

<b>Comments Template on Draft proposal for Quantitative Reporting Templates</b>		<b>Deadline</b> <b>20 January 2012</b> <b>12:00 CET</b>
Name of Company:	<b>UNESPA – Association of Spanish Insurers</b>	
Introductory remarks	<p>UNESPA (Association of Spanish Insurers and Reinsurers) appreciates the opportunity to analyze and comment on <i>Consultation Paper 9 on on the proposal on Quantitative Reporting Templates</i>.</p> <p>UNESPA is the representative body of more than 250 private insurers and reinsurers that stand for approximately the 96% of Spanish insurance market. Spanish Insurers and reinsurers generate premium income of more than € 55 bn, directly employ 60.000 people and invest more than € 400 bn in the economy.</p> <p>The comments expresed in this response represent the UNESPA´s views at this stage of the project. As our develops, these views may evolve depending in particular, on other elements of the framework which are not yet fixed.</p>	
Disclosure of comments:	Please indicate if your comments should be treated as confidential:	Public
	<p>Please follow the following instructions for filling in the template:</p> <ul style="list-style-type: none"> <li>⇒ <u>Do not change the numbering</u> in the column “reference”; if you change numbering, your comment cannot be processed by our IT tool</li> <li>⇒ Leave the last column <u>empty</u>.</li> <li>⇒ Please fill in your comment in the relevant row. If you have <u>no comment</u> on a paragraph or a cell, keep the row <u>empty</u>.</li> <li>⇒ Our IT tool does not allow processing of comments which do not refer to the specific numbers below. <ul style="list-style-type: none"> <li>○ Certain rows represent a group of cells with similar information (ex : TP</li> </ul> </li> </ul>	

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<ul style="list-style-type: none"> <li>- E3- cells A17-A31-J16 for a given triangle in TP-E3)</li> <li>o Cells that refer to formulas are not mentioned in specific rows; in case you have comments on formulas, please make them in the cell "general" for the given template</li> <li>o In spreadsheets &amp; LOGs, certain cell number may seem like they are missing (ex : going directly from cell B1 to cell B3); this is normal, as they may refer to a previously existing cell that has been deleted during informal consultations, and cell numberings have not been changed for interal consistency purposes</li> <li>o If your comment refers to multiple cells or paragraphs, please insert your comment at the first relevant paragraph and mention in your comment to which other cells or paragraphs this also applies.</li> <li>o If your comment refers to subparagraphs or specific cells within a group, please indicate this in the comment itself.</li> </ul> <p><b>Please send the completed template, in Word Format, to <a href="mailto:cp009@eiopa.europa.eu">cp009@eiopa.europa.eu</a>. Our IT tool does not allow processing of any other formats.</b></p> <p>The numbering of the paragraphs refers to this Consultation Paper, the numbering of cells refers to the <u>accompanying spreadsheets and LOGs</u>, the reference to "General", "Purpose", etc. refers to <u>summary documents</u>.</p>	

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<b>Reference</b>	<b>Comment</b>	
General Comment	<p>UNESPA, as a member of the Comité Européen des Assurances (CEA) has taken part in all CEA documents linked with this project and firmly supports the CEA position on this matter. Our comments should be considered together with the European industry position.</p> <p>However in addition to the CEA comments, we would like to highlight the following issues:</p> <p><b>Pure reinsurers</b></p> <p>Reinsurance activity has special characteristics that sometimes affect to reinsurers' information availability, which impacts directly on reporting framework. EIOPA should be fully aware of:</p> <ul style="list-style-type: none"> <li>1) The reporting requirements for reinsurers being properly aligned with reinsurers' BAU (Business as usual).</li> <li>2) Not creating an excessive workload that could potentially undermine European undertakings' competitiveness in a global market.</li> </ul> <p>Along this document we have been adding the problems detected in the templates related to the reinsurance activity.</p> <p><b>Groups widely located in third countries</b></p> <p>The high granularity of these templates arises a special problem for groups widely located in third countries.</p> <p>A full-group platform would demand material adaptations in group structure and</p>	

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	<p>workflows, and a generous data testing period.</p> <p>Regarding the data processing for the platform, is precisely this data feed the more time-consuming phase of the reporting process, leaving little room for calculations consolidation and aggregation, plus final results validation (be aware of the fact that this consolidation/validation process is made by several sub-processes at different levels, so it must begin way before the final reporting date).</p> <p>Consequently, some sort of simplifications or approximations should be permitted when filling the QRT.</p>	
3.1		
3.2		
3.3		
3.4		
3.5		
3.6		
4.1	<p>EIOPA should clarify; how the transitional measures in Solvency II framework on equivalence are going to be taken in account in the field of reporting; and what will be, if any, the role of colleges of supervisors in this field, providing that the solution adopted does guarantee a level playing field.</p> <p>The lack of proper clarifications in this question, actually, difficults a final assessment on the scope of the reporting obligations.</p>	

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4.2			
4.3			
4.4			
4.5			
4.6			
4.7			
4.8			
4.9			
4.10			
4.11			
Technical Annex (only for inconsistencies)			
BS-C1 – General			
BS-C1 – Purpose			
BS-C1 – Benefits			
BS-C1 – Costs			
BS-C1 – Groups			
BS-C1 – Materiality			
BS-C1 - Disclosure			
BS-C1 – Frequency			
BS-C1 – cell AS1			
BS-C1- cell AS24			

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BS-C1- cell A2			
BS-C1- cell AS2			
BS-C1- cell A26			
BS-C1- cell AS26			
BS-C1- cell A25B			
BS-C1- cell AS25B			
BS-C1- cell A3			
BS-C1- cell AS3			
BS-C1- cell A5			
BS-C1- cell AS5			
BS-C1- cell A6			
BS-C1- cell AS6			
BS-C1- cell A7			
BS-C1- cell AS7			
BS-C1- cell A7A			
BS-C1- cell AS7A			
BS-C1- cell A8			
BS-C1- cell AS8			
BS-C1- cell A8A			
BS-C1- cell AS8A			
BS-C1- cell A8C			
BS-C1- cell AS8C			
BS-C1- cell A8D			
BS-C1- cell AS8D			
BS-C1- cell AS9			
BS-C1- cell AS9A			

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BS-C1- cell AS9B			
BS-C1- cell AS9C			
BS-C1- cell AS9D			
BS-C1- cell AS9E			
BS-C1- cell AS9F			
BS-C1- cell A10A			
BS-C1- cell AS10A			
BS-C1- cell A10B			
BS-C1- cell AS10B			
BS-C1- cell A14			
BS-C1- cell AS14			
BS-C1- cell A11			
BS-C1- cell AS11			
BS-C1- cell A12			
BS-C1- cell AS12			
BS-C1- cell A14A			
BS-C1- cell AS14A			
BS-C1- cell A17			
BS-C1- cell AS17			
BS-C1- cell A18			
BS-C1- cell AS18			
BS-C1- cell A18A			
BS-C1- cell AS18A			
BS-C1- cell A19			
BS-C1- cell AS19			
BS-C1- cell A19A			

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BS-C1- cell AS19A			
BS-C1- cell A13			
BS-C1- cell AS13			
BS-C1- cell A21			
BS-C1- cell AS21			
BS-C1- cell A20			
BS-C1- cell AS20			
BS-C1- cell A23			
BS-C1- cell AS23			
BS-C1- cell A27			
BS-C1- cell AS27			
BS-C1- cell A29			
BS-C1- cell AS29			
BS-C1- cell LS1			
BS-C1- cell L1A			
BS-C1- cell L2			
BS-C1- cell L3			
BS-C1- cell LS4			
BS-C1- cell L4A			
BS-C1- cell L5			
BS-C1- cell L6			
BS-C1- cell LS6B			
BS-C1- cell L6C			
BS-C1- cell L6D			
BS-C1- cell L6E			
BS-C1- cell LS7			

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BS-C1- cell L7A			
BS-C1- cell L8			
BS-C1- cell L9			
BS-C1- cell LS10			
BS-C1- cell L10A			
BS-C1- cell L11			
BS-C1- cell L12			
BS-C1- cell L23			
BS-C1- cell L18			
BS-C1- cell LS18			
BS-C1- cell L22			
BS-C1- cell LS22			
BS-C1- cell L13			
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BS-C1- cell L15A			
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BS-C1- cell L15B			
BS-C1- cell LS15B			

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BS-C1- cell L15C			
BS-C1- cell LS15C			
BS-C1- cell L15D			
BS-C1- cell LS15D			
BS-C1- cell L25			
BS-C1- cell LS25			
BS-C1- cell L26			
BS-C1B – General			
BS-C1B – Purpose			
BS-C1B – Benefits			
BS-C1B – Costs			
BS-C1B – Groups			
BS-C1B – Materiality			
BS-C1B - Disclosure			
BS-C1B – Frequency			
BS-C1B- cell A2			
BS-C1B- cell A3A			
BS-C1B- cell A3C			
BS-C1B- cell B3C			
BS-C1B- cell C3C			
BS-C1B- cell D3C			
BS-C1B- cell A3B			
BS-C1B- cell B3B			
BS-C1B- cell A10			

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BS-C1B- cell B10		
BS-C1B- cell A12A		
BS-C1B- cell B12A		
BS-C1B- cell A13		
BS-C1B- cell B13		
BS-C1B- cell A13A		
BS-C1B- cell B13A		
BS-C1B- cell A14		
BS-C1B- cell B14		
BS-C1B- cell A15A		
BS-C1B- cell B15A		
BS-C1B- cell A17		
BS-C1B- cell B17		
BS-C1B- cell A17A		
BS-C1B- cell B17A		
BS-C1B- cell A18		
BS-C1B- cell A5		
BS-C1B- cell A9A		
BS-C1B- cell A9B		
BS-C1B- cell B9B		
BS-C1B- cell C9B		
BS-C1B- cell A19		
BS-C1B- cell B19		
BS-C1D – General	It is common among reinurers that a 90% threshold would force them to report information in more than 10 different currencies. Because of that, they understand that information is asked on a best effort basis or suggest a different materiality approach	

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	(for example, currencies representing at least a X% of the business).  In order to inform the currency of the underlying asset or liability, usually reinsurers depend on their clients. Several multi-country reinsurance programs are formulated in USD or EUR, but underlying risks are formulated in local currencies. It is the same in the case of retrocession programs.	
BS-C1D – Purpose		
BS-C1D – Benefits		
BS-C1D – Costs	Because of the wide range of currencies currently used, reinsurers could face huge costs derived from this template.	
BS-C1D – Groups		
BS-C1D – Materiality		
BS-C1D - Disclosure		
BS-C1D – Frequency		
BS-C1D- cell A1		
BS-C1D- cell B1		
BS-C1D- cell C1		
BS-C1D- cell D1		
BS-C1D- cell E1		
BS-C1D- cell A3		
BS-C1D- cell A4		
BS-C1D- cell A5		
BS-C1D- cell A5A		

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BS-C1D- cell A6			
BS-C1D- cell A7			
BS-C1D- cell A8			
BS-C1D- cell A9			
BS-C1D- cell A10			
BS-C1D- cell A11			
BS-C1D- cell A12			
BS-C1D- cell A13			
BS-C1D- cell A14			
BS-C1D- cell A16			
Country - K1- General			
Country - K1- Purpose			
Country - K1- Benefits			
Country - K1- Costs			
Country - K1- Groups			
Country - K1- Materiality			
Country - K1- Disclosure			
Country - K1- Frequency			
Country - K1- cell A1			
Country - K1- cell A2			
Country - K1- cell A3			
Country - K1- cell A4			
Country - K1- cell C1			
Country - K1- cell C2			
Country - K1- cell C3			
Country - K1- cell C4			

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Country - K1- cell E1		
Country - K1- cell E2		
Country - K1- cell E3		
Country - K1- cell E4		
Country - K1- cell H1	In the reinsurance practice it is usual no to have this information, that is known only by their ceding clients.	
Country - K1- cell H2		
Country - K1- cell H3		
Country - K1- cell H1A	Comments to cell H1 apply here.	
Country - K1- cell H2A		
Country - K1- cell H3A		
Cover - A1A & Q- General		
Cover - A1A & Q- Purpose		
Cover - A1A & Q- Benefits		
Cover - A1A & Q- Costs		
Cover - A1A & Q- Groups		
Cover - A1A & Q- Materiality		
Cover - A1A & Q- Disclosure		
Cover - A1A & Q- Frequency		
Cover - A1A- cell A1		
Cover - A1A- cell A2		
Cover - A1A- cell A3		
Cover - A1A- cell A4		

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Cover - A1A- cell A5		
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Cover - A1A- cell A9		
Cover - A1A- cell A10		
Cover - A1A- cell A11		
Cover - A1A- cell A12		
Cover - A1A- cell A19		
Cover - A1A- cell A20		
Cover - A1A- cell A21		
Cover - A1A- cell A22		
Cover - A1A- cell A23		
Cover - A1A- cell B1		
Cover - A1A- cell B2		
Cover - A1A- cell C1		
Cover - A1A- cell A1A		
Cover - A1A- cell B1A		
Cover - A1A- cell C1A		
Cover - A1A- cell E1		
Cover - A1A- cell F1		
Cover - A1A- cell G1		
Cover - A1A- cell E1A		
Cover - A1A- cell F1A		
Cover - A1A- cell G1A		
Cover - A1A- cell E1B		

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Cover - A1A- cell F1B			
Cover - A1A- cell G1B			
Cover - A1A- cell E1C			
Cover - A1A- cell F1C			
Cover - A1A- cell G1C			
Cover - A1A- cell E1D			
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Cover - A1A- cell J1			
Cover - A1A- cell I11A			

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Cover - A1A- cell J1A		
Cover - A1A- cell L1		
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Cover - A1A- cell L1A		
Cover - A1A- cell M1A		
Cover - A1A- cell O1		
Cover - A1A- cell P1		
Cover - A1A- cell O1A		
Cover - A1A- cell P1A		
Cover - A1A- cell O1B		
Cover - A1A- cell P1B		
Cover - A1A- cell O1C		
Cover - A1A- cell P1C		
Cover - A1Q- cell A1		
Cover - A1Q- cell A2		
Cover - A1Q- cell A3		
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Cover - A1Q- cell A5		
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Cover - A1Q- cell A12		
Cover - A1Q- cell A19		

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Cover - A1Q- cell A20			
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Cover - A1Q- cell A23			
Cover - A1Q- cell B1			
Cover - A1Q- cell B2			
Cover - A1Q- cell C1			
Cover - A1Q- cell E1			
Cover - A1Q- cell F1			
Cover - A1Q- cell G1			
Cover - A1Q- cell E1Z			
Cover - A1Q- cell F1Z			
Cover - A1Q- cell G1Z			
Cover - A1Q- cell I1			
Cover - A1Q- cell I2			
Cover - A1Q- cell I3			
Cover - A1Q- cell I3A			
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Cover - A1Q- cell I11			

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Cover - A1Q- cell L1			
Cover - A1Q- cell M1			
Cover - A1Q- cell L1Z			
Cover - A1Q- cell M1Z			
OF - B1A & B1Q – General			
OF - B1A & B1Q – Purpose			
OF - B1A & B1Q – Benefits			
OF - B1A & B1Q – Costs			
OF - B1A & B1Q – Groups			
OF - B1A & B1Q – Materiality			
OF - B1A & B1Q - Disclosure			
OF - B1A & B1Q – Frequency			
OF - B1A- cell C1A			
OF - B1A- cell B5			
OF - B1A- cell C5			
OF - B1A- cell D5			
OF - B1A- cell B6			
OF - B1A- cell B10			
OF - B1A- cell C10			
OF - B1A- cell D10			
OF - B1A- cell B11			
OF - B1A- cell C11			
OF - B1A- cell B14			
OF - B1A- cell C14			

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OF - B1A- cell B17			
OF - B1A- cell C17			
OF - B1A- cell D17			
OF - B1A- cell B18			
OF - B1A- cell C18			
OF - B1A- cell D18			
OF - B1A- cell D14			
OF - B1A- cell D11			
OF - B1A- cell D15			
OF - B1A- cell B25			
OF - B1A- cell B30			
OF - B1A- cell B31			
OF - B1A- cell C33			
OF - B1A- cell C34			
OF - B1A- cell C35			
OF - B1A- cell D35			
OF - B1A- cell C36			
OF - B1A- cell D36			
OF - B1A- cell C37			
OF - B1A- cell C38			
OF - B1A- cell D38			
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OF - B1A- cell D40			
OF - B1A- cell C41			
OF - B1A- cell D41			

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OF - B1A- cell C42			
OF - B1A- cell D42			
OF - B1A- cell A45			
OF - B1A- cell A45A			
OF - B1A- cell A45B			
OF - B1A- cell B60			
OF - B1A- cell C60			
OF - B1A- cell B61			
OF - B1A- cell C61			
OF - B1A- cell B62			
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OF - B1A- cell C74			

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OF - B1A- cell D74			
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OF - B1A- cell F74			
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OF - B1A- cell C75			
OF - B1A- cell D75			
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OF - B1A- cell H77.1			
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OF - B1A- cell F81			
OF - B1A- cell B83			

<b>Comments Template on Draft proposal for Quantitative Reporting Templates</b>			<b>Deadline</b> <b>20 January 2012</b> <b>12:00 CET</b>
OF - B1A- cell C83			
OF - B1A- cell D83			
OF - B1A- cell B84			
OF - B1A- cell C84			
OF - B1A- cell D84			
OF - B1A- cell B85			
OF - B1A- cell C85			
OF - B1A- cell D85			
OF - B1A- cell A87.1			
OF - B1A- cell B87.1			
OF - B1A- cell C87.1			
OF - B1A- cell D87.1			
OF - B1A- cell E87.1			
OF - B1A- cell F87.1			
OF - B1A- cell G87.1			
OF - B1A- cell H87.1			
OF - B1A- cell I87.1			
OF - B1A- cell J87.1			
OF - B1A- cell K87.1			
OF - B1A- cell L87.1			
OF - B1A- cell M87.1			
OF - B1A- cell N87.1			
OF - B1A- cell A87.n			
OF - B1A- cell B87.n			
OF - B1A- cell C87.n			
OF - B1A- cell D87.n			

<b>Comments Template on Draft proposal for Quantitative Reporting Templates</b>			<b>Deadline</b> <b>20 January 2012</b> <b>12:00 CET</b>
OF - B1A- cell E87.n			
OF - B1A- cell F87.n			
OF - B1A- cell G87.n			
OF - B1A- cell H87.n			
OF - B1A- cell I87.n			
OF - B1A- cell J87.n			
OF - B1A- cell K87.n			
OF - B1A- cell L87.n			
OF - B1A- cell M87.n			
OF - B1A- cell N87.n			
OF - B1A- cell B88			
OF - B1A- cell C88			
OF - B1A- cell B89			
OF - B1A- cell B90			
OF - B1A- cell C90			
OF - B1A- cell B92			
OF - B1A- cell C92			
OF - B1A- cell D92			
OF - B1A- cell E92			
OF - B1A- cell F92			
OF - B1A- cell B93			
OF - B1A- cell C93			
OF - B1A- cell D93			
OF - B1A- cell E93			
OF - B1A- cell F93			
OF - B1A- cell B94			

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OF - B1A- cell C94			
OF - B1A- cell D94			
OF - B1A- cell E94			
OF - B1A- cell F94			
OF - B1A- cell B96			
OF - B1A- cell C96			
OF - B1A- cell D96			
OF - B1A- cell E96			
OF - B1A- cell B97			
OF - B1A- cell C97			
OF - B1A- cell D97			
OF - B1A- cell E97			
OF - B1A- cell B98			
OF - B1A- cell C98			
OF - B1A- cell D98			
OF - B1A- cell E98			
OF - B1A- cell A100.1			
OF - B1A- cell B100.1			
OF - B1A- cell C100.1			
OF - B1A- cell D100.1			
OF - B1A- cell E100.1			
OF - B1A- cell F100.1			
OF - B1A- cell G100.1			
OF - B1A- cell H100.1			
OF - B1A- cell I100.1			
OF - B1A- cell J100.1			

**Comments Template on  
Draft proposal for Quantitative Reporting Templates**

**Deadline**  
**20 January 2012**  
**12:00 CET**

OF - B1A- cell K100.1		
OF - B1A- cell L100.1		
OF - B1A- cell M100.1		
OF - B1A- cell N100.1		
OF - B1A- cell A100.n		
OF - B1A- cell B100.n		
OF - B1A- cell C100.n		
OF - B1A- cell D100.n		
OF - B1A- cell E100.n		
OF - B1A- cell F100.n		
OF - B1A- cell G100.n		
OF - B1A- cell H100.n		
OF - B1A- cell I100.n		
OF - B1A- cell J100.n		
OF - B1A- cell K100.n		
OF - B1A- cell L100.n		
OF - B1A- cell M100.n		
OF - B1A- cell N100.n		
OF - B1A- cell B102		
OF - B1A- cell C102		
OF - B1A- cell D102		
OF - B1A- cell B103		
OF - B1A- cell C103		
OF - B1A- cell D103		
OF - B1A- cell B104		
OF - B1A- cell C104		

<b>Comments Template on Draft proposal for Quantitative Reporting Templates</b>			<b>Deadline</b> <b>20 January 2012</b> <b>12:00 CET</b>
OF - B1A- cell D104			
OF - B1A- cell A106.1			
OF - B1A- cell B106.1			
OF - B1A- cell C106.1			
OF - B1A- cell D106.1			
OF - B1A- cell E106.1			
OF - B1A- cell F106.1			
OF - B1A- cell G106.1			
OF - B1A- cell H106.1			
OF - B1A- cell I106.1			
OF - B1A- cell J106.1			
OF - B1A- cell K106.1			
OF - B1A- cell L106.1			
OF - B1A- cell M106.1			
OF - B1A- cell N106.1			
OF - B1A- cell A106.n			
OF - B1A- cell B106.n			
OF - B1A- cell C106.n			
OF - B1A- cell D106.n			
OF - B1A- cell E106.n			
OF - B1A- cell F106.n			
OF - B1A- cell G106.n			
OF - B1A- cell H106.n			
OF - B1A- cell I106.n			
OF - B1A- cell J106.n			
OF - B1A- cell K106.n			

**Comments Template on  
Draft proposal for Quantitative Reporting Templates**

**Deadline**  
**20 January 2012**  
**12:00 CET**

OF - B1A- cell L106.n		
OF - B1A- cell M106.n		
OF - B1A- cell N106.n		
OF - B1A- cell A108		
OF - B1A- cell B108		
OF - B1A- cell C108		
OF - B1A- cell B109		
OF - B1A- cell D109		
OF - B1A- cell B110		
OF - B1A- cell C110		
OF - B1A- cell D110		
OF - B1A- cell E110		
OF - B1A- cell B111		
OF - B1A- cell C111		
OF - B1A- cell D111		
OF - B1A- cell E111		
OF - B1A- cell A113.1		
OF - B1A- cell B113.1		
OF - B1A- cell C113.1		
OF - B1A- cell D113.1		
OF - B1A- cell E113.1		
OF - B1A- cell A113.n		
OF - B1A- cell B113.n		
OF - B1A- cell C113.n		
OF - B1A- cell D113.n		
OF - B1A- cell E113.n		

<b>Comments Template on Draft proposal for Quantitative Reporting Templates</b>			<b>Deadline</b> <b>20 January 2012</b> <b>12:00 CET</b>
OF - B1A- cell A115.1			
OF - B1A- cell B115.1			
OF - B1A- cell D115.1			
OF - B1A- cell E115.1			
OF - B1A- cell A115.n			
OF - B1A- cell B115.n			
OF - B1A- cell D115.n			
OF - B1A- cell E115.n			
OF - B1A- cell B116			
OF - B1A- cell D116			
OF - B1A- cell E116			
OF - B1A- cell F116			
OF - B1A- cell A130.1			
OF - B1A- cell B130.1			
OF - B1A- cell C130.1			
OF - B1A- cell D130.1			
OF - B1A- cell E130.1			
OF - B1A- cell F130.1			
OF - B1A- cell G130.1			
OF - B1A- cell H130.1			
OF - B1A- cell I130.1			
OF - B1A- cell J130.1			
OF - B1A- cell K130.1			
OF - B1A- cell L130.1			
OF - B1A- cell M130.1			
OF - B1A- cell A130.n			

<b>Comments Template on Draft proposal for Quantitative Reporting Templates</b>			<b>Deadline</b> <b>20 January 2012</b> <b>12:00 CET</b>
OF - B1A- cell B130.n			
OF - B1A- cell C130.n			
OF - B1A- cell D130.n			
OF - B1A- cell E130.n			
OF - B1A- cell F130.n			
OF - B1A- cell G130.n			
OF - B1A- cell H130.n			
OF - B1A- cell I130.n			
OF - B1A- cell J130.n			
OF - B1A- cell K130.n			
OF - B1A- cell L130.n			
OF - B1A- cell M130.n			
OF - B1Q- cell C1A			
OF - B1Q- cell B5			
OF - B1Q- cell C5			
OF - B1Q- cell D5			
OF - B1Q- cell B6			
OF - B1Q- cell B10			
OF - B1Q- cell C10			
OF - B1Q- cell D10			
OF - B1Q- cell B11			
OF - B1Q- cell C11			
OF - B1Q- cell B14			
OF - B1Q- cell C14			
OF - B1Q- cell B17			
OF - B1Q- cell C17			

<b>Comments Template on Draft proposal for Quantitative Reporting Templates</b>			<b>Deadline</b> <b>20 January 2012</b> <b>12:00 CET</b>
OF - B1Q- cell D17			
OF - B1Q- cell B18			
OF - B1Q- cell C18			
OF - B1Q- cell D18			
OF - B1Q- cell D14			
OF - B1Q- cell D11			
OF - B1Q- cell D15			
OF - B1Q- cell B25			
OF - B1Q- cell B30			
OF - B1Q- cell B31			
OF - B1Q- cell C33			
OF - B1Q- cell C34			
OF - B1Q- cell C35			
OF - B1Q- cell D35			
OF - B1Q- cell C36			
OF - B1Q- cell D36			
OF - B1Q- cell C37			
OF - B1Q- cell C38			
OF - B1Q- cell D38			
OF - B1Q- cell C39			
OF - B1Q- cell C40			
OF - B1Q- cell D40			
OF - B1Q- cell C41			
OF - B1Q- cell D41			
OF - B1Q- cell C42			
OF - B1Q- cell D42			

<b>Comments Template on Draft proposal for Quantitative Reporting Templates</b>			<b>Deadline</b> <b>20 January 2012</b> <b>12:00 CET</b>
OF - B1Q- cell A45			
OF - B1Q- cell A45A			
OF - B1Q- cell A45B			
VA - C2A- General			
VA - C2A - Purpose			
VA - C2A - Benefits			
VA - C2A - Costs			
VA - C2A - Groups			
VA - C2A - Materiality			
VA - C2A - Disclosure			
VA - C2A - Frequency			
VA - C2B- General			
VA - C2B - Purpose			
VA - C2B - Benefits			
VA - C2B - Costs			
VA - C2B - Groups			
VA - C2B - Materiality			
VA - C2B - Disclosure			
VA - C2B - Frequency			
VA C2B - cell AA2			
VA C2B -cell A1			
VA C2B -cell A2			
VA C2B -cell A3			
VA C2B -cell A4			
VA C2B -cell A6			
VA C2B -cell A7			

<b>Comments Template on Draft proposal for Quantitative Reporting Templates</b>			<b>Deadline</b> <b>20 January 2012</b> <b>12:00 CET</b>
VA C2B -cell A8			
VA C2B -cell O1			
VA C2B -cell O2			
VA C2B -cell O3			
VA - C2C- General			
VA - C2C – Purpose			
VA - C2C – Benefits			
VA - C2C - Costs			
VA - C2C – Groups			
VA - C2C – Materiality			
VA - C2C – Disclosure			
VA - C2C – Frequency			
VA C2C -cell AA5			
VA C2C -cell A1			
VA C2C -cell B1			
VA C2C -cell C1			
VA C2C -cell D1			
VA C2C -cell E1			
VA C2C -cell E1A			
VA C2C -cell G1			
VA C2C -cell H1			
VA C2C -cell E1A			
VA C2C -cell A2			
VA C2C -cell B2			
VA C2C -cell D2			

<b>Comments Template on Draft proposal for Quantitative Reporting Templates</b>			<b>Deadline</b> <b>20 January 2012</b> <b>12:00 CET</b>
VA C2C -cell E2			
VA C2C -cell G2			
VA C2C -cell A3			
VA C2C -cell B3			
VA C2C -cell C3			
VA C2C -cell A4			
VA C2C -cell B4			
VA C2C -cell C4			
VA C2C -cell D4			
VA C2C -cell E4			
VA C2C -cell E4A			
VA C2C -cell G4			
VA C2C -cell H4			
VA C2C -cell BB1			
VA C2C -cell CC1			
VA - C2D- General			
VA - C2D – Purpose			
VA - C2D – Benefits			
VA - C2D - Costs			
VA - C2D - Groups			
VA - C2D – Materiality			
VA - C2D – Disclosure			
VA - C2D – Frequency			
VA C2D -cell O2			
VA C2D -cell O3			
VA C2D -cell O4			

<b>Comments Template on Draft proposal for Quantitative Reporting Templates</b>		<b>Deadline</b> <b>20 January 2012</b> <b>12:00 CET</b>
VA C2D -cell O6		
VA C2D -cell O7		
VA C2D -cell O8		
VA C2D -cell O9		
VA C2D -cell O10		
VA C2D -cell O11		
VA C2D -cell O12		
SCR - B2A – General	As a comment that concerns all the templates on SCR, more clarification is needed about criteria and calculations to be used to derive consolidated figures. More in concrete, doubts arise on the question if an aggregation/elimination of inferior sub-groups or a direct calculation from consolidated figures has to be done.	
SCR - B2A – Purpose		
SCR - B2A – Benefits		
SCR - B2A – Costs		
SCR - B2A – Groups		
SCR - B2A – Materiality		
SCR - B2A - Disclosure		
SCR - B2A – Frequency		
SCR - B2A - cell A1		
SCR - B2A - cell B1		
SCR - B2A - cell A2		
SCR - B2A - cell B2		
SCR - B2A - cell A3		
SCR - B2A - cell B3		
SCR - B2A - cell A4		

<b>Comments Template on Draft proposal for Quantitative Reporting Templates</b>			<b>Deadline</b> <b>20 January 2012</b> <b>12:00 CET</b>
SCR - B2A - cell B4			
SCR - B2A - cell A5			
SCR - B2A - cell B5=A5			
SCR - B2A - cell A6			
SCR - B2A - cell B6			
SCR - B2A - cell A7			
SCR - B2A - cell B7=A7			
SCR - B2A - cell A8			
SCR - B2A - cell B8			
SCR - B2A - cell A9			
SCR - B2A - cell B9			
SCR - B2A - cell A11			
SCR - B2A - cell A12			
SCR - B2A - cell A13			
SCR - B2A - cell A14			
SCR - B2A - cell A14A			
SCR - B2A - cell A15A			
SCR - B2A - cell A15B			
SCR - B2A - cell A15C			
SCR - B2A - cell A16			
SCR - B2A - cell A17			
SCR - B2A - cell A18			
SCR - B2A - cell A19			
SCR - B2A - cell A20			
SCR - B2A - cell A21			

<b>Comments Template on Draft proposal for Quantitative Reporting Templates</b>			<b>Deadline</b> <b>20 January 2012</b> <b>12:00 CET</b>
SCR - B2B – General			
SCR - B2B – Purpose			
SCR - B2B – Benefits			
SCR - B2B – Costs			
SCR - B2B – Groups			
SCR - B2B – Materiality			
SCR - B2B - Disclosure			
SCR - B2B – Frequency			
SCR - B2B- cell A1.1			
SCR - B2B- cell A1A.1			
SCR - B2B- cell B1.1			
SCR - B2B- cell A1.n			
SCR - B2B- cell A1A.n			
SCR - B2B- cell B1.n			
SCR - B2B- cell B3			
SCR - B2B- cell B5			
SCR - B2B- cell B6			
SCR - B2B- cell B8			
SCR - B2C – General			
SCR - B2C – Purpose			
SCR - B2C – Benefits			
SCR - B2C – Costs			
SCR - B2C – Groups			

<b>Comments Template on Draft proposal for Quantitative Reporting Templates</b>			<b>Deadline</b> <b>20 January 2012</b> <b>12:00 CET</b>
SCR - B2C – Materiality			
SCR - B2C- Disclosure			
SCR - B2C – Frequency			
SCR - B2C- cell A1.1			
SCR - B2C- cell A1A.1			
SCR - B2C- cell B1.1			
SCR - B2C- cell A1.n			
SCR - B2C- cell A1A.n			
SCR - B2C- cell B1.n			
SCR - B2C- cell B3			
SCR - B2C- cell B5			
SCR - B2C- cell B6			
SCR - B2C- cell B7			
SCR - B2C- cell B7A			
SCR - B2C- cell B8A			
SCR - B2C- cell B8B			
SCR - B2C- cell B8C			
SCR - B2C- cell B9			
SCR - B2C- cell B10			
SCR - B2C- cell B11			
SCR - B2C- cell B13			
SCR - B2C- cell B14			
SCR - B2C- cell B15			
SCR - B3A – General			
SCR - B3A – Purpose			

<b>Comments Template on Draft proposal for Quantitative Reporting Templates</b>			<b>Deadline</b> <b>20 January 2012</b> <b>12:00 CET</b>
SCR - B3A – Benefits			
SCR - B3A – Costs			
SCR - B3A – Groups			
SCR - B3A – Materiality			
SCR - B3A - Disclosure			
SCR - B3A – Frequency			
SCR - B3A- cell C0			
SCR - B3A- cell D0			
SCR - B3A- cell A1			
SCR - B3A- cell A1A			
SCR - B3A- cell B1			
SCR - B3A- cell B1A			
SCR - B3A- cell C1			
SCR - B3A- cell B1B			
SCR - B3A- cell D1			
SCR - B3A- cell A2			
SCR - B3A- cell A2A			
SCR - B3A- cell B2			
SCR - B3A- cell B2A			
SCR - B3A- cell C2			
SCR - B3A- cell B2B			
SCR - B3A- cell D2			
SCR - B3A- cell C3			
SCR - B3A- cell D3			

<b>Comments Template on Draft proposal for Quantitative Reporting Templates</b>			<b>Deadline</b> <b>20 January 2012</b> <b>12:00 CET</b>
SCR - B3A- cell A4			
SCR - B3A- cell A4A			
SCR - B3A- cell B4			
SCR - B3A- cell B4A			
SCR - B3A- cell C4			
SCR - B3A- cell B4B			
SCR - B3A- cell D4			
SCR - B3A- cell A5			
SCR - B3A- cell B5			
SCR - B3A- cell A6			
SCR - B3A- cell B6			
SCR - B3A- cell A7			
SCR - B3A- cell B7			
SCR - B3A- cell A8			
SCR - B3A- cell A8A			
SCR - B3A- cell B8			
SCR - B3A- cell B8A			
SCR - B3A- cell B8B			
SCR - B3A- cell D8			
SCR - B3A- cell A9			
SCR - B3A- cell B9			
SCR - B3A- cell A10			
SCR - B3A- cell B10			
SCR - B3A- cell A11			
SCR - B3A- cell B11			
SCR - B3A- cell A12			

<b>Comments Template on Draft proposal for Quantitative Reporting Templates</b>			<b>Deadline</b> <b>20 January 2012</b> <b>12:00 CET</b>
SCR - B3A- cell A12A			
SCR - B3A- cell B12			
SCR - B3A- cell B12A			
SCR - B3A- cell C12			
SCR - B3A- cell B12B			
SCR - B3A- cell D12			
SCR - B3A- cell C13			
SCR - B3A- cell D13			
SCR - B3A- cell A14			
SCR - B3A- cell A14A			
SCR - B3A- cell B14			
SCR - B3A- cell B14A			
SCR - B3A- cell C14			
SCR - B3A- cell B14B			
SCR - B3A- cell D14			
SCR - B3A- cell C15			
SCR - B3A- cell D15			
SCR - B3A- cell A16			
SCR - B3A- cell A16A			
SCR - B3A- cell B16			
SCR - B3A- cell B16A			
SCR - B3A- cell C16			
SCR - B3A- cell B16B			
SCR - B3A- cell D16			
SCR - B3A- cell A17			
SCR - B3A- cell A17A			

<b>Comments Template on Draft proposal for Quantitative Reporting Templates</b>			<b>Deadline</b> <b>20 January 2012</b> <b>12:00 CET</b>
SCR - B3A- cell B17			
SCR - B3A- cell B17A			
SCR - B3A- cell C17			
SCR - B3A- cell B17B			
SCR - B3A- cell D17			
SCR - B3A- cell A18			
SCR - B3A- cell A18A			
SCR - B3A- cell B18			
SCR - B3A- cell B18A			
SCR - B3A- cell C18			
SCR - B3A- cell B18B			
SCR - B3A- cell D18			
SCR - B3A- cell A19			
SCR - B3A- cell A19A			
SCR - B3A- cell C19			
SCR - B3A- cell D19			
SCR - B3A- cell A20			
SCR - B3A- cell A20A			
SCR - B3A- cell C20			
SCR - B3A- cell D20			
SCR - B3A- cell A21			
SCR - B3A- cell A21A			
SCR - B3A- cell B21			
SCR - B3A- cell B21A			
SCR - B3A- cell C21			
SCR - B3A- cell B21B			

<b>Comments Template on Draft proposal for Quantitative Reporting Templates</b>			<b>Deadline</b> <b>20 January 2012</b> <b>12:00 CET</b>
SCR - B3A- cell D21			
SCR - B3A- cell C22			
SCR - B3A- cell D22			
SCR - B3A- cell C23			
SCR - B3A- cell D23			
SCR - B3B – General			
SCR - B3B – Purpose			
SCR - B3B – Benefits			
SCR - B3B – Costs			
SCR - B3B – Groups			
SCR - B3B – Materiality			
SCR - B3B - Disclosure			
SCR - B3B – Frequency			
SCR - B3B- cell A0			
SCR - B3B- cell B0			
SCR - B3B- cell A1			
SCR - B3B- cell A1A			
SCR - B3B- cell A2			
SCR - B3B- cell A3			
SCR - B3B- cell A4			
SCR - B3B- cell B6			
SCR - B3B- cell A7			
SCR - B3B- cell A8			
SCR - B3B- cell A9			

<b>Comments Template on Draft proposal for Quantitative Reporting Templates</b>			<b>Deadline</b> <b>20 January 2012</b> <b>12:00 CET</b>
SCR - B3B- cell B9			
SCR - B3C – General			
SCR - B3C – Purpose			
SCR - B3C – Benefits			
SCR - B3C – Costs			
SCR - B3C – Groups			
SCR - B3C – Materiality			
SCR - B3C - Disclosure			
SCR - B3C – Frequency			
SCR - B3C- cell A1			
SCR - B3C- cell A1A			
SCR - B3C- cell B1			
SCR - B3C- cell B1A			
SCR - B3C- cell C1			
SCR - B3C- cell B1B			
SCR - B3C- cell D1			
SCR - B3C- cell A2			
SCR - B3C- cell A2A			
SCR - B3C- cell B2			
SCR - B3C- cell B2A			
SCR - B3C- cell C2			
SCR - B3C- cell B2B			
SCR - B3C- cell D2			
SCR - B3C- cell A3			

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SCR - B3C- cell A3A			
SCR - B3C- cell B3			
SCR - B3C- cell B3A			
SCR - B3C- cell C3			
SCR - B3C- cell B3B			
SCR - B3C- cell D3			
SCR - B3C- cell C04			
SCR - B3C- cell D04			
SCR - B3C- cell A4			
SCR - B3C- cell A4A			
SCR - B3C- cell B4			
SCR - B3C- cell B4A			
SCR - B3C- cell C4			
SCR - B3C- cell B4B			
SCR - B3C- cell D4			
SCR - B3C- cell A5			
SCR - B3C- cell A5A			
SCR - B3C- cell B5			
SCR - B3C- cell B5A			
SCR - B3C- cell C5			
SCR - B3C- cell B5B			
SCR - B3C- cell D5			
SCR - B3C- cell A6			
SCR - B3C- cell A6A			
SCR - B3C- cell B6			
SCR - B3C- cell B6A			

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SCR - B3C- cell C6			
SCR - B3C- cell B6B			
SCR - B3C- cell D6			
SCR - B3C- cell A7			
SCR - B3C- cell A7A			
SCR - B3C- cell B7			
SCR - B3C- cell B7A			
SCR - B3C- cell C7			
SCR - B3C- cell B7B			
SCR - B3C- cell D7			
SCR - B3C- cell A8			
SCR - B3C- cell A8A			
SCR - B3C- cell B8			
SCR - B3C- cell B8A			
SCR - B3C- cell C8			
SCR - B3C- cell B8B			
SCR - B3C- cell D8			
SCR - B3C- cell A9			
SCR - B3C- cell A9A			
SCR - B3C- cell B9			
SCR - B3C- cell B9A			
SCR - B3C- cell C9			
SCR - B3C- cell B9B			
SCR - B3C- cell D9			
SCR - B3C- cell C10			
SCR - B3C- cell D10			

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SCR - B3C- cell C11			
SCR - B3C- cell D11			
SCR - B3C- cell A12			
SCR - B3D – General			
SCR - B3D – Purpose			
SCR - B3D – Benefits			
SCR - B3D – Costs			
SCR - B3D – Groups			
SCR - B3D – Materiality			
SCR - B3D – Disclosure			
SCR - B3D – Frequency			
SCR - B3D- cell A12			
SCR - B3D- cell A12A			
SCR - B3D- cell B12			
SCR - B3D- cell C12			
SCR - B3D- cell D12			
SCR - B3D- cell E12			
SCR - B3D- cell F12			
SCR - B3D- cell A13			
SCR - B3D- cell A13A			
SCR - B3D- cell B13			
SCR - B3D- cell C13			
SCR - B3D- cell D13			
SCR - B3D- cell E13			

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SCR - B3D- cell F13			
SCR - B3D- cell A14			
SCR - B3D- cell A14A			
SCR - B3D- cell B14			
SCR - B3D- cell C14			
SCR - B3D- cell D14			
SCR - B3D- cell E14			
SCR - B3D- cell F14			
SCR - B3D- cell A15			
SCR - B3D- cell A15A			
SCR - B3D- cell B15			
SCR - B3D- cell C15			
SCR - B3D- cell D15			
SCR - B3D- cell E15			
SCR - B3D- cell F15			
SCR - B3D- cell A16			
SCR - B3D- cell A17			
SCR - B3D- cell A18			
SCR - B3D- cell A18A			
SCR - B3D- cell B18			
SCR - B3D- cell B18A			
SCR - B3D- cell C18			
SCR - B3D- cell A19			
SCR - B3D- cell A20			
SCR - B3D- cell A21			
SCR - B3D- cell A22			

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SCR - B3D- cell A23			
SCR - B3D- cell A24			
SCR - B3D- cell A25			
SCR - B3D- cell A26			
SCR - B3D- cell A27			
SCR - B3E – General			
SCR - B3E – Purpose			
SCR - B3E – Benefits			
SCR - B3E – Costs			
SCR - B3E – Groups			
SCR - B3E – Materiality			
SCR - B3E - Disclosure			
SCR - B3E – Frequency			
SCR - B3E- cell A1			
SCR - B3E- cell A1A			
SCR - B3E- cell B1			
SCR - B3E- cell C1			
SCR - B3E- cell D1			
SCR - B3E- cell E1			
SCR - B3E- cell F1			
SCR - B3E- cell A2			
SCR - B3E- cell A2A			
SCR - B3E- cell B2			
SCR - B3E- cell C2			

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SCR - B3E- cell D2			
SCR - B3E- cell E2			
SCR - B3E- cell F2			
SCR - B3E- cell A3			
SCR - B3E- cell A3A			
SCR - B3E- cell B3			
SCR - B3E- cell C3			
SCR - B3E- cell D3			
SCR - B3E- cell E3			
SCR - B3E- cell F3			
SCR - B3E- cell A4			
SCR - B3E- cell A4A			
SCR - B3E- cell B4			
SCR - B3E- cell C4			
SCR - B3E- cell D4			
SCR - B3E- cell E4			
SCR - B3E- cell F4			
SCR - B3E- cell A5			
SCR - B3E- cell A5A			
SCR - B3E- cell B5			
SCR - B3E- cell C5			
SCR - B3E- cell D5			
SCR - B3E- cell E5			
SCR - B3E- cell F5			
SCR - B3E- cell A6			
SCR - B3E- cell A6A			

<b>Comments Template on Draft proposal for Quantitative Reporting Templates</b>			<b>Deadline</b> <b>20 January 2012</b> <b>12:00 CET</b>
SCR - B3E- cell B6			
SCR - B3E- cell C6			
SCR - B3E- cell D6			
SCR - B3E- cell E6			
SCR - B3E- cell F6			
SCR - B3E- cell A7			
SCR - B3E- cell A7A			
SCR - B3E- cell B7			
SCR - B3E- cell C7			
SCR - B3E- cell D7			
SCR - B3E- cell E7			
SCR - B3E- cell F7			
SCR - B3E- cell A8			
SCR - B3E- cell A8A			
SCR - B3E- cell B8			
SCR - B3E- cell C8			
SCR - B3E- cell D8			
SCR - B3E- cell E8			
SCR - B3E- cell F8			
SCR - B3E- cell A9			
SCR - B3E- cell A9A			
SCR - B3E- cell B9			
SCR - B3E- cell C9			
SCR - B3E- cell D9			
SCR - B3E- cell E9			
SCR - B3E- cell F9			

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SCR - B3E- cell A10			
SCR - B3E- cell A10A			
SCR - B3E- cell B10			
SCR - B3E- cell C10			
SCR - B3E- cell D10			
SCR - B3E- cell E10			
SCR - B3E- cell F10			
SCR - B3E- cell A11			
SCR - B3E- cell A11A			
SCR - B3E- cell B11			
SCR - B3E- cell C11			
SCR - B3E- cell D11			
SCR - B3E- cell E11			
SCR - B3E- cell F11			
SCR - B3E- cell A12			
SCR - B3E- cell A12A			
SCR - B3E- cell B12			
SCR - B3E- cell C12			
SCR - B3E- cell D12			
SCR - B3E- cell E12			
SCR - B3E- cell F12			
SCR - B3E- cell A13			
SCR - B3E- cell A14			
SCR - B3E- cell A15			
SCR - B3E- cell A15A			
SCR - B3E- cell B15			

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SCR - B3E- cell B15A		
SCR - B3E- cell C15		
SCR - B3E- cell A16		
SCR - B3E- cell A17		
SCR - B3E- cell A18		
SCR - B3F – General		
SCR - B3F – Purpose		
SCR - B3F – Benefits		
SCR - B3F – Costs	Spanish pure reinsurers expect huge new costs stemming from IT systems adaptation to these new reporting protocols.	
SCR - B3F – Groups		
SCR - B3F – Materiality		
SCR - B3F - Disclosure		
SCR - B3F – Frequency		
SCR - B3F- cell Summary A1		
SCR - B3F- cell Summary C1		
SCR - B3F- cell Summary A9		
SCR - B3F- cell Summary C9		
SCR - B3F- cell Summary A17		
SCR - B3F- cell Summary C17		

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SCR - B3F- cell Summary A26		
SCR - B3F- cell Summary C26		
SCR - B3F- cell Summary A27		
SCR - B3F- cell Summary C27		
SCR - B3F- cell Windstorm A1		
SCR - B3F- cell Windstorm B1		
SCR - B3F- cell Windstorm C1		
SCR - B3F- cell Windstorm E1		
SCR - B3F- cell Windstorm F1		
SCR - B3F- cell Windstorm G1		
SCR - B3F- cell Windstorm H1		
SCR - B3F- cell Windstorm A2		
SCR - B3F- cell Windstorm B2		
SCR - B3F- cell Windstorm C2		
SCR - B3F- cell Windstorm E2		
SCR - B3F- cell Windstorm F2		

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SCR - B3F- cell Windstorm G2		
SCR - B3F- cell Windstorm H2		
SCR - B3F- cell Windstorm A3		
SCR - B3F- cell Windstorm B3		
SCR - B3F- cell Windstorm C3		
SCR - B3F- cell Windstorm E3		
SCR - B3F- cell Windstorm F3		
SCR - B3F- cell Windstorm G3		
SCR - B3F- cell Windstorm H3		
SCR - B3F- cell Windstorm A20		
SCR - B3F- cell Windstorm B20		
SCR - B3F- cell Windstorm C20		
SCR - B3F- cell Windstorm E20		
SCR - B3F- cell Windstorm F20		
SCR - B3F- cell Windstorm G20		
SCR - B3F- cell Windstorm H20		

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SCR - B3F- cell Windstorm A22		
SCR - B3F- cell Windstorm F22		
SCR - B3F- cell Windstorm G22		
SCR - B3F- cell Windstorm H22		
SCR - B3F- cell Windstorm I22		
SCR - B3F- cell Windstorm F25		
SCR - B3F- cell Windstorm I25		
SCR - B3F- cell Earthquake A1		
SCR - B3F- cell Earthquake B1		
SCR - B3F- cell Earthquake C1		
SCR - B3F- cell Earthquake E1		
SCR - B3F- cell Earthquake F1		
SCR - B3F- cell Earthquake G1		
SCR - B3F- cell Earthquake A2		
SCR - B3F- cell Earthquake B2		
SCR - B3F- cell Earthquake C2		

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SCR - B3F- cell Earthquake E2		
SCR - B3F- cell Earthquake F2		
SCR - B3F- cell Earthquake G2		
SCR - B3F- cell Earthquake A3		
SCR - B3F- cell Earthquake B3		
SCR - B3F- cell Earthquake C3		
SCR - B3F- cell Earthquake E3		
SCR - B3F- cell Earthquake F3		
SCR - B3F- cell Earthquake G3		
SCR - B3F- cell Earthquake A20		
SCR - B3F- cell Earthquake B20		
SCR - B3F- cell Earthquake C20		
SCR - B3F- cell Earthquake E20		
SCR - B3F- cell Earthquake F20		
SCR - B3F- cell Earthquake G20		
SCR - B3F- cell Earthquake A22		

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SCR - B3F- cell Earthquake E22		
SCR - B3F- cell Earthquake F22		
SCR - B3F- cell Earthquake G22		
SCR - B3F- cell Earthquake H22		
SCR - B3F- cell Earthquake E25		
SCR - B3F- cell Earthquake H25		
SCR - B3F- cell Flood A1		
SCR - B3F- cell Flood B1		
SCR - B3F- cell Flood C1		
SCR - B3F- cell Flood E1		
SCR - B3F- cell Flood F1		
SCR - B3F- cell Flood G1		
SCR - B3F- cell Flood H1		
SCR - B3F- cell Flood A2		
SCR - B3F- cell Flood B2		
SCR - B3F- cell Flood C2		
SCR - B3F- cell Flood E2		
SCR - B3F- cell Flood F2		
SCR - B3F- cell Flood G2		
SCR - B3F- cell Flood H2		
SCR - B3F- cell Flood A3		
SCR - B3F- cell Flood B3		

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SCR - B3F- cell Flood C3			
SCR - B3F- cell Flood E3			
SCR - B3F- cell Flood F3			
SCR - B3F- cell Flood G3			
SCR - B3F- cell Flood H3			
SCR - B3F- cell Flood A20			
SCR - B3F- cell Flood B20			
SCR - B3F- cell Flood C20			
SCR - B3F- cell Flood E20			
SCR - B3F- cell Flood F20			
SCR - B3F- cell Flood G20			
SCR - B3F- cell Flood H20			
SCR - B3F- cell Flood A22			
SCR - B3F- cell Flood F22			
SCR - B3F- cell Flood G22			
SCR - B3F- cell Flood H22			
SCR - B3F- cell Flood I22			
SCR - B3F- cell Flood F25			
SCR - B3F- cell Flood I25			
SCR - B3F- cell Hail A1			
SCR - B3F- cell Hail B1			
SCR - B3F- cell Hail C1			
SCR - B3F- cell Hail E1			
SCR - B3F- cell Hail F1			
SCR - B3F- cell Hail G1			
SCR - B3F- cell Hail H1			

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SCR - B3F- cell Hail A2			
SCR - B3F- cell Hail B2			
SCR - B3F- cell Hail C2			
SCR - B3F- cell Hail E2			
SCR - B3F- cell Hail F2			
SCR - B3F- cell Hail G2			
SCR - B3F- cell Hail H2			
SCR - B3F- cell Hail A3			
SCR - B3F- cell Hail B3			
SCR - B3F- cell Hail C3			
SCR - B3F- cell Hail E3			
SCR - B3F- cell Hail F3			
SCR - B3F- cell Hail G3			
SCR - B3F- cell Hail H3			
SCR - B3F- cell Hail A20			
SCR - B3F- cell Hail B20			
SCR - B3F- cell Hail C20			
SCR - B3F- cell Hail E20			
SCR - B3F- cell Hail F20			
SCR - B3F- cell Hail G20			
SCR - B3F- cell Hail H20			
SCR - B3F- cell Hail A22			
SCR - B3F- cell Hail F22			
SCR - B3F- cell Hail G22			
SCR - B3F- cell Hail H22			
SCR - B3F- cell Hail I22			

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SCR - B3F- cell Hail F25		
SCR - B3F- cell Hail I25		
SCR - B3F- cell Subsidence A1		
SCR - B3F- cell Subsidence B1		
SCR - B3F- cell Subsidence C1		
SCR - B3F- cell Subsidence F1		
SCR - B3F- cell Subsidence G1		
SCR - B3F- cell Subsidence H1		
SCR - B3F- cell Subsidence E3		
SCR - B3F- cell Subsidence H3		
SCR - B3F- cell Non-proportional property reinsurance A1		
SCR - B3F- cell Non-proportional property reinsurance B1		
SCR - B3F- cell Non-proportional property reinsurance C1		
SCR - B3F- cell Non-proportional property reinsurance D1		
SCR - B3F- cell Motor Vehicle Liability A1	In the reinsurance activity is usual no to have information about # of vehicles over and under 24 M€.	

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	The information should be asked not only to EEA undertakings, but to those out of third countries as well.	
SCR - B3F- cell Motor Vehicle Liability A2		
SCR - B3F- cell Motor Vehicle Liability A3		
SCR - B3F- cell Motor Vehicle Liability A4		
SCR - B3F- cell Motor Vehicle Liability A5		
SCR - B3F- cell Marine Tanker Collision A1	In the reinsurance activity is usual no to have information of SI for tanker, platform, etc., in all contracts. Not only would the IT system adaptation be huge, but the amount of information to gather too.	
SCR - B3F- cell Marine Tanker Collision B1		
SCR - B3F- cell Marine Tanker Collision C1		
SCR - B3F- cell Marine Tanker Collision A2		
SCR - B3F- cell Marine Tanker Collision B2		
SCR - B3F- cell Marine Tanker Collision C2		
SCR - B3F- cell Marine Tanker Collision A3		
SCR - B3F- cell Marine Tanker Collision B3		
SCR - B3F- cell Marine Tanker Collision C3		
SCR - B3F- cell Marine		

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Platform Explosion A5		
SCR - B3F- cell Marine Platform Explosion B5		
SCR - B3F- cell Marine Platform Explosion C5		
SCR - B3F- cell Marine Platform Explosion D5		
SCR - B3F- cell Marine Platform Explosion E5		
SCR - B3F- cell Marine Platform Explosion A6		
SCR - B3F- cell Marine Platform Explosion B6		
SCR - B3F- cell Marine Platform Explosion C6		
SCR - B3F- cell Marine Platform Explosion D6		
SCR - B3F- cell Marine Platform Explosion E6		
SCR - B3F- cell Marine Platform Explosion A7		
SCR - B3F- cell Marine Platform Explosion B7		
SCR - B3F- cell Marine Platform Explosion C7		
SCR - B3F- cell Marine Platform Explosion D7		
SCR - B3F- cell Marine Platform Explosion E7		
SCR - B3F- cell Marine C9		
SCR - B3F- cell Marine C11		

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SCR - B3F- cell Aviation A1			
SCR - B3F- cell Aviation B1			
SCR - B3F- cell Aviation A2			
SCR - B3F- cell Aviation B2			
SCR - B3F- cell Aviation A3			
SCR - B3F- cell Aviation B3			
SCR - B3F- cell Fire A1			
SCR - B3F- cell Fire A2			
SCR - B3F- cell Fire A3			
SCR - B3F- cell Liability A1			
SCR - B3F- cell Liability B1			
SCR - B3F- cell Liability C1			
SCR - B3F- cell Liability D1			
SCR - B3F- cell Liability E1			
SCR - B3F- cell Liability A2			
SCR - B3F- cell Liability B2			
SCR - B3F- cell Liability C2			
SCR - B3F- cell Liability D2			
SCR - B3F- cell Liability E2			
SCR - B3F- cell Liability A3			
SCR - B3F- cell Liability B3			
SCR - B3F- cell Liability C3			
SCR - B3F- cell Liability D3			
SCR - B3F- cell Liability E3			
SCR - B3F- cell Liability A4			
SCR - B3F- cell Liability B4			

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SCR - B3F- cell Liability C4		
SCR - B3F- cell Liability D4		
SCR - B3F- cell Liability E4		
SCR - B3F- cell Liability A1		
SCR - B3F- cell Liability A5		
SCR - B3F- cell Liability B5		
SCR - B3F- cell Liability C5		
SCR - B3F- cell Liability D5		
SCR - B3F- cell Liability E5		
SCR - B3F- cell Liability A6		
SCR - B3F- cell Liability B6		
SCR - B3F- cell Liability C6		
SCR - B3F- cell Liability D6		
SCR - B3F- cell Liability E6		
SCR - B3F- cell Liability A8		
SCR - B3F- cell Liability B8		
SCR - B3F- cell Liability C8		
SCR - B3F- cell Liability D8		
SCR - B3F- cell Liability E8		
SCR - B3F- cell Liability A9		
SCR - B3F- cell Liability B9		
SCR - B3F- cell Liability C9		
SCR - B3F- cell Liability D9		
SCR - B3F- cell Liability E9		
SCR - B3F- cell Liability A10		
SCR - B3F- cell Liability B10		

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SCR - B3F- cell Liability C10		
SCR - B3F- cell Liability D10		
SCR - B3F- cell Liability E10		
SCR - B3F- cell Liability A12		
SCR - B3F- cell Liability B12		
SCR - B3F- cell Liability C12		
SCR - B3F- cell Liability D12		
SCR - B3F- cell Liability E12		
SCR - B3F- cell Liability H12		
SCR - B3F- cell Liability A14		
SCR - B3F- cell Liability B14		
SCR - B3F- cell Liability C14		
SCR - B3F- cell Liability D14		
SCR - B3F- cell Liability E14		
SCR - B3F- cell Liability H14		
SCR - B3F- cell Credit & Suretyship Large Credit Default A1		
SCR - B3F- cell Credit & Suretyship Large Credit Default B1		
SCR - B3F- cell Credit & Suretyship Large Credit Default A2		
SCR - B3F- cell Credit &		

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Suretyship Large Credit Default B2		
SCR - B3F- cell Credit & Suretyship Large Credit Default A4		
SCR - B3F- cell Credit & Suretyship Large Credit Default B4		
SCR - B3F- cell Credit & Suretyship Large Credit Default A5		
SCR - B3F- cell Credit & Suretyship Large Credit Default B5		
SCR - B3F- cell Credit & Suretyship Recession Risk A7		
SCR - B3F- cell Credit & Suretyship Recession Risk A8		
SCR - B3F- cell Credit & Suretyship Recession Risk A9		
SCR - B3F- cell Credit & Suretyship Recession Risk A10		
SCR - B3F- cell Credit & Suretyship C12		
SCR - B3F- cell Credit & Suretyship C14		
SCR - B3F- cell Other non-life catastrophe risk A1		

<b>Comments Template on Draft proposal for Quantitative Reporting Templates</b>		<b>Deadline</b> <b>20 January 2012</b> <b>12:00 CET</b>
SCR - B3F- cell Other non-life catastrophe risk B1		
SCR - B3F- cell Other non-life catastrophe risk C1		
SCR - B3F- cell Other non-life catastrophe risk D1		
SCR - B3F- cell Other non-life catastrophe risk E1		
SCR - B3F- cell Other non-life catastrophe risk A2		
SCR - B3F- cell Other non-life catastrophe risk B2		
SCR - B3F- cell Other non-life catastrophe risk C2		
SCR - B3F- cell Other non-life catastrophe risk D2		
SCR - B3F- cell Other non-life catastrophe risk E2		
SCR - B3F- cell Other non-life catastrophe risk H2		
SCR - B3F- cell Other non-life catastrophe risk A4		
SCR - B3F- cell Other non-life catastrophe risk B4		
SCR - B3F- cell Other non-life catastrophe risk C4		
SCR - B3F- cell Other non-life catastrophe risk D4		
SCR - B3F- cell Other non-life catastrophe risk E4		
SCR - B3F- cell Other non-life catastrophe risk H4		

<b>Comments Template on Draft proposal for Quantitative Reporting Templates</b>		<b>Deadline</b> <b>20 January 2012</b> <b>12:00 CET</b>
SCR - B3F- cell Mass Accident A1	In the reinsurance activity is usual no to have this information in their systems.  How should risks out of EEA be treated?	
SCR - B3F- cell Mass Accident B1		
SCR - B3F- cell Mass Accident C1		
SCR - B3F- cell Mass Accident D1		
SCR - B3F- cell Mass Accident E1		
SCR - B3F- cell Mass Accident F1		
SCR - B3F- cell Mass Accident G1		
SCR - B3F- cell Mass Accident H1		
SCR - B3F- cell Mass Accident I1		
SCR - B3F- cell Mass Accident J1		
SCR - B3F- cell Mass Accident K1		
SCR - B3F- cell Mass Accident L1		
SCR - B3F- cell Mass Accident M1		
SCR - B3F- cell Mass Accident A2		
SCR - B3F- cell Mass Accident B2		

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SCR - B3F- cell Mass Accident C2		
SCR - B3F- cell Mass Accident D2		
SCR - B3F- cell Mass Accident E2		
SCR - B3F- cell Mass Accident F2		
SCR - B3F- cell Mass Accident G2		
SCR - B3F- cell Mass Accident H2		
SCR - B3F- cell Mass Accident I2		
SCR - B3F- cell Mass Accident J2		
SCR - B3F- cell Mass Accident K2		
SCR - B3F- cell Mass Accident L2		
SCR - B3F- cell Mass Accident M2		
SCR - B3F- cell Mass Accident A3		
SCR - B3F- cell Mass Accident B3		
SCR - B3F- cell Mass Accident C3		
SCR - B3F- cell Mass Accident D3		
SCR - B3F- cell Mass Accident E3		

<b>Comments Template on Draft proposal for Quantitative Reporting Templates</b>		<b>Deadline</b> <b>20 January 2012</b> <b>12:00 CET</b>
SCR - B3F- cell Mass Accident F3		
SCR - B3F- cell Mass Accident G3		
SCR - B3F- cell Mass Accident H3		
SCR - B3F- cell Mass Accident I3		
SCR - B3F- cell Mass Accident J3		
SCR - B3F- cell Mass Accident K3		
SCR - B3F- cell Mass Accident L3		
SCR - B3F- cell Mass Accident M3		
SCR - B3F- cell Mass Accident A20		
SCR - B3F- cell Mass Accident B20		
SCR - B3F- cell Mass Accident C20		
SCR - B3F- cell Mass Accident D20		
SCR - B3F- cell Mass Accident E20		
SCR - B3F- cell Mass Accident F20		
SCR - B3F- cell Mass Accident G20		
SCR - B3F- cell Mass Accident H20		

<b>Comments Template on Draft proposal for Quantitative Reporting Templates</b>		<b>Deadline</b> <b>20 January 2012</b> <b>12:00 CET</b>
SCR - B3F- cell Mass Accident I20		
SCR - B3F- cell Mass Accident J20		
SCR - B3F- cell Mass Accident K20		
SCR - B3F- cell Mass Accident L20		
SCR - B3F- cell Mass Accident M20		
SCR - B3F- cell Mass Accident K22		
SCR - B3F- cell Mass Accident N22		
SCR - B3F- cell Concentration Accident A1	Please refer to comment to cell Mass Accident A1	
SCR - B3F- cell Concentration Accident B1		
SCR - B3F- cell Concentration Accident C1		
SCR - B3F- cell Concentration Accident D1		
SCR - B3F- cell Concentration Accident E1		
SCR - B3F- cell Concentration Accident F1		
SCR - B3F- cell Concentration Accident G1		
SCR - B3F- cell Concentration Accident H1		
SCR - B3F- cell Concentration Accident I1		

<b>Comments Template on Draft proposal for Quantitative Reporting Templates</b>		<b>Deadline</b> <b>20 January 2012</b> <b>12:00 CET</b>
SCR - B3F- cell Concentration Accident A2		
SCR - B3F- cell Concentration Accident B2		
SCR - B3F- cell Concentration Accident C2		
SCR - B3F- cell Concentration Accident D2		
SCR - B3F- cell Concentration Accident E2		
SCR - B3F- cell Concentration Accident F2		
SCR - B3F- cell Concentration Accident G2		
SCR - B3F- cell Concentration Accident H2		
SCR - B3F- cell Concentration Accident I2		
SCR - B3F- cell Concentration Accident A3		
SCR - B3F- cell Concentration Accident B3		
SCR - B3F- cell Concentration Accident C3		
SCR - B3F- cell Concentration Accident D3		
SCR - B3F- cell Concentration Accident E3		
SCR - B3F- cell Concentration Accident F3		
SCR - B3F- cell Concentration Accident G3		

<b>Comments Template on Draft proposal for Quantitative Reporting Templates</b>		<b>Deadline</b> <b>20 January 2012</b> <b>12:00 CET</b>
SCR - B3F- cell Concentration Accident H3		
SCR - B3F- cell Concentration Accident I3		
SCR - B3F- cell Concentration Accident A20		
SCR - B3F- cell Concentration Accident B20		
SCR - B3F- cell Concentration Accident C20		
SCR - B3F- cell Concentration Accident D20		
SCR - B3F- cell Concentration Accident E20		
SCR - B3F- cell Concentration Accident F20		
SCR - B3F- cell Concentration Accident G20		
SCR - B3F- cell Concentration Accident H20		
SCR - B3F- cell Concentration Accident I20		
SCR - B3F- cell Concentration Accident G22		
SCR - B3F- cell Concentration Accident J22		
SCR - B3F- cell Pandemic A1	Please refer to comment to cell Mass Accident A1	
SCR - B3F- cell Pandemic B1		
SCR - B3F- cell Pandemic C1		

<b>Comments Template on Draft proposal for Quantitative Reporting Templates</b>		<b>Deadline</b> <b>20 January 2012</b> <b>12:00 CET</b>
SCR - B3F- cell Pandemic D1		
SCR - B3F- cell Pandemic E1		
SCR - B3F- cell Pandemic F1		
SCR - B3F- cell Pandemic A2		
SCR - B3F- cell Pandemic B2		
SCR - B3F- cell Pandemic C2		
SCR - B3F- cell Pandemic D2		
SCR - B3F- cell Pandemic E2		
SCR - B3F- cell Pandemic F2		
SCR - B3F- cell Pandemic A3		
SCR - B3F- cell Pandemic B3		
SCR - B3F- cell Pandemic C3		
SCR - B3F- cell Pandemic D3		
SCR - B3F- cell Pandemic E3		
SCR - B3F- cell Pandemic F2		
SCR - B3F- cell Pandemic A20		

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SCR - B3F- cell Pandemic B20		
SCR - B3F- cell Pandemic C20		
SCR - B3F- cell Pandemic D20		
SCR - B3F- cell Pandemic E20		
SCR - B3F- cell Pandemic F20		
SCR - B3F- cell Pandemic F21		
SCR - B3F- cell Pandemic D22		
SCR - B3F- cell Pandemic G22		
SCR - B3G – General		
SCR - B3G – Purpose		
SCR - B3G – Benefits		
SCR - B3G – Costs		
SCR - B3G – Groups		
SCR - B3G – Materiality		
SCR - B3G – Disclosure		
SCR - B3G – Frequency		
SCR - B3G- cell A1		
SCR - B3G- cell A2		
SCR - B3G- cell A3		

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SCR - B3G- cell A4			
SCR - B3G- cell A5			
SCR - B3G- cell A6			
SCR - B3G- cell A7			
SCR - B3G- cell A8			
SCR - B3G- cell A9			
SCR - B3G- cell A10			
SCR - B3G- cell A11			
SCR - B3G- cell A12			
SCR - B3G- cell A13			
SCR - B3G- cell A14			
SCR - B3G- cell A15			
SCR - B3G- cell A16			
MCR - B4A & B4B – General			
MCR - B4A & B4B – Purpose			
MCR - B4A & B4B – Benefits			
MCR - B4A & B4B – Costs			
MCR - B4A & B4B – Groups			
MCR - B4A & B4B – Materiality			
MCR - B4A & B4B – Disclosure			
MCR - B4A & B4B – Frequency			
MCR - B4A- cell A1			

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MCR - B4A- cell B2			
MCR - B4A- cell C2			
MCR - B4A- cell B3			
MCR - B4A- cell C3			
MCR - B4A- cell B4			
MCR - B4A- cell C4			
MCR - B4A- cell B5			
MCR - B4A- cell C5			
MCR - B4A- cell B6			
MCR - B4A- cell C6			
MCR - B4A- cell B7			
MCR - B4A- cell C7			
MCR - B4A- cell B8			
MCR - B4A- cell C8			
MCR - B4A- cell B9			
MCR - B4A- cell C9			
MCR - B4A- cell B10			
MCR - B4A- cell C10			
MCR - B4A- cell B11			
MCR - B4A- cell C11			
MCR - B4A- cell B12			
MCR - B4A- cell C12			
MCR - B4A- cell B13			
MCR - B4A- cell C13			
MCR - B4A- cell B14			
MCR - B4A- cell C14			

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MCR - B4A- cell B15			
MCR - B4A- cell C15			
MCR - B4A- cell B16			
MCR - B4A- cell C16			
MCR - B4A- cell B17			
MCR - B4A- cell C17			
MCR - B4A- cell A18			
MCR - B4A- cell B19			
MCR - B4A- cell B20			
MCR - B4A- cell B21			
MCR - B4A- cell B22			
MCR - B4A- cell C23			
MCR - B4A- cell A24			
MCR - B4A- cell A25			
MCR - B4A- cell A26			
MCR - B4A- cell A27			
MCR - B4A- cell A28			
MCR - B4A- cell A29			
MCR - B4A- cell A30			
MCR - B4A- cell A31			
MCR - B4B- cell B1			
MCR - B4B- cell C1			
MCR - B4B- cell D2			
MCR - B4B- cell E2			
MCR - B4B- cell F2			
MCR - B4B- cell G2			

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MCR - B4B- cell D3			
MCR - B4B- cell E3			
MCR - B4B- cell F3			
MCR - B4B- cell G3			
MCR - B4B- cell D4			
MCR - B4B- cell E4			
MCR - B4B- cell F4			
MCR - B4B- cell G4			
MCR - B4B- cell D5			
MCR - B4B- cell E5			
MCR - B4B- cell F5			
MCR - B4B- cell G5			
MCR - B4B- cell D6			
MCR - B4B- cell E6			
MCR - B4B- cell F6			
MCR - B4B- cell G6			
MCR - B4B- cell D7			
MCR - B4B- cell E7			
MCR - B4B- cell F7			
MCR - B4B- cell G7			
MCR - B4B- cell D8			
MCR - B4B- cell E8			
MCR - B4B- cell F8			
MCR - B4B- cell G8			
MCR - B4B- cell D9			
MCR - B4B- cell E9			

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MCR - B4B- cell F9			
MCR - B4B- cell G9			
MCR - B4B- cell D10			
MCR - B4B- cell E10			
MCR - B4B- cell F10			
MCR - B4B- cell G10			
MCR - B4B- cell D11			
MCR - B4B- cell E11			
MCR - B4B- cell F11			
MCR - B4B- cell G11			
MCR - B4B- cell D12			
MCR - B4B- cell E12			
MCR - B4B- cell F12			
MCR - B4B- cell G12			
MCR - B4B- cell D13			
MCR - B4B- cell E13			
MCR - B4B- cell F13			
MCR - B4B- cell G13			
MCR - B4B- cell D14			
MCR - B4B- cell E14			
MCR - B4B- cell F14			
MCR - B4B- cell G14			
MCR - B4B- cell D15			
MCR - B4B- cell E15			
MCR - B4B- cell F15			
MCR - B4B- cell G15			

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MCR - B4B- cell D16			
MCR - B4B- cell E16			
MCR - B4B- cell F16			
MCR - B4B- cell G16			
MCR - B4B- cell D17			
MCR - B4B- cell E17			
MCR - B4B- cell F17			
MCR - B4B- cell G17			
MCR - B4B- cell B18			
MCR - B4B- cell C18			
MCR - B4B- cell D19			
MCR - B4B- cell F19			
MCR - B4B- cell D20			
MCR - B4B- cell F20			
MCR - B4B- cell D21			
MCR - B4B- cell F21			
MCR - B4B- cell D22			
MCR - B4B- cell F22			
MCR - B4B- cell E23			
MCR - B4B- cell G23			
MCR - B4B- cell A24			
MCR - B4B- cell A25			
MCR - B4B- cell A26			
MCR - B4B- cell A27			
MCR - B4B- cell A28			
MCR - B4B- cell A29			

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MCR - B4B- cell A30		
MCR - B4B- cell A31		
MCR - B4B- cell B32		
MCR - B4B- cell C32		
MCR - B4B- cell B33		
MCR - B4B- cell C33		
MCR - B4B- cell B34		
MCR - B4B- cell C34		
MCR - B4B- cell B35		
MCR - B4B- cell C35		
MCR - B4B- cell B36		
MCR - B4B- cell C36		
MCR - B4B- cell B37		
MCR - B4B- cell C37		
MCR - B4B- cell B38		
MCR - B4B- cell C38		
MCR - B4B- cell B39		
MCR - B4B- cell C39		
Assets - D1- General		
Assets - D1- Purpose		
Assets - D1- Benefits		
Assets - D1- Costs	For reinsurers, the launch cost is expected to be high.	
Assets - D1- Groups		
Assets - D1- Materiality		

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Assets - D1- Disclosure		
Assets - D1- Frequency		
Assets - D1 - Quarterly Exemption		
Assets - D1- cell A1		
Assets - D1- cell A2		
Assets - D1- cell A3		
Assets - D1- cell A4		
Assets - D1- cell A5		
Assets - D1- cell A6		
Assets - D1- cell A7		
Assets - D1- cell A8		
Assets - D1- cell A9		
Assets - D1- cell A10		
Assets - D1- cell A11		
Assets - D1- cell A12		
Assets - D1- cell A13		
Assets - D1- cell A15		
Assets - D1- cell A16		
Assets - D1- cell A17		
Assets - D1- cell A18		
Assets - D1- cell A19		
Assets - D1- cell A20		
Assets - D1- cell A22		
Assets - D1- cell A23		

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Assets - D1- cell A24		
Assets - D1- cell A25		
Assets - D1- cell A26		
Assets - D1- cell A28		
Assets - D1- cell A30		
Assets - D1Q- General		
Assets - D1Q- Purpose		
Assets - D1Q- Benefits		
Assets - D1Q- Costs	Concerning reinsurers, initial costs are expected to be very high.	
Assets - D1Q- Groups		
Assets - D1Q- Materiality		
Assets - D1Q- Disclosure		
Assets - D1Q- Frequency		
Assets - D1Q- cell A1 (list)		
Assets - D1Q- cell A2 (list)		
Assets - D1Q- cell A3 (list)		
Assets - D1Q- cell A4 (list)		
Assets - D1Q- cell A5 (list)		
Assets - D1Q- cell A6 (list)		
Assets - D1Q- cell A7 (list)		
Assets - D1Q- cell A8 (list)		
Assets - D1Q- cell A9 (list)		
Assets - D1Q- cell A10 (list)		
Assets - D1Q- cell A12 (list)		

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Assets - D1Q- cell A13 (list)		
Assets - D1Q- cell A14 (list)		
Assets - D1Q- cell A15 (list)		
Assets - D1Q- cell A16 (list)		
Assets - D1Q- cell A17 (list)		
Assets - D1Q- cell A18 (list)		
Assets - D1Q- cell A20 (list)		
Assets - D1Q- cell A22 (list)		
Assets - D1Q- cell A24 (list)		
Assets - D1Q- cell A25 (list)		
Assets - D1Q- cell A28 (list)		
Assets - D1Q- cell A30 (list)		
Assets - D1Q- cell A3		
Assets - D1Q- cell A5		
Assets - D1Q- cell A6		
Assets - D1Q- cell A7		
Assets - D1Q- cell A7A		
Assets - D1Q- cell A8		
Assets - D1Q- cell A8A		
Assets - D1Q- cell A8C		
Assets - D1Q- cell A8D		
Assets - D1Q- cell A9A		
Assets - D1Q- cell A9B		
Assets - D1Q- cell A9C		
Assets - D1Q- cell A9D		
Assets - D1Q- cell A9E		

<b>Comments Template on Draft proposal for Quantitative Reporting Templates</b>			<b>Deadline</b> <b>20 January 2012</b> <b>12:00 CET</b>
Assets - D1Q- cell A9F			
Assets - D1Q- cell A10A			
Assets - D1Q- cell A10B			
Assets - D1Q- cell A14			
Assets - D1Q- cell A11			
Assets - D1Q- cell A12			
Assets - D1Q- cell A13			
Assets - D1Q- cell A27			
Assets - D1Q- cell L16			
Assets - D1S- General			
Assets - D1S- Purpose			
Assets - D1S- Benefits			
Assets - D1S- Costs			
Assets - D1S- Groups			
Assets - D1S- Materiality			
Assets - D1S- Disclosure			
Assets - D1S- Frequency			
Assets - D1S- cell A1			
Assets - D1S- cell A2			
Assets - D1S- cell A3			
Assets - D1S- cell A4			
Assets - D1S- cell A5			
Assets - D1S- cell A6			
Assets - D1S- cell A7			

<b>Comments Template on Draft proposal for Quantitative Reporting Templates</b>			<b>Deadline</b> <b>20 January 2012</b> <b>12:00 CET</b>
Assets - D1S- cell A8			
Assets - D1S- cell A9			
Assets - D1S- cell A10			
Assets - D1S- cell A12			
Assets - D1S- cell A13			
Assets - D1S- cell A14			
Assets - D1S- cell A15			
Assets – D2O- General			
Assets – D2O- Purpose			
Assets – D2O- Benefits			
Assets – D2O- Costs			
Assets – D2O- Groups			
Assets – D2O- Materiality			
Assets – D2O- Disclosure			
Assets – D2O- Frequency			
Assets – D2O – Quarterly Exemption			
Assets - D2O- cell A1			
Assets - D2O- cell A2			
Assets - D2O- cell A3			
Assets - D2O- cell A4			
Assets - D2O- cell A5			
Assets - D2O- cell A6			
Assets - D2O- cell A7			

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Assets - D2O- cell A8		
Assets - D2O- cell A9		
Assets - D2O- cell A10		
Assets - D2O- cell A11		
Assets - D2O- cell A13		
Assets - D2O- cell A14		
Assets - D2O- cell A15		
Assets - D2O- cell A16		
Assets - D2O- cell A17		
Assets - D2O- cell A19		
Assets - D2O- cell A20		
Assets - D2O- cell A21		
Assets - D2O- cell A22		
Assets - D2O- cell A23		
Assets - D2O- cell A24		
Assets - D2O- cell A25		
Assets - D2O- cell A26		
Assets - D2O- cell A27		
Assets - D2O- cell A28		
Assets - D2O- cell A29		
Assets - D2O- cell A31		
Assets - D2O- cell A32		
Assets - D2O- cell A33		
Assets - D2O- cell A34		
Assets - D2O- cell A35		

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Assets - D2T- General		
Assets - D2T- Purpose		
Assets - D2T- Benefits		
Assets - D2T- Costs		
Assets - D2T- Groups		
Assets - D2T- Materiality		
Assets - D2T- Disclosure		
Assets - D2T- Frequency		
Assets - D2T- Quarterly Exemption		
Assets - D2T- cell A1		
Assets - D2T- cell A2		
Assets - D2T- cell A3		
Assets - D2T- cell A4		
Assets - D2T- cell A5		
Assets - D2T- cell A6		
Assets - D2T- cell A7		
Assets - D2T- cell A8		
Assets - D2T- cell A9		
Assets - D2T- cell A10		
Assets - D2T- cell A11		
Assets - D2T- cell A13		
Assets - D2T- cell A14		
Assets - D2T- cell A15		

**Comments Template on  
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Assets - D2T- cell A16		
Assets - D2T- cell A17		
Assets - D2T- cell A18		
Assets - D2T- cell A19		
Assets - D2T- cell A20		
Assets - D2T- cell A21		
Assets - D2T- cell A22		
Assets - D2T- cell A23		
Assets - D2T- cell A24		
Assets - D2T- cell A25		
Assets - D2T- cell A26		
Assets - D2T- cell A27		
Assets - D2T- cell A28		
Assets - D2T- cell A30		
Assets - D2T- cell A31		
Assets - D2T- cell A32		
Assets - D2T- cell A34		
Assets - D2T- cell A35		
Assets – D3- General		
Assets – D3- Purpose		
Assets – D3- Benefits		
Assets – D3- Costs	For reinsurers, costs could be high.	
Assets – D3- Groups		
Assets – D3- Materiality		

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Assets - D3- Disclosure		
Assets - D3- Frequency		
Assets - D3- cell A1		
Assets - D3- cell A3		
Assets - D3- cell A4		
Assets - D3- cell A6		
Assets - D3- cell A7		
Assets - D3- cell A8		
Assets - D3- cell A15		
Assets - D4- General		
Assets - D4- Purpose		
Assets - D4- Benefits		
Assets - D4- Costs		
Assets - D4- Groups		
Assets - D4- Materiality		
Assets - D4- Disclosure		
Assets - D4- Frequency		
Assets - D4 - Quarterly Exemption		
Assets - D4- cell A1		
Assets - D4- cell A2		
Assets - D4- cell A3		
Assets - D4- cell A4		
Assets - D4- cell A5		

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Assets - D4- cell A6			
Assets - D4- cell A7			
Assets - D4- cell A8			
Assets – D5- General			
Assets – D5- Purpose			
Assets – D5- Benefits			
Assets – D5- Costs			
Assets – D5- Groups			
Assets – D5- Materiality			
Assets – D5- Disclosure			
Assets – D5- Frequency			
Assets - D5- cell A1			
Assets - D5- cell A2			
Assets - D5- cell A3			
Assets - D5- cell A4			
Assets - D5- cell A5			
Assets - D5- cell A6			
Assets - D5- cell A7			
Assets - D5- cell A8			
Assets - D5- cell A9			
Assets - D5- cell A10			
Assets - D5- cell A11			
Assets - D5- cell A12			
Assets - D5- cell A13			

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Assets - D5- cell A14		
Assets - D6- General		
Assets - D6- Purpose		
Assets - D6- Benefits		
Assets - D6- Costs	According to reinsurers, it is expected to be high.	
Assets - D6- Groups		
Assets - D6- Materiality		
Assets - D6- Disclosure		
Assets - D6- Frequency		
Assets - D6- cell A2		
Assets - D6- cell A3		
Assets - D6- cell A4		
Assets - D6- cell A5		
Assets - D6- cell A6		
Assets - D6- cell A7		
Assets - D6- cell A8		
Assets - D6- cell A9		
Assets - D6- cell A10		
Assets - D6- cell A12		
Assets - D6- cell A19		
Assets - D6- cell A20		
Assets - D6- cell A21		
Assets - D6- cell A22		
Assets - D6- cell A24		

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Assets - D6- cell A25		
Assets - D6- cell A26		
Assets - D6- cell A27		
Assets - D6- cell A28		
TP - F1 & F1Q- General		
TP - F1 & F1Q - Purpose		
TP - F1 & F1Q - Benefits		
TP - F1 & F1Q - Costs	Reinsurers expect these costs to be high.	
TP - F1 & F1Q - Groups	As has been commented in the general comments, some templates arise specific problems for insurance groups widely located in non-EEA markets; problems that should be solved permitting some kind of simple estimations in the case of these markets. This comment is fully applicable to the TP F templates group, because both BE and RM should be permitted to be reported using estimations.	
TP - F1 & F1Q - Materiality		
TP - F1 & F1Q - Disclosure		
TP - F1 & F1Q - Frequency		
TP - F1- cells A1 – A14		
TP - F1- cell A7A		
TP - F1- cell A7B		
TP - F1- cell A7C		
TP - F1- cells B1 – B14		
TP - F1- cells B2 – C2		
TP - F1- cells B4-C1		
TP - F1- cells BA1 – BA13		
TP - F1- cell BB1		

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TP - F1- cell BB10			
TP - F1- cell BB13			
TP - F1- cells BC1 – BC13			
TP - F1- cells BD1 – BD13			
TP - F1- cells BF1 – BF13			
TP - F1- cells CB1 – CB14A			
TP - F1- cells CC1 – CC14			
TP - F1- cells CD1 – CD14A			
TP - F1- cells C1 – C14A			
TP - F1- cells CB9A – C9A			
TP - F1- cells E1 – E13			
TP - F1- cells FB7A			
TP - F1- cells FB7B			
TP - F1- cells FB7C			
TP - F1- cells IA1 – IA 13			
TP - F1- cells J1 – JL13			
TP - F1- cells M1-M13			
TP - F1- cells N1-N13			
TP - F1- cells O1-O13			
TP - F1- cells P1-P13			
TP - F1- cells Q1-Q13			
TP - F1Q- cells A1-A13			
TP - F1Q- cell A7A			
TP - F1Q- cell A7B			
TP - F1Q- cell A7C			
TP - F1Q- cells B1-B13			

<b>Comments Template on Draft proposal for Quantitative Reporting Templates</b>		<b>Deadline</b> <b>20 January 2012</b> <b>12:00 CET</b>
TP - F1Q- cells C1-C14A		
TP - F1Q- cell C11		
TP - F1Q- cell C12		
TP - F1Q- cell C13		
TP - F1Q- cell C14A		
TP - F1Q- cell E1-E13		
TP - F2- General		
TP - F2- Purpose		
TP - F2- Benefits		
TP - F2- Costs		
TP - F2- Groups		
TP - F2- Materiality	We propose a concrete materiality threshold, for instance products above 5% of BE/Premiums.	
TP - F2- Disclosure		
TP - F2- Frequency		
TP - F2- cells A1-A34		
TP - F2- cells C1 – C35		
TP -F2- cells D1-D35		
TP -F2- cells F1-F35		
TP -F2- cells AU1 –AU35		
TP -F2- cells CU1 – CU35		
TP -F2- cells DU1 – DU35		
TP -F2- cells FU1 – FU35		
TP -F2- cells I1 –I35		
TP -F2- cells J1 –J35		

<b>Comments Template on Draft proposal for Quantitative Reporting Templates</b>		<b>Deadline</b> <b>20 January 2012</b> <b>12:00 CET</b>
TP -F2- cells K1 –K35		
TP -F2- cells L1 –L35		
TP -F2- cells M1 –M35		
TP -F2- cells N1 –N35		
TP -F2- cells O1 –O35		
TP -F2- cells P1-P35		
TP -F2- cells Q1 –Q35		
TP -F2- cells R1 –R35		
TP -F2- cells S1 –S35		
TP -F2- cells T1 –T35		
TP -F2- cells U1 – U35		
TP -F2- cells CH1 –CH35		
TP -F2- cells DH1 –DH35		
TP -F2- cells FH1 –FH35		
TP -F2- cells V1 –V35		
TP -F2- cells X1 – X35		
TP -F2- cells Y1-Y35		
TP -F2- cells Z1- Z35		
TP -F2- cells GH1 –GH35		
TP – F3- General	Can one conclude that this template is only for direct insurers? Cell A2B talks about “(re)insurance obligations”	
TP – F3- Purpose		
TP – F3- Benefits		
TP – F3- Costs	In the case that pure reinsurers were obliged to report this template, costs would be overly high.	

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TP – F3- Groups			
TP – F3- Materiality			
TP – F3- Disclosure			
TP – F3- Frequency			
TP - F3- cell A1			
TP - F3- cell A2A			
TP - F3- cell A2B			
TP - F3- cell A2C			
TP - F3- cell A3			
TP - F3- cell A4			
TP - F3- cell A5			
TP - F3- cell A6			
TP - F3- cell A7			
TP - F3- cell A8			
TP - F3- cell A9			
TP - F3- cell A10			
TP - F3- cell A15			
TP - F3- cell A21			
TP - F3- cell A24			
TP - F3- cell A26			
TP - F3- cell A30			
TP - F3- cell A34A			
TP - F3- cell A41			
TP – F3A- General			

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TP - F3A- Purpose		
TP - F3A- Benefits		
TP - F3A- Costs		
TP - F3A- Groups		
TP - F3A- Materiality		
TP - F3A- Disclosure		
TP - F3A- Frequency		
TP - F3A- cell A1		
TP - F3A- cell A2		
TP - F3A- cell A3		
TP - F3A- cell A4		
TP - F3A- cell A5		
TP - F3A- cell A6		
TP - F3A- cell A7		
TP - F3A- cell A8		
TP - F3A- cell A9		
TP - F3A- cell A10		
TP - F3A- cell A11		
TP - F3A- cell A12		
TP - F3A- cell A13		
TP - F3A- cell A14		
TP - F3A- cell A15		
TP - F3A- cell A16		
TP - F3B- cell A1		

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TP - F3B- cell A2			
TP - F3B- cell A3			
TP - F3B- cell A4			
TP - F3B- cell A5			
TP - F3B- cell A6			
TP - F3B- cell A7			
TP - F3B- cell A8			
TP - F3B- cell A9			
TP - F3B- cell A10			
TP - F4- General			
TP - F4- Purpose			
TP - F4- Benefits			
TP - F4- Costs			
TP - F4- Groups			
TP - F4- Materiality			
TP - F4- Disclosure			
TP - F4- Frequency			
TP - F4- cell A0			
TP - F4- cell A1			
TP - F4- cell A2			
TP - F4- cell A3			
TP - F4- cell A4			
TP - F4- cell A5			
TP - F4- cell B1			

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TP - F4- cell C1		
TP - F4- cell D1		
TP - F4- cell A6		
TP - E1 & E1Q- General		
TP - E1 & E1Q - Purpose		
TP - E1 & E1Q - Benefits		
TP - E1 & E1Q - Costs		
TP - E1 & E1Q - Groups	As has been commented in the general comments, some templates arise specific problems for insurance groups widely located in non-EEA markets; problems that should be solved permitting some kind of simple estimations in the case of these markets.	
TP - E1 & E1Q - Materiality		
TP - E1 & E1Q - Disclosure		
TP - E1 & E1Q - Frequency		
TP - E1- cells A1-P1		
TP -E1- celss A2-L2		
TP -E1- celss A3-L3		
TP -E1- celss M4-P4		
TP -E1- celss A5-P5		
TP -E1- celss A6-L6		
TP -E1- celss M7-P7		
TP -E1- celss A9-P9		
TP -E1- cells A10-P10		
TP -E1- cells A11-P11		
TP -E1- cells A12-P12		
TP -E1- cells A14-L14		

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TP -E1- cells A15-L15		
TP -E1- cells M16-P16		
TP -E1- cells A18-P18		
TP -E1- cells A19-P19		
TP -E1- cells A20-P20		
TP -E1- cells A21-P21		
TP -E1- cells A25-P25		
TP -E1- cells A29-P29		
TP -E1- cells A30-P30	Reinsurers report that, due to their business, they could need several HRGs; they could even be hundreds. Due to that, they need to study HRG definition. Will they have to report each of them. If so, it would create technological problems and a significant impact on costs.	
TP -E1- cells A31-P31		
TP -E1- cells A32-P32		
TP -E1- cells A33-P33		
TP -E1- cells A34-P34		
TP -E1- cells A35-P35		
TP -E1- cells A36-P36		
TP -E1- cellss A37-P37		
TP -E1- cellss A38-P38		
TP -E1- cellss A39-P39		
TP -E1- cellss A40-P40		
TP -E1- cellss A41-L53		
TP - E1 Q- cells A1-R1		
TP - E1 Q- cells A2-R2		
TP - E1 Q- cells A3-R3		

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TP - E1 Q- cells A5-R5		
TP - E1 Q- cells A6-R6		
TP - E1 Q- cells A10-R10		
TP - E2- General		
TP - E2- Purpose		
TP - E2- Benefits		
TP - E2- Costs		
TP - E2- Groups		
TP - E2- Materiality		
TP - E2- Disclosure		
TP - E2- Frequency		
TP - E2- cells A1-A31		
TP - E2- cells B1-B31		
TP - E2- cells C1-C31		
TP - E2- cells D1-D31		
TP - E2- cells E1-E31		
TP - E2- cells F1-F31		
TP - E3- General	Pure reinsurers stress too the point that, because inflation can be different within the same currency, information about inflation has to be taken in account, which creates new complications.	
TP - E3- Purpose		
TP - E3- Benefits		

<b>Comments Template on Draft proposal for Quantitative Reporting Templates</b>		<b>Deadline</b> <b>20 January 2012</b> <b>12:00 CET</b>
TP - E3- Costs	In opinión of reinsurers, it'll be very high, especially if there's no simplifications of thresholds.	
TP - E3- Groups		
TP - E3- Materiality		
TP - E3- Disclosure		
TP - E3- Frequency		
TP - E3- cells A00		
TP - E3- cells A01		
TP - E3- cells A02		
TP - E3- cells A03: N		
TP - E3- cells A04		
TP - E3- cells A1-A15-J0		
TP - E3- cells A17-A31-J16		
TP - E3- cells A33-A47-J32		
TP - E3- cells P1-P15-J0		
TP - E3- cells P33-P47-J32		
TP - E3- cells AE1-AE15-J0		
TP - E3- cells AE17-AE31-J0		
TP - E3- cells AE33-AE47-J0		
TP - E3- cells IH1-IE15B		
TP - E4- General		
TP - E4- Purpose		
TP - E4- Benefits		

<b>Comments Template on Draft proposal for Quantitative Reporting Templates</b>		<b>Deadline</b> <b>20 January 2012</b> <b>12:00 CET</b>
TP - E4- Costs	Reinsurers expect them to be high.	
TP - E4- Groups		
TP - E4- Materiality		
TP - E4- Disclosure		
TP - E4- Frequency		
TP - E4- cells A1-A10		
TP - E4- cells B1-B10		
TP - E4- cells C1-C10		
TP - E4- cells D1-D10		
TP - E4- cells E1-E10		
TP - E4- cells F1-F10		
TP - E4- cells G1-G10		
TP - E4- cells H1-H10		
TP - E4- cells I1-I10		
TP - E4- cells J1-J10		
TP - E4- cells K1-K10		
TP - E4- cells L1-L10		
TP - E4- cells M1-M11		
TP - E4- cells N1-N11		
TP - E4- cells O1-O11		
TP - E4- cells P1-P10		
TP - E4- cells Q1-Q10		
TP - E4- cells R1-R10		
TP - E4- cells S1-S10		

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TP - E4- cells T1-T10		
TP - E6- General	Lack of information on claims by accident year. Ceding insurers send information by year of adscription, that can, or cannot, be the same of the accident year.	
TP - E6- Purpose		
TP - E6- Benefits		
TP - E6- Costs	Reinsurers consider it very high	
TP - E6- Groups		
TP - E6- Materiality		
TP - E6- Disclosure		
TP - E6- Frequency		
TP - E6- cells A1-A20		
TP - E6- cells B1-B20		
TP - E6- cells C1-C20		
TP - E6- cells D1-D20		
TP - E6- cells E1-E20		
TP - E6- cells F1-F20		
TP - E6- cells G1-G20		
TP - E6- cells H1-H20		
TP - E6- cells I1-I20		
TP - E6- cells J1-J20		
TP - E6- cells K1-K20		
TP - E6- cells L1-L20		
TP - E6- cells AE1-AE20		

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TP – E6- cells AF1-AF20			
TP – E7A- General			
TP – E7A- Purpose			
TP – E7A- Benefits			
TP – E7A- Costs			
TP – E7A- Groups			
TP – E7A- Materiality			
TP – E7A- Disclosure			
TP – E7A- Frequency			
TP – E7A- cell A1			
TP – E7A- cell B1			
TP – E7A- cell C1			
TP – E7A- cell D1			
TP – E7A- cell E1			
TP – E7A- cell F1			
TP – E7A- cell G1			
TP – E7A- cell H1			
TP – E7A- cell I1			
TP – E7A- cell J1			
TP – E7A- cell K1			
TP – E7A- cell L1			
TP – E7A- cell M1			
TP – E7B- General			
TP – E7B- Purpose			

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TP - E7B- Benefits		
TP - E7B- Costs		
TP - E7B- Groups		
TP - E7B- Materiality		
TP - E7B- Disclosure		
TP - E7B- Frequency		
TP - E7B- cell A01		
TP - E7B- cell A1		
TP - E7B- cell B1		
TP - E7B- cell C1		
TP - E7B- cell D1		
TP - E7B- cell E1		
Re - J1- General	In the case of a reinsurers making facultative business, should it report here? More clarification is needed.	
Re - J1- Purpose		
Re - J1- Benefits		
Re - J1- Costs	In the case they had to report, Spanish pure reinsurers consider this costs medium-high.	
Re - J1- Groups		
Re - J1- Materiality		
Re - J1- Disclosure		
Re - J1- Frequency		

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Re - J1- cell A00			
Re - J1- cell A1			
Re - J1- cell B1			
Re - J1- cell C1			
Re - J1- cell D1			
Re - J1- cell E1			
Re - J1- cell F1			
Re - J1- cell G1			
Re - J1- cell H1			
Re - J1- cell I1			
Re - J1- cell J1			
Re - J1- cell K1			
Re - J1- cell L1			
Re - J1- cell M1			
Re - J1- cell N1			
Re - J1- cell P1			
Re - J1- cell Q1			
Re - J1- cell W1			
Re - J1- cell Y1			
Re - J1- cell Z1			
Re - J1- cell AB1			
Re - J1- cell AC1			
Re - J1- cell A01			
Re - J1- cell A11			
Re - J1- cell B11			
Re - J1- cell C11			

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Re - J1- cell D11		
Re - J1- cell E11		
Re - J1- cell F11		
Re - J1- cell G11		
Re - J1- cell H11		
Re - J1- cell I11		
Re - J1- cell J11		
Re - J1- cell K11		
Re - J1- cell L11		
Re - J1- cell M11		
Re - J1- cell O11		
Re - J1- cell U11		
Re - J1- cell W11		
Re - J1- cell X11		
Re - J1- cell Z11		
Re - J1- cell AA11		
Re - J2- General		
Re - J2- Purpose		
Re - J2- Benefits		
Re - J2- Costs	Reinsurers consider these costs would be medium	
Re - J2- Groups		
Re - J2- Materiality	Nevertheless, there should be a materiality threshold, e.g. programs above 5% or premiums.	
Re - J2- Disclosure		

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Re - J2- Frequency			
Re - J2- cell A1			
Re - J2- cell B1			
Re - J2- cell C1			
Re - J2- cell D1			
Re - J2- cell E1			
Re - J2- cell F1			
Re - J2- cell G1			
Re - J2- cell H1			
Re - J2- cell I1			
Re - J2- cell J1			
Re - J2- cell K1			
Re - J2- cell L1			
Re - J2- cell M1			
Re - J2- cell N1			
Re - J2- cell O1			
Re - J2- cell P1			
Re - J2- cell Q1			
Re - J2- cell R1			
Re - J2- cell S1			
Re - J2- cell T1			
Re - J2- cell U1			
Re - J2- cell V1			
Re - J2- cell W1			
Re - J2- cell X1			

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Re - J2- cell Y1		
Re - J2- cell Z1		
Re - J2- cell AA1		
Re - J2- cell AB1		
Re - J2- cell AC1		
Re - J2- cell AD1		
Re - J2- cell AE1		
Re - J2- cell AF1		
Re - J2- cell AG1		
Re - J2- cell AM1		
Re - J2- cell AO1		
Re - J2- cell AP1		
Re - J2- cell AQ1		
Re - J3- General		
Re - J3- Purpose		
Re - J3- Benefits		
Re - J3- Costs	Reinsurers expects costs to be high.	
Re - J3- Groups		
Re - J3- Materiality		
Re - J3- Disclosure		
Re - J3- Frequency		
Re - J3- cell A1		
Re - J3- cell B1		
Re - J3- cell C1		

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Re - J3- cell D1			
Re - J3- cell E1			
Re - J3- cell F1			
Re - J3- cell G1			
Re - J3- cell H1			
Re - J3- cell I1			
Re - J3- cell J1			
Re - J3- cell L1			
Re - J3- cell M1			
Re - J3- cell O1			
Re - J3- cell P1			
Re - J3- cell Q1			
Re - J3- cell R1			
SPV - General			
SPV - Purpose			
SPV - Benefits			
SPV - Costs			
SPV - Groups			
SPV - Materiality			
SPV - Disclosure			
SPV - Frequency			
SPV- cell A1			
SPV- cell B1			
SPV- cell B1A			

<b>Comments Template on Draft proposal for Quantitative Reporting Templates</b>			<b>Deadline</b> <b>20 January 2012</b> <b>12:00 CET</b>
SPV- cell C1			
SPV- cell D1			
SPV- cell E1			
SPV- cell F1			
SPV- cell F1A			
SPV- cell G1			
SPV- cell H1			
SPV- cell I1			
SPV- cell J1			
SPV- cell K1			
SPV- cell L1			
SPV- cell M1			
SPV- cell N1			
SPV- cell O1			
SPV- cell P1			
SPV- cell Q1			
SPV- cell R1			
SPV- cell S1			
SPV- cell T1			
SPV- cell V1			
SPV- cell W1			
SPV- cell X1			
SPV- cell Y1			
SPV- cell Z1			
G01-Purpose			
G01-Benefits			

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G01-Costs		
G01-Application		
G01-Materiality		
G01-Disclosure		
G01-Frequency		
G01- cell A1		
G01- cell B1		
G01- cell C1		
G01- cell D1		
G01- cell E1		
G01- cell F1		
G01- cell G1		
G01- cell H1		
G01- cell I1		
G01- cell J1	More clarification is needed on the calculation of this field.	
G01- cell K1	More clarification is needed on the calculation of this field.	
G01- cell L1		
G01- cell M1		
G01- cell N1		
G01- cell O1		
G01- cell P1		
G01- cell Q1		
G01- cell R1		
G01- cell S1		
G01- cell T1		
G01- cell U1		

<b>Comments Template on Draft proposal for Quantitative Reporting Templates</b>			<b>Deadline</b> <b>20 January 2012</b> <b>12:00 CET</b>
G01- cell V1			
G03 & G04-Purpose			
G03 & G04-Benefits			
G03 & G04-Costs			
G03 & G04-Application			
G03 & G04-Materiality			
G03 & G04-Disclosure			
G03 & G04-Frequency			
G03- cell A1			
G03- cell B1			
G03- cell C1			
G03- cell D1			
G03- cell E1			
G03- cell F1			
G03- cell G1			
G03- cell H1			
G03- cell I1			
G03- cell J1			
G03- cell K1			
G03- cell L1			
G03- cell M1			
G03- cell N1			
G03- cell O1			
G03- cell P1			
G04- cell A1			
G04- cell A2			

<b>Comments Template on Draft proposal for Quantitative Reporting Templates</b>			<b>Deadline</b> <b>20 January 2012</b> <b>12:00 CET</b>
G04- cell B1			
G04- cell C1			
G04- cell D1			
G04- cell E1			
G14-Purpose			
G14-Benefits			
G14-Costs			
G14-Application			
G14-Materiality			
G14-Disclosure			
G14-Frequency			
G14- cell A1			
G14- cell B1			
G14- cell C1			
G14- cell D1			
G14- cell E1			
G14- cell F1			
G14- cell G1			
G14- cell H1			
G14- cell I1			
G14- cell J1			
G14- cell K1			
G14- cell L1			
G14- cell M1			
G14- cell N1			
G14- cell O1			

<b>Comments Template on Draft proposal for Quantitative Reporting Templates</b>			<b>Deadline</b> <b>20 January 2012</b> <b>12:00 CET</b>
G14- cell P1			
G14- cell Q1			
G14- cell R1			
G20-Purpose			
G20-Benefits			
G20-Costs			
G20-Application			
G20-Materiality			
G20-Disclosure			
G20-Frequency			
G20- cell A1			
G20- cell B1			
G20- cell C1			
G20- cell D1			
G20- cell E1			
G20- cell F1			
G20- cell I1			
G20- cell J1			
G20- cell K1			
IGT1 to IGT4-Purpose			
IGT1 to IGT4-Benefits			
IGT1 to IGT4-Costs			
IGT1 to IGT4-Application			
IGT1 to IGT4-Materiality			
IGT1 to IGT4-Disclosure			
IGT1 to IGT4-Frequency			

<b>Comments Template on Draft proposal for Quantitative Reporting Templates</b>			<b>Deadline</b> <b>20 January 2012</b> <b>12:00 CET</b>
IGT1- cell B6			
IGT1- cell C6			
IGT1- cell D6			
IGT1- cell E6			
IGT1- cell F6			
IGT1- cell G6			
IGT1- cell H6			
IGT1- cell I6			
IGT1- cell J6			
IGT1- cell K6			
IGT1- cell L6			
IGT1- cell M6			
IGT1- cell N6			
IGT1- cell O6			
IGT1- cell P6			
IGT1- cell Q6			
IGT1- cell R6			
IGT1- cell S6			
IGT2- cell B6			
IGT2- cell C6			
IGT2- cell D6			
IGT2- cell E6			
IGT2- cell F6			
IGT2- cell G6			
IGT2- cell H6			
IGT2- cell I6			

<b>Comments Template on Draft proposal for Quantitative Reporting Templates</b>			<b>Deadline</b> <b>20 January 2012</b> <b>12:00 CET</b>
IGT2- cell J6			
IGT2- cell K6			
IGT2- cell L6			
IGT2- cell M6			
IGT2- cell N6			
IGT2- cell O6			
IGT2- cell P6			
IGT2- cell Q6			
IGT2- cell R6			
IGT2- cell S6			
IGT2- cell T6			
IGT2- cell U6			
IGT2- cell V6			
IGT2- cell W6			
IGT3- cell B6			
IGT3- cell C6			
IGT3- cell D6			
IGT3- cell D6			
IGT3- cell E6			
IGT3- cell F6			
IGT3- cell G6			
IGT3- cell H6			
IGT3- cell I6			
IGT3- cell J6			
IGT3- cell K6			
IGT3- cell L6			

<b>Comments Template on Draft proposal for Quantitative Reporting Templates</b>			<b>Deadline</b> <b>20 January 2012</b> <b>12:00 CET</b>
IGT3- cell M6			
IGT3- cell N6			
IGT3- cell O6			
IGT4- cell B5			
IGT4- cell C5			
IGT4- cell D5			
IGT4- cell E5			
IGT4- cell F5			
IGT4- cell G5			
IGT4- cell H5			
IGT4- cell I5			
IGT4- cell J5			
IGT4- cell K5			
IGT4- cell L5			
IGT4- cell M5			
IGT4- cell N5			
IGT4- cell O5			
IGT4- cell P5			
RC-Purpose			
RC-Benefits			
RC-Costs			
RC-Application			
RC-Materiality			
RC-Disclosure			
RC-Frequency			
RC- cell A2			

**Comments Template on  
Draft proposal for Quantitative Reporting Templates**

**Deadline**  
**20 January 2012**  
**12:00 CET**

RC- cell A3		
RC- cell A4		
RC- cell A5		
RC- cell A6		
RC- cell A7		
RC- cell A8		
RC- cell A9		
RC- cell A10		
RC- cell A11		
RC- cell A12		
RC- cell A13		
RC- cell A14		
RC- cell A15		
RC- cell A16		
RC- cell A17		
RC- cell A18		