# Classes of Business

## 1. Short-term Insurance: Personal Lines

### Subclasses

1. **Personal lines: Accident and health policy**
2. **Personal lines: Liability policy**
3. **Personal lines: Miscellaneous policy**
4. **Personal lines: Motor policy**
5. **Personal lines: Property policy**
6. **Personal lines: Transportation policy**
7. **Personal lines: Short-term reinsurance policy**

## 2. Short-term Insurance: Commercial Lines

1. **Commercial lines: Accident and health policy**
2. **Commercial lines: Engineering policy**
3. **Commercial lines: Guarantee policy**
4. **Commercial lines: Liability policy**
5. **Commercial lines: Miscellaneous policy**
6. **Commercial lines: Motor policy**
7. **Commercial lines: Property policy**
8. **Commercial lines: Transportation policy**
9. **Commercial lines: Short-term reinsurance policy**

## 3. Long-term Insurance

### Subclasses

1. **Assistance policy**
2. **Life risk policy**
3. **Life investment, policy**
4. **Fund policy**
5. **Sinking fund policy**
6. **Long-term reinsurance policy**

## 4. Pension Fund Benefits

## 5. Short-term Long-term Deposits

## 6. Structured Deposits

## 7. Investments

1. **Shares**
2. **Money market instruments**
3. **Debentures and securitised debt**
4. **Bonds**
5. **Derivative instruments, warrants, certificates or other instruments**
6. **Securities and Instruments**
7. **Participatory interests in one or more collective Investment Scheme**
8. **Participatory interest in a hedge fund**
9. **Retail Pension Benefits**

## 8. Forex Investments

## 9. Health Services Benefits