 and Column 4.
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**19. Net insurance financial result through profit or loss**



<b>Item 19</b>	Item 19 is a derived item and is calculated as the sum of item 17 and item 18. This item can be a net income or net expense.
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## 20. Asset management services revenue

<b>Item 20</b>	<p>Report asset management services revenue. This includes revenue from investment management services accounted for in accordance with AASB 15.</p> <p>Report this item in accordance with AASB 15.113 (a) Disclosure and AASB 15.114 Disclosure.</p> <p>This item only needs to be reported in Column 3 and Column 4.</p>
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## 21. Share of profit/loss of associates and joint ventures accounted for using the equity method

<b>Item 21</b>	<p>Report the share of profit or loss of associates and joint ventures accounted for using the equity method.</p> <p>Report this item in accordance with AASB 101.82 (c) and AASB 128.3.</p> <p>This item only needs to be reported in Column 3 and Column 4.</p>
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## 22. Profit/loss from non-current assets and disposal groups classified as held for sale and not qualifying as discontinued operations

<b>Item 22</b>	<p>Report the profit or loss from non-current assets and disposal groups classified as held for sale and not qualifying as discontinued operations.</p> <p>This item only needs to be reported in Column 3 and Column 4.</p>
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## 23. Impairment loss for goodwill

<b>Item 23</b>	<p>Report impairment loss for goodwill.</p> <p>Report this item in accordance with AASB 138.8, AASB 3 Appendix A and AASB 3.B67 (d).</p> <p>This item only needs to be reported in Column 3 and Column 4.</p>
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## 24. Other income

<b>Item 24</b>	<p>Report other income that is not reported elsewhere in the Reporting Standard; including income from contracts outside the scope of AASB 17 (including <i>AASB 15 Revenue from Contracts with Customers</i>) under this item. Revenue from investment management services is to be reported at item 21.</p>
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	This item only needs to be reported in Column 3 and Column 4.
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**25. Other finance costs**

<b>Item 25</b>	<p>Report other finance costs.</p> <p>Report this item in accordance with AASB 101.82 (b) and includes the interest expense on lease liabilities (based on AASB 16.49 and AASB 16.53 (b)).</p> <p>This item only needs to be reported in Column 3 and Column 4.</p>
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**26. Other expenses**

<b>Item 26</b>	<p>Report other expenses. Additionally, include expenses from contracts outside the scope of AASB 17 under this item.</p> <p>This item only needs to be reported in Column 3 and Column 4.</p>
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**27. Profit/loss from continuing operations before tax**

<b>Item 27</b>	<p>Item 27 is a derived item and is calculated as the sum of items 7, 16, and items 19 to 26 inclusive.</p> <p>Report this item in accordance with AASB 101.81A (a) Disclosure.</p>
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**28. Income tax expense from continuing operations**

<b>Item 28</b>	<p>Report income tax expense from continuing operations.</p> <p>Report this item in accordance with AASB 101.82 (d) and AASB 112.77.</p> <p>This item only needs to be reported in Column 3 and Column 4.</p>
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**29. Profit/loss for the year from continuing operations after income tax**

<b>Item 29</b>	<p>Item 29 profit/loss for the year from continuing operations after income tax is a derived item and is calculated as the sum of item 27 and item 28.</p> <p>Report this item in accordance with AASB 101.81A.</p>
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**30. Profit/loss from discontinued operations after income tax**

<b>Item 30</b>	<p>Report profit or loss from discontinued operations after income tax.</p> <p>Report this item in accordance with AASB 101.82 (ea).</p> <p>This item only needs to be reported in Column 3 and Column 4.</p>
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**31. Profit (loss) after income tax attributable to members of the company**

<b>Item 31</b>	<p>Item 31 profit (loss) after income tax attributable to members of the company is a derived item and is calculated as the sum of item 29 and item 30.</p> <p>Report this item in accordance with AASB 101.81B (a) (ii).</p>
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**Other comprehensive income*****Items that may be reclassified to profit or loss in subsequent periods***

Report this item in accordance with AASB 101.82A (a) (ii).

**32. Change in fair value of financial assets at fair value through other comprehensive income**

<b>Item 32</b>	<p>Report change in fair value of financial assets at fair value through other comprehensive income.</p> <p>This item only needs to be reported in Column 3 and Column 4.</p> <p>Report this item in accordance with AASB 13 Appendix A, AASB 132.11 and AASB 7.20 (a) (viii).</p>
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**33. Amount reclassified to profit or loss**

<b>Item 33</b>	<p>Report amount reclassified to profit or loss.</p> <p>Report this item in accordance with AASB 7.20 (a) (viii).</p> <p>This item only needs to be reported in Column 3 and Column 4.</p>
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**34. Insurance finance expenses for insurance contracts issued**

<b>Item 34</b>	<p>Report insurance finance expenses for insurance contracts issued. This item can be a net income or net expense.</p> <p>Report this item in accordance with AASB 17.90 and AASB 17 Appendix A.</p> <p>This item only needs to be reported in Column 3 and Column 4.</p>
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**35. Reinsurance finance income for reinsurance contracts held**

<b>Item 35</b>	<p>Report reinsurance finance income for reinsurance contracts held. This item can be a net income or net expense.</p> <p>Report this item in accordance with AASB 17.82, AASB 17.90 and AASB 17 Appendix A.</p>
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	This item only needs to be reported in Column 3 and Column 4.
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### 36. Net insurance financial result through other comprehensive income

<b>Item 36</b>	Item 36 is a derived item and is calculated as the sum of item 34 and item 35. This item can be a net income or net expense.
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### 37. Share of other comprehensive income of associates and joint ventures accounted for using the equity method

<b>Item 37</b>	Report the share of other comprehensive income of associates and joint ventures accounted for using the equity method.  Report this item in accordance with AASB 101.82A (b) (ii).  This item only needs to be reported in Column 3 and Column 4.
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### 38. Income tax relating to items that will be reclassified

<b>Item 38</b>	Report income tax relating to items that will be reclassified.  Report this item in accordance with AASB 101.91.  This item only needs to be reported in Column 3 and Column 4.
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#### ***Items that will not be reclassified to profit or loss***

Report this item in accordance with AASB 101.82A (a) (i).

### 39. Revaluation of land and buildings

<b>Item 39</b>	Report revaluation of land and buildings.  Report this item in accordance with AASB 116.39.  This item only needs to be reported in Column 3 and Column 4.
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### 40. Share of other comprehensive income of associates and joint ventures accounted for using the equity method

<b>Item 40</b>	Report share of other comprehensive income of associates and joint ventures accounted for using the equity method.  Report this item in accordance with AASB 101.82A (b) (i) and AASB 128.3.  This item only needs to be reported in Column 3 and Column 4.
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### 41. Remeasurements of post-employment benefit obligations, before tax

<b>Item 41</b>	<p>Report remeasurements of post-employment benefit obligations, before tax.</p> <p>Report this item in accordance with AASB 119.120 (c).</p> <p>This item only needs to be reported in Column 3 and Column 4.</p>
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**42. Income tax relating to items that will not be reclassified**

<b>Item 42</b>	<p>Report income tax relating to items that will not be reclassified.</p> <p>Report this item in accordance with AASB 101.91.</p> <p>This item only needs to be reported in Column 3 and Column 4.</p>
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**43. Total other comprehensive income**

<b>Item 43</b>	<p>Item 43 total other comprehensive income is a derived item and is calculated as the sum of item 32, 33, and items 36 to 42 inclusive.</p> <p>Report this item in accordance with AASB 101.81A (b).</p>
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**44. Total comprehensive income**

<b>Item 44</b>	<p>Item 44 total comprehensive income is a derived item and is calculated as the sum of item 31 and item 43.</p> <p>Report this item in accordance with AASB 101.81A (c).</p>
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