

## **ANNEX II**

### ***INSTRUCTIONS REGARDING THE TEMPLATES FOR THE SOLVENCY AND CONDITION REPORT OF INDIVIDUAL UNDERTAKINGS***

This Annex contains additional instructions in relation to the templates included in Annex I of this Regulation. The first column of the tables identifies the items to be disclosed by identifying the columns and rows as showed in the template in Annex I.

Templates which shall be filled in in accordance with the instructions of the different sections of this Annex are referred to as ‘this template’ throughout the text of the Annex.

#### ***S.02.01. — Balance sheet***

##### *General comments:*

This section relates to annual disclosure of information for individual entities.

The ‘Solvency II value’ column (C0010) shall be completed using the valuation principles set out in the Directive 2009/138/EC, Delegated Regulation (EU) 2015/35, Solvency 2 Technical Standards and Guidelines.

	<i>ITEM</i>	<i>INSTRUCTIONS</i>
	<i>Assets</i>	
C0010/R0030	Intangible assets	Intangible assets other than goodwill. An identifiable non-monetary asset without physical substance.
C0010/R0040	Deferred tax assets	Deferred tax assets are the amounts of income taxes recoverable in future periods in respect of:  (a) deductible temporary differences;  (b) the carry forward of unused tax losses; and/or  (c) the carry forward of unused tax credits.
C0010/R0050	Pension benefit surplus	This is the total of net surplus related to employees' pension scheme.
C0010/R0060	Property, plant & equipment held for own use	Tangible assets which are intended for permanent use and property held by the undertaking for own use. It includes also property for own use under construction.
C0010/R0070	Investments (other than assets held for index-linked and unit-linked contracts)	This is the total amount of investments, excluding assets held for index-linked and unit-linked contracts.

C0010/R0080	Property (other than for own use)	Amount of the property, other than for own use. It includes also property under construction other than for own use.
C0010/R0090	Holdings in related undertakings, including participations	<p>Participations as defined in Article 13(20) and 212 (2) and holdings in related undertakings in Article 212(1)(b) of Directive 2009/138/EC.</p> <p>When part of the assets regarding participation and related undertakings refer to unit and index linked contracts, these parts shall be disclosed in 'Assets held for index-linked and unit-linked contracts' in C0010/R0220.</p>
C0010/R0100	Equities	This is the total amount of equities, listed and unlisted.
C0010/R0110	Equities — listed	<p>Shares representing corporations' capital, e.g. representing ownership in a corporation, negotiated on a regulated market or on a multilateral trading facility, as defined by Directive 2004/39/EC.</p> <p>It shall exclude holdings in related undertakings, including participations.</p>
C0010/R0120	Equities — unlisted	<p>Shares representing corporations' capital, e.g. representing ownership in a corporation, not negotiated on a regulated market or on a multilateral trading facility, as defined by Directive 2004/39/EC.</p> <p>It shall exclude holdings in related undertakings, including participations.</p>
C0010/R0130	Bonds	This is the total amount of government bonds, corporate bonds, structured notes and collateralised securities.
C0010/R0140	Government Bonds	<p>Bonds issued by public authorities, whether by central governments, supra-national government institutions, regional governments or local authorities and bonds that are fully, unconditionally and irrevocably guaranteed by the European Central Bank, Member States' central government and central banks <del>denominated and funded in the domestic currency of that central government and the central bank</del>, multilateral development banks referred to in paragraph 2 of Article 117 of Regulation (EU) No 575/2013 or international organisations referred to in Article 118 of Regulation (EU) No 575/2013, <u>regional governments and local authorities listed in Article 1 of Implementing Regulation (EU) 2015/2011</u>, where the guarantee meets the requirements set out in Article 215 of Delegated Regulation (EU) 2015/35.</p>

C0010/R0150	Corporate Bonds	Bonds issued by corporations
C0010/R0160	Structured notes	Hybrid securities, combining a fixed income (return in a form of fixed payments) instrument with a series of derivative components. Excluded from this category are fixed income securities that are issued by sovereign governments. Concerns securities that have embedded any categories of derivatives, including Credit Default Swaps ('CDS'), Constant Maturity Swaps ('CMS'), Credit Default Options ('CDOp'). <b>Assets under this category are not subject to unbundling</b>
C0010/R0170	Collateralised securities	Securities whose value and payments are derived from a portfolio of underlying assets. Includes Asset Backed Securities ('ABS'), Mortgage Backed securities ('MBS'), Commercial Mortgage Backed securities ('CMBS'), Collateralised Debt Obligations ('CDO'), Collateralised Loan Obligations ('CLO'), Collateralised Mortgage Obligations ('CMO')
C0010/R0180	Collective Investments Undertakings	Collective investment undertaking' means an undertaking for collective investment in transferable securities ('UCITS') as defined in Article 1(2) of Directive 2009/65/EC of the European Parliament and of the Council <sup>2</sup> or an alternative investment fund ('AIF') as defined in Article 4(1)(a) of Directive 2011/61/EU of the European Parliament and of the Council.
C0010/R0190	Derivatives	<p>A financial instrument or other contract with all three of the following characteristics:</p> <ul style="list-style-type: none"> <li>(a) Its value changes in response to the change in a specified interest rate, financial instrument price, commodity price, foreign exchange rate, index of prices or rates, credit rating or credit index, or other variable, provided in the case of a non-financial variable that the variable is not specific to a party to the contract (sometimes called the 'underlying').</li> <li>(b) It requires no initial net investment or an initial net investment that is smaller than would be required for other types of contracts that would be expected to have a similar response to changes in market factors.</li> <li>(c) It is settled at a future date.</li> </ul> <p>Solvency II value, only if positive, of the derivative as of the reporting date is reported here (in case of negative value, see C0010/R0790).</p>

C0010/R0200	Deposits other than cash equivalents	Deposits other than cash equivalents that cannot be used to make payments until before a specific maturity date and that are not exchangeable for currency or transferable deposits without any kind of significant restriction or penalty.
C0010/R0210	Other investments	Other investments not covered already within investments disclosed above.
C0010/R0220	Assets held for index-linked and unit-linked contracts	Assets held for index-linked and unit-linked contracts (classified in line of business 31 as defined in Annex I of Delegated Regulation (EU) 2015/35).
C0010/R0230	Loans and mortgages	This is the total amount of loans and mortgages, i.e. financial assets created when undertakings lend funds, either with or without collateral, including cash pools.
C0010/R0240	Loans on policies	Loans made to policyholders, collateralised on policies (underlying technical provisions).
C0010/R0250	Loans and mortgages to individuals	Financial assets created when creditors lend funds to debtors — individuals, with collateral or not, including cash pools.
C0010/R0260	Other loans and mortgages	Financial assets created when creditors lend funds to debtors — others, not classifiable in item R0240 or R0250, with collateral or not, including cash pools.
C0010/R0270	Reinsurance recoverables from:	<p>This is the total amount of reinsurance recoverables. It corresponds to the amount of reinsurer share of technical provisions (including Finite Re and SPV).</p> <p><u>It includes expected payments from reinsurers for claims not yet settled between the undertaking and the policyholder, while expected payments from reinsurers for claims already settled are included in reinsurance receivables.</u></p>
C0010/R0280	Non-life and health similar to non-life	Reinsurance recoverables in respect of technical provisions for non-life and health similar to non-life.
C0010/R0290	Non-life excluding health	Reinsurance recoverables in respect of technical provisions for non-life business, excluding technical provisions for health— similar to non –life
C0010/R0300	Health similar to non-life	Reinsurance recoverables in respect of technical provisions for health similar to non — life.

C0010/R0310	Life and health similar to life, excluding health and index-linked and unit-linked	Reinsurance recoverable in respect of technical provisions for life and health similar to life, excluding health and index-linked and unit-linked
C0010/R0320	Health similar to life	Reinsurance recoverables in respect of technical provisions for health-similar to life.
C0010/R0330	Life excluding health and index-linked and unit-linked	Reinsurance recoverables in respect of technical provisions for life business, excluding technical provisions health-similar to life techniques and technical provisions for index-linked and unit-linked.
C0010/R0340	Life index-linked and unit-linked	Reinsurance recoverables in respect of technical provisions for life index-linked and unit-linked business.
C0010/R0350	Deposits to cedants	Deposits relating to reinsurance accepted.
C0010/R0360	Insurance and intermediaries receivables	<p><u>Amounts for payment by policyholders, insurers and other linked to insurance business that are not included in technical provisions.</u></p> <p><del>Amounts past due for payment by policyholders, insurers, and other linked to insurance business, that are not included in cash in flows of technical provisions.</del></p> <p>It shall include receivables from reinsurance accepted.</p>
C0010/R0370	Reinsurance receivables	<p><del>Amounts past due by reinsurers and linked to reinsurance business that is not included in reinsurance recoverables.</del></p> <p><del>It might include: the amounts past due from receivables from reinsurers that relate to settled claims of policyholders or beneficiaries; receivables from reinsurers in relation to other than insurance events or settled insurance claims, for example commissions.</del></p> <p><u>Amounts for payment by reinsurers and linked to reinsurance business that are not included in reinsurance recoverables.</u></p> <p><u>For Solvency II column (C0010) this cell shall only include payments from reinsurers that relate to settled claims of policyholders or beneficiaries and receivables from reinsurers in relation to other than insurance events.</u></p> <p><u>After the claim has been settled between policyholder and insurance undertaking, the claim is no more included in the technical provisions in the liabilities side and a correspondent movement in the reinsurance recoverables</u></p>

		<p><u>should be done. At this point, the possible claim from cedent toward the reinsurer is moved from reinsurance recoverable to reinsurance receivable.</u></p> <p><u>All due and past due payments (open at valuation date) between reinsurer and cedent stemming from settled claims between primary insurer and policyholder, should be shown in this item and not in the item any other assets not elsewhere shown.</u></p>
C0010/R0380	Receivables (trade, not insurance)	Includes amounts receivables from employees or various business partners (not insurance-related), including public entities.
C0010/R0390	Own shares (held directly)	This is the total amount of own shares held directly by the undertaking.
C0010/R0400	Amounts due in respect of own fund items or initial fund called up but not yet paid in	Value of the amount due in respect of own fund items or initial fund called up but not yet paid in.
C0010/R0410	Cash and cash equivalents	<p>Notes and coin in circulation that are commonly used to make payments, and deposits exchangeable for currency on demand at par and which are directly usable for making payments by cheque, draft, giro order, direct debit/credit, or other direct payment facility, without penalty or restriction.</p> <p>Bank accounts shall not be netted off, thus only positive accounts shall be recognised in this item and bank overdrafts shown within liabilities unless where both legal right of offset and demonstrable intention to settle net exist.</p>
C0010/R0420	Any other assets, not elsewhere shown	This is the amount of any other assets not elsewhere already included within balance Sheet items.
C0010/R0500	Total assets	This is the overall total amount of all assets.
<i>Liabilities</i>		
C0010/R0510	Technical provisions — non-life	<p>Sum of the technical provisions non-life.</p> <p>This amount should include the apportionment from the transitional deduction to technical provisions in accordance with the proportionate methodology used for</p>

		the purposes of calculation of the minimum capital requirement ('MCR').
C0010/R0520	Technical provisions — non-life (excluding health)	<p>This is the total amount of technical provisions for non — life business (excluding health).</p> <p>This amount should include the apportionment from the transitional deduction to technical provisions in accordance with the proportionate methodology used for the purposes of calculation of the MCR.</p>
C0010/R0530	Technical provisions — non-life (excluding health) — technical provisions calculated as a whole	<p>This is the total amount of technical provisions calculated as whole (replicable/hedgeable portfolio) for non — life business (excluding health).</p> <p>This amount should include the apportionment from the transitional deduction to technical provisions in accordance with the proportionate methodology used for the purposes of calculation of the MCR.</p>
C0010/R0540	Technical provisions — non-life (excluding health) — Best estimate	<p>This is the total amount of best estimate of technical provisions for non — life business (excluding health).</p> <p>Best estimate shall be disclosed gross of reinsurance.</p> <p>This amount should include the apportionment from the transitional deduction to technical provisions in accordance with the proportionate methodology used for the purposes of calculation of the MCR.</p>
C0010/R0550	Technical provisions — non-life (excluding health) — Risk margin	<p>This is the total amount of risk margin of technical provisions for non — life business (excluding health).</p> <p>This amount should include the apportionment from the transitional deduction to technical provisions in accordance with the proportionate methodology used for the purposes of calculation of the MCR.</p>
C0010/R0560	Technical provisions — health (similar to non-life)	<p>This is the total amount of technical provisions for health (similar to non — life).</p> <p>This amount should include the apportionment from the transitional deduction to technical provisions in accordance with the proportionate methodology used for the purposes of calculation of the MCR.</p>
C0010/R0570	Technical provisions — health (similar to non — life) — technical provisions	<p>This is the total amount of technical provisions calculated as a whole (replicable / hedgeable portfolio) for health (similar to non-life).</p> <p>This amount should include the apportionment from the transitional deduction to technical provisions in</p>

	calculated as a whole	accordance with the proportionate methodology used for the purposes of MCR calculation.
C0010/R0580	Technical provisions — health(similar to non –life) — Best estimate	<p>This is the total amount of best estimate of technical provisions for health business (similar to non — life).</p> <p>Best estimate shall be disclosed gross of reinsurance.</p> <p>This amount should include the apportionment from the transitional deduction to technical provisions in accordance with the proportionate methodology used for the purposes of MCR calculation.</p>
C0010/R0590	Technical provisions — health (similar to non — life) — Risk margin	<p>This is the total amount of risk margin of technical provisions for health business (similar to non — life).</p> <p>This amount should include the apportionment from the transitional deduction to technical provisions in accordance with the proportionate methodology used for the purposes of MCR calculation.</p>
C0010/R0600	Technical provisions — life (excluding index-linked and unit-linked)	<p>Sum of the technical provisions life (excluding index-linked and unit-linked).</p> <p>This amount should include the apportionment from the transitional deduction to technical provisions in accordance with the proportionate methodology used for the purposes of MCR calculation.</p>
C0010/R0610	Technical provisions — health (similar to life)	<p>This is the total amount of technical provisions for health (similar to life) business.</p> <p>This amount should include the apportionment from the transitional deduction to technical provisions in accordance with the proportionate methodology used for the purposes of MCR calculation.</p>
C0010/R0620	Technical provisions — health (similar to life) — technical provisions calculated as a whole	<p>This is the total amount of technical provisions calculated as a whole (replicable / hedgeable portfolio) for health (similar to life) business.</p> <p>This amount should include the apportionment from the transitional deduction to technical provisions in accordance with the proportionate methodology used for the purposes of MCR calculation.</p>
C0010/R0630	Technical provisions — health (similar to life) — Best estimate	<p>This is the total amount of best estimate of technical provisions for health (similar to life) business.</p> <p>Best estimate shall be disclosed gross of reinsurance.</p> <p>This amount should include the apportionment from the transitional deduction to technical provisions in accordance with the proportionate methodology used for the purposes of MCR calculation.</p>



C0010/R0640	Technical provisions — health (similar to life) — Risk margin	<p>This is the total amount of risk margin of technical provisions for health (similar to life) business.</p> <p>This amount should include the apportionment from the transitional deduction to technical provisions in accordance with the proportionate methodology used for the purposes of MCR calculation.</p>
C0010/R0650	Technical provisions — life (excl. health and index—linked and unit—linked)	<p>This is the total amount of technical provisions for life (excluding health and index — linked and unit — linked) business.</p> <p>This amount should include the apportionment from the transitional deduction to technical provisions in accordance with the proportionate methodology used for the purposes of MCR calculation.</p>
C0010/R0660	Technical provisions — life (excl. health and index—linked and unit—linked) — technical provisions calculated as a whole	<p>This is the total amount of technical provisions calculated as a whole (replicable / hedgeable portfolio) for life (excluding health and index — linked and unit — linked) business.</p> <p>This amount should include the apportionment from the transitional deduction to technical provisions in accordance with the proportionate methodology used for the purposes of MCR calculation.</p>
C0010/R0670	Technical provisions — life (excl. health and index—linked and unit—linked) — Best estimate	<p>This is the total amount of best estimate of technical provisions for life (excluding health and index — linked and unit — linked) business.</p> <p>Best estimate shall be disclosed gross of reinsurance.</p> <p>This amount should include the apportionment from the transitional deduction to technical provisions in accordance with the proportionate methodology used for the purposes of MCR calculation.</p>
C0010/R0680	Technical provisions — life (excl. health and index—linked and unit—linked) — Risk margin	<p>This is the total amount of risk margin of technical provisions for life (excluding health and index — linked and unit — linked) business.</p> <p>This amount should include the apportionment from the transitional deduction to technical provisions in accordance with the proportionate methodology used for the purposes of MCR calculation.</p>
C0010/R0690	Technical provisions — index—linked and unit—linked	<p>This is the total amount of technical provisions for index — linked and unit — linked business.</p> <p>This amount should include the apportionment from the transitional deduction to technical provisions in</p>

		accordance with the proportionate methodology used for the purposes of MCR calculation.
C0010/R0700	Technical provisions — index-linked and unit-linked — technical provisions calculated as a whole	<p>This is the total amount of technical provisions calculated as a whole (replicable / hedgeable portfolio) for index — linked and unit — linked business.</p> <p>This amount should include the apportionment from the transitional deduction to technical provisions in accordance with the proportionate methodology used for the purposes of MCR calculation.</p>
C0010/R0710	Technical provisions — index-linked and unit-linked — Best estimate	<p>This is the total amount of best estimate of technical provisions for index — linked and unit — linked business.</p> <p>Best estimate shall be disclosed gross of reinsurance</p> <p>This amount should include the apportionment from the transitional deduction to technical provisions in accordance with the proportionate methodology used for the purposes of MCR calculation.</p>
C0010/R0720	Technical provisions — index-linked and unit-linked — Risk margin	<p>This is the total amount of risk margin of technical provisions for index — linked and unit — linked business.</p> <p>This amount should include the apportionment from the transitional deduction to technical provisions in accordance with the proportionate methodology used for the purposes of MCR calculation.</p>
C0010/R0740	Contingent liabilities	<p>A contingent liability is defined as:</p> <ul style="list-style-type: none"> <li>(a) a possible obligation that arises from past events and whose existence will be confirmed only by the occurrence or non-occurrence of one or more uncertain future events not wholly within the control of the entity; or</li> <li>(b) a present obligation that arises from past events even if: <ul style="list-style-type: none"> <li>(i) it is not probable that an outflow of resources embodying economic benefits will be required to settle the obligation; or</li> <li>(ii) the amount of the obligation cannot be measured with sufficient reliability.</li> </ul> </li> </ul> <p>The amount of contingent liabilities recognised in the balance sheet should follow the criteria set in article 11 of the Delegated Regulation (EU) 2015/35.</p>

C0010/R0750	Provisions other than technical provisions	<p>Liabilities of uncertain timing or amount, excluding the ones disclosed under 'Pension benefit obligation'.</p> <p>The provisions are recognised as liabilities (assuming that a reliable estimate can be made) when they represent obligations and it is probable that an outflow of resources embodying economic benefits will be required to settle the obligations.</p>
C0010/R0760	Pension benefit obligations	This is the total net obligations related to employees' pension scheme.
C0010/R0770	Deposits from reinsurers	Amounts (e.g. cash) received from reinsurer or deducted by the reinsurer according to the reinsurance contract.
C0010/R0780	Deferred tax liabilities	Deferred tax liabilities are the amounts of income taxes payable in future periods in respect of taxable temporary differences.
C0010/R0790	Derivatives	<p>A financial instrument or other contract with all three of the following characteristics:</p> <ul style="list-style-type: none"> <li>(a) Its value changes in response to the change in a specified interest rate, financial instrument price, commodity price, foreign exchange rate, index of prices or rates, credit rating or credit index, or other variable, provided in the case of a non-financial variable that the variable is not specific to a party to the contract (sometimes called the 'underlying').</li> <li>(b) It requires no initial net investment or an initial net investment that is smaller than would be required for other types of contracts that would be expected to have a similar response to changes in market factors.</li> <li>(c) It is settled at a future date.</li> </ul> <p>Only derivative liabilities shall be disclosed on this row (i.e. derivatives with negative values as of the reporting date.) Derivatives assets shall be disclosed under C0010/R0190.</p> <p>Undertakings which do not value derivatives in their Local GAAP do not need to provide a financial statements value.</p>
C0010/R0800	Debts owed to credit institutions	Debts, such as mortgage and loans, owed to credit institutions, excluding bonds held by credit institutions (it is not possible for the undertaking to identify all the holders of the bonds that it issues) and subordinated liabilities. It This shall also include bank overdrafts.

C0010/R0810	Financial liabilities other than debts owed to credit institutions	<p>Financial liabilities including bonds issued by undertaking (held by credit institutions or not), structured notes issued by the undertaking itself and mortgage and loans due to other entities than credit institutions.</p> <p>Subordinated liabilities shall not be included here.</p>
C0010/R0820	Insurance and intermediaries payables	<p><u>Amounts payable to policyholders, insurers and other business linked to insurance that are not included in technical provisions.</u></p> <p><del>Amounts past due to policyholders, insurers and other business linked to insurance, but that are not technical provisions.</del></p> <p>Includes amounts <del>payable past due</del> to (re)insurance intermediaries (e.g. commissions due to intermediaries but not yet paid by the undertaking).</p> <p>Excludes loans &amp; mortgages due to other insurance companies, if they only relate to financing and are not linked to insurance business (such loans and mortgages shall be disclosed as financial liabilities).</p> <p>It shall include payables from reinsurance accepted.</p>
C0010/R0830	Reinsurance payables	<p>Amounts payable, <del>past due</del> to reinsurers (in particular current accounts) other than deposits linked to reinsurance business, that are not included in reinsurance recoverables.</p> <p>Includes payables to reinsurers that relate to ceded premiums.</p> <p><u>For Solvency II column (C0010) this cell shall only include payments to reinsurers that relate to settled claims of policyholders or beneficiaries.</u></p> <p><u>All due and past due payments (open at valuation date) between reinsurer and cedent stemming from settled claims between primary insurer and policyholder, should be shown in this item and not in the item any other liabilities not elsewhere shown.</u></p>
C0010/R0840	Payables (trade, not insurance)	<p>This is the total amount trade payables, including amounts due to employees, suppliers, etc. and not insurance-related, parallel to receivables (trade, not insurance) on asset side; includes public entities.</p>
C0010/R0850	Subordinated liabilities	<p>Subordinated liabilities are debts which rank after other specified debts when undertaking is liquidated. This is the total of subordinated liabilities classified as Basic</p>

		Own Funds and those that are not included in Basic Own Funds.
C0010/R0860	Subordinated liabilities not in Basic Own Funds	Subordinated liabilities are debts which rank after other specified debts when undertaking is liquidated. Other debts may be even more deeply subordinated. Only subordinated liabilities that are not classified in Basic Own Funds should be presented here.
C0010/R0870	Subordinated liabilities in Basic Own Funds	Subordinated liabilities classified in Basic Own Funds.
C0010/R0880	Any other liabilities, not elsewhere shown	This is the total of any other liabilities, not elsewhere already included in other Balance Sheet items.
C0010/R0900	Total liabilities	This is the overall total amount of all liabilities.
C0010/R1000	Excess of assets over liabilities	This is the total of undertaking's excess of assets over liabilities, valued in accordance with Solvency II valuation basis. Value of the assets minus liabilities.

#### **S.04.05 — Premiums, claims and expenses by country**

##### **General comments**

This section relates to annual disclosure of information for individual entities. Insurance and reinsurance undertakings are not required to disclose this information where the home country represents 90-% or more of the total gross written premiums.

The information in these templates shall include:

- All insurance business regardless of the possible different classification between investment contracts and insurance contracts applicable in the financial statements; and
- Direct business and accepted reinsurance business.

This template is to be disclosed from an accounting perspective (i.e. Local GAAP, or IFRS if accepted as local GAAP); however, it shall however be fulfilled using the lines of business as defined in Annex I to Delegated Regulation (EU) 2015/35. Undertakings shall use the recognition and valuation basis as for the published financial statements (i.e. no new recognition or re-valuation is required) except for the classification between investment contracts and insurance contracts when this is applicable in the financial statements.

For the purposes of this template and in the case of direct insurance, the ‘country in which the risk is situated’ means:

- a) the country in which the property is situated, where the insurance relates either to buildings or to buildings and their contents, in so far as the contents are covered by the same insurance policy;

- b) the country of registration, where the insurance relates to vehicles of any type;
- c) the country where the policy holder took out the policy in the case of policies of a duration of four months or less covering travel or holiday risks, whatever the class concerned;
- d) the country in which the credit/receivable is situated, where the insurance relates to credit/receivables;
- e) in all cases not explicitly covered by points (a), (b), (c) or (d), the country in which either of the following is situated:
  - i. the habitual residence of the policy holder; or
  - ii. if the policy holder is a legal person, that policy holder's establishment to which the contract relates.

For the purposes of this template and in the case of proportional or non-proportional reinsurance, the 'country in which the risk is situated' means the country of localisation of the ceding undertaking.

When considering non-life obligations:

- a) information shall be reported for the home country and for the top five non-home countries (by amount of gross written premium), or for sufficient countries (if fewer) to represent 90% or more of total gross written premium; and
- b) all of the following lines of business shall be included:
  - Medical expense insurance (direct and proportional reinsurance)
  - Income protection insurance (direct and proportional reinsurance)
  - Workers' compensation insurance (direct and proportional reinsurance)
  - Motor vehicle liability insurance (direct and proportional reinsurance)
  - Other motor insurance (direct and proportional reinsurance)
  - Marine, aviation and transport insurance (direct and proportional reinsurance)
  - Fire and other damage to property insurance (direct and proportional reinsurance)
  - General liability insurance (direct and proportional reinsurance)
  - Credit and suretyship insurance (direct and proportional reinsurance)
  - Legal expenses insurance (direct and proportional reinsurance)
  - Assistance (direct and proportional reinsurance)
  - Miscellaneous financial loss (direct and proportional reinsurance)
  - Non-proportional health reinsurance
  - Non-proportional casualty reinsurance
  - Non-proportional marine, aviation and transport reinsurance
  - Non-proportional property reinsurance

When considering life obligations:

a) information shall be reported for the home country and for the top five non-home countries (by amount of gross written premium), or for sufficient countries (if fewer) to represent 90% or more of total gross written premium; and

b) all of the following lines of business shall be included:

- Health insurance
- Insurance with profit participation
- Index-linked and unit-linked insurance
- Other life insurance
- Annuities stemming from non-life insurance contracts and relating to health insurance obligations
- Annuities stemming from non-life insurance contracts and relating to insurance obligations other than health insurance obligations
- Health reinsurance
- Life reinsurance

	<u>ITEM</u>	<u>INSTRUCTIONS</u>
<i><u>Home country: Non-life insurance and reinsurance obligations</u></i>		
<u>C0010/R0020</u>	<u>Business located in country of establishment:</u>  <u>Gross Written Premium (direct)</u>	<u>Definition of premiums written provided in application of directive 91/674/EEC where applicable: gross premiums written shall comprise all amounts due during the financial year in respect of insurance contracts, regardless of the fact that such amounts may relate in whole or in part to a later financial year.</u>  <u>Insurance premium tax should be excluded from the written premiums.</u>  <u>Only for the business where the risk is located in the country of establishment and for direct non-life insurance business.</u>
<u>C0010/R0021</u>	<u>Business located in country of establishment:</u>  <u>Gross Written Premium (proportional reinsurance)</u>	<u>Definition of premiums written provided in application of directive 91/674/EEC where applicable: gross premiums written shall comprise all amounts due during the financial year in respect of insurance contracts, regardless of the fact that such amounts may relate in whole or in part to a later financial year.</u>  <u>Insurance premium tax should be excluded from the written premiums.</u>  <u>Only for the business where the risk is located in the country of establishment and for proportional non-life reinsurance business.</u>

<u>C0010/R0022</u>	<u>Business located in country of establishment:</u>  <u>Gross Written Premium (non-proportional reinsurance)</u>	<u>Definition of premiums written provided in application of directive 91/674/EEC where applicable: gross premiums written shall comprise all amounts due during the financial year in respect of insurance contracts, regardless of the fact that such amounts may relate in whole or in part to a later financial year.</u>  <u>Insurance premium tax should be excluded from the written premiums.</u>  <u>Only for the business where the risk is located in the country of establishment and for non-proportional non-life reinsurance business.</u>
<u>C0010/R0030</u>	<u>Business located in country of establishment:</u>  <u>Gross Earned Premium (direct)</u>	<u>Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the sum of gross premiums written minus the change in the gross provision for unearned premiums.</u>  <u>Only for the business where the risk is located in the country of establishment and for direct non-life insurance business.</u>
<u>C0010/R0031</u>	<u>Business located in country of establishment:</u>  <u>Gross Earned Premium (proportional reinsurance)</u>	<u>Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the sum of gross premiums written minus the change in the gross provision for unearned premiums.</u>  <u>Only for the business where the risk is located in the country of establishment and for proportional non-life reinsurance business.</u>
<u>C0010/R0032</u>	<u>Business located in country of establishment:</u>  <u>Gross Earned Premium (non-proportional reinsurance)</u>	<u>Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the sum of gross premiums written minus the change in the gross provision for unearned premiums.</u>  <u>Only for the business where the risk is located in the country of establishment and for non-proportional non-life reinsurance business.</u>
<u>C0010/R0040</u>	<u>Business located in country of establishment:</u>  <u>Claims incurred (direct)</u>	<u>Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year related to insurance contracts.</u>  <u>Only for the business where the risk is located in the country of establishment and for direct non-life insurance business.</u>



		<u>The figure for claims incurred shall exclude claims management expenses and the movement in provisions in claims management expenses.</u>
<u>C0010/R0041</u>	<u>Business located in country of establishment:</u>  <u>Claims incurred (proportional reinsurance)</u>	<u>Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year related to insurance contracts.</u>  <u>Only for the business where the risk is located in the country of establishment and for proportional non-life reinsurance business.</u>  <u>The figure for claims incurred shall exclude claims management expenses and the movement in provisions in claims management expenses.</u>
<u>C0010/R0042</u>	<u>Business located in country of establishment:</u>  <u>Claims incurred (non-proportional reinsurance)</u>	<u>Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year related to insurance contracts.</u>  <u>Only for the business where the risk is located in the country of establishment and for non-proportional non-life reinsurance business.</u>  <u>The figure for claims incurred shall exclude claims management expenses and the movement in provisions in claims management expenses.</u>
<u>C0010/R0050</u>	<u>Business located in country of establishment:</u>  <u>Gross Expenses Incurred (direct)</u>	<u>All technical expenses incurred by the undertaking during the reporting period, on accrual basis.</u>  <u>Only for the business where the risk is located in the country of establishment and for direct non-life insurance business.</u>
<u>C0010/R0051</u>	<u>Business located in country of establishment:</u>  <u>Gross Expenses Incurred (proportional reinsurance)</u>	<u>All technical expenses incurred by the undertaking during the reporting period, on accrual basis.</u>  <u>Only for the business where the risk is located in the country of establishment and for proportional non-life reinsurance business.</u>
<u>C0010/R0052</u>	<u>Business located in country of establishment:</u>  <u>Gross Expenses Incurred (non-</u>	<u>All technical expenses incurred by the undertaking during the reporting period, on accrual basis.</u>  <u>Only for the business where the risk is located in the country of establishment and for non-proportional non-life reinsurance business.</u>

	<u>proportional reinsurance)</u>	
<u>Top 5 countries (by amount of gross premiums written): Non-life insurance and reinsurance obligations</u>		
<u>R0010</u>	<u>Country</u>	<u>ISO 3166–1 alpha–2 code of the country in which the risk is situated</u>
<u>C0020/R0020</u>	<u>Business located in the considered country:</u>  <u>Gross Written Premium (direct)</u>	<u>Definition of premiums written provided in application of directive 91/674/EEC where applicable: gross premiums written shall comprise all amounts due during the financial year in respect of insurance contracts, regardless of the fact that such amounts may relate in whole or in part to a later financial year.</u>  <u>Insurance premium tax should be excluded from the written premiums.</u>  <u>Only for the business where the risk is located in the considered country and for direct non-life insurance business.</u>
<u>C0020/R0021</u>	<u>Business located in the considered country:</u>  <u>Gross Written Premium (proportional reinsurance)</u>	<u>Definition of premiums written provided in application of directive 91/674/EEC where applicable: gross premiums written shall comprise all amounts due during the financial year in respect of insurance contracts, regardless of the fact that such amounts may relate in whole or in part to a later financial year.</u>  <u>Insurance premium tax should be excluded from the written premiums.</u>  <u>Only for the business where the risk is located in the considered country and for proportional non-life reinsurance business.</u>
<u>C0020/R0022</u>	<u>Business located in the considered country:</u>  <u>Gross Written Premium (non-proportional reinsurance)</u>	<u>Definition of premiums written provided in application of directive 91/674/EEC where applicable: gross premiums written shall comprise all amounts due during the financial year in respect of insurance contracts, regardless of the fact that such amounts may relate in whole or in part to a later financial year.</u>  <u>Insurance premium tax should be excluded from the written premiums.</u>  <u>Only for the business where the risk is located in the considered country and for non-proportional non-life reinsurance business.</u>

<u>C0020/R0030</u>	<u>Business located in the considered country:</u> <u>Gross Premium (direct)</u> <u>Earned</u>	<u>Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the sum of gross premiums written minus the change in the gross provision for unearned premiums.</u> <u>Only for the business where the risk is located in the considered country and for direct non-life insurance business.</u>
<u>C0020/R0031</u>	<u>Business located in the considered country:</u> <u>Gross Premium (proportional reinsurance)</u> <u>Earned</u>	<u>Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the sum of gross premiums written minus the change in the gross provision for unearned premiums.</u> <u>Only for the business where the risk is located in the considered country and for proportional non-life reinsurance business.</u>
<u>C0020/R0032</u>	<u>Business located in the considered country:</u> <u>Gross Premium (non-proportional reinsurance)</u> <u>Earned</u>	<u>Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the sum of gross premiums written minus the change in the gross provision for unearned premiums.</u> <u>Only for the business where the risk is located in the considered country and for non-proportional non-life reinsurance business.</u>
<u>C0020/R0040</u>	<u>Business located in the considered country:</u> <u>Claims incurred (direct)</u>	<u>Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year related to insurance contracts.</u> <u>Only for the business where the risk is located in the considered country and for direct non-life insurance business.</u> <u>The figure for claims incurred shall exclude claims management expenses and the movement in provisions in claims management expenses.</u>
<u>C0020/R0041</u>	<u>Business located in the considered country:</u> <u>Claims incurred (proportional reinsurance)</u>	<u>Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year related to insurance contracts.</u> <u>Only for the business where the risk is located in the considered country and for proportional non-life reinsurance business.</u> <u>The figure for claims incurred shall exclude claims management expenses and the movement in provisions in claims management expenses.</u>

<u>C0020/R0042</u>	<u>Business located in the considered country:</u> <u>Claims incurred (non-proportional reinsurance)</u>	<u>Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year related to insurance contracts.</u> <u>Only for the business where the risk is located in the considered country and for non-proportional non-life reinsurance business.</u> <u>The figure for claims incurred shall exclude claims management expenses and the movement in provisions in claims management expenses.</u>
<u>C0020/R0050</u>	<u>Business located in the considered country:</u> <u>Gross Expenses Incurred (direct)</u>	<u>All technical expenses incurred by the undertaking during the reporting period, on accrual basis.</u> <u>Only for the business where the risk is located in the considered country and for direct non-life insurance business.</u>
<u>C0020/R0051</u>	<u>Business located in the considered country:</u> <u>Gross Expenses Incurred (proportional reinsurance)</u>	<u>All technical expenses incurred by the undertaking during the reporting period, on accrual basis.</u> <u>Only for the business where the risk is located in the considered country and for proportional non-life reinsurance business.</u>
<u>C0020/R0052</u>	<u>Business located in the considered country:</u> <u>Gross Expenses Incurred (non-proportional reinsurance)</u>	<u>All technical expenses incurred by the undertaking during the reporting period, on accrual basis.</u> <u>Only for the business where the risk is located in the considered country and for non-proportional non-life reinsurance business.</u>
<u>Home country: Life insurance and reinsurance obligations</u>		
<u>C0030/R1020</u>	<u>Business located in country of establishment:</u> <u>Gross Written Premium</u>	<u>Definition of premiums written provided in application of directive 91/674/EEC where applicable: gross premiums written shall comprise all amounts due during the financial year in respect of insurance contracts, regardless of the fact that such amounts may relate in whole or in part to a later financial year.</u> <u>Insurance premium tax should be excluded from the written premiums.</u>

		<u>Only for the business where the risk is located in the country of establishment and for life insurance business (direct and reinsurance).</u>
<u>C0030/R1030</u>	<u>Business located in country of establishment:</u>  <u>Gross Premium</u> <u>Earned Premium</u>	<u>Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the sum of gross premiums written minus the change in the gross provision for unearned premiums.</u>  <u>Only for the business where the risk is located in the country of establishment and for life insurance business (direct and reinsurance).</u>
<u>C0030/R1040</u>	<u>Business located in country of establishment:</u>  <u>Claims incurred</u>	<u>Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year related to insurance contracts.</u>  <u>Only for the business where the risk is located in the country of establishment and for life insurance business (direct and reinsurance).</u>  <u>The figure for claims incurred shall exclude claims management expenses and the movement in provisions in claims management expenses.</u>
<u>C0030/R1050</u>	<u>Business located in country of establishment:</u>  <u>Gross Expenses Incurred</u>	<u>All technical expenses incurred by the undertaking during the reporting period, on accrual basis.</u>  <u>Only for the business where the risk is located in the country of establishment and for life insurance business (direct and reinsurance).</u>
<u>Top 5 countries (by amount of gross premiums written): Life insurance and reinsurance obligations</u>		
<u>R1010</u>	<u>Country</u>	<u>ISO 3166–1 alpha–2 code of the country in which the risk is situated</u>
<u>C0040/R1020</u>	<u>Business located in the considered country:</u>  <u>Gross Premium</u> <u>Written Premium</u>	<u>Definition of premiums written provided in application of directive 91/674/EEC where applicable: gross premiums written shall comprise all amounts due during the financial year in respect of insurance contracts, regardless of the fact that such amounts may relate in whole or in part to a later financial year.</u>  <u>Insurance premium tax should be excluded from the written premiums.</u>  <u>Only for the business where the risk is located in the considered country and for life insurance business (direct and reinsurance).</u>

<u>C0040/R1030</u>	<u>Business located in the considered country:</u> <u>Gross Premium</u> <u>Earned Premium</u>	<u>Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the sum of gross premiums written minus the change in the gross provision for unearned premiums.</u> <u>Only for the business where the risk is located in the considered country and for life insurance business (direct and reinsurance).</u>
<u>C0040/R1040</u>	<u>Business located in the considered country:</u> <u>Claims incurred</u>	<u>Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year related to insurance contracts.</u> <u>Only for the business where the risk is located in the considered country and for life insurance business (direct and reinsurance).</u> <u>The figure for claims incurred shall exclude claims management expenses and the movement in provisions in claims management expenses.</u>
<u>C0040/R1050</u>	<u>Business located in the considered country:</u> <u>Gross Expenses Incurred</u>	<u>All technical expenses incurred by the undertaking during the reporting period, on accrual basis.</u> <u>Only for the business where the risk is located in the considered country and for life insurance business (direct and reinsurance).</u>

#### ***S.05.01. — Premiums, claims and expenses by line of business***

##### *General comments:*

This section relates to annual disclosure of information for individual entities.

This template shall be reported from an accounting perspective, i.e.: Local GAAP or IFRS if accepted as local GAAP but using SII lines of business. Undertakings shall use the recognition and valuation basis as for the published financial statements, no new recognition or re-valuation is required, unless otherwise stated in these instructions, except for the classification between investment contracts and insurance contracts or different reporting requirements when this is applicable in the financial statements. This template shall include all insurance business regardless of the possible different classification between investment contracts and insurance contracts applicable in the financial statements.

	<i>ITEM</i>	<i>INSTRUCTIONS</i>
<i>Non-life insurance and reinsurance obligations</i>		
C0010 to C0120/R0110	Premiums written —	Definition of premiums written provided in application of directive 91/674/EEC where applicable: gross premiums written shall comprise all amounts due during the financial year in

	Gross — Direct Business	respect of insurance contracts, arising from direct business, regardless of the fact that such amounts may relate in whole or in part to a later financial year. <u>Amount of taxes or charges should be excluded from the written premiums.</u>
C0010 to C0120/R0120	Premiums written — Gross — Proportional reinsurance accepted	Definition of premiums written provided in application of directive 91/674/EEC where applicable: gross premiums written shall comprise all amounts due during the financial year in respect of insurance contracts, arising from proportional reinsurance accepted business, regardless of the fact that such amounts may relate in whole or in part to a later financial year. <u>Amount of taxes or charges should be excluded from the written premiums.</u>
C0130 to C0160/R0130	Premiums written — Gross — Non proportional reinsurance accepted	Definition of premiums written provided in application of directive 91/674/EEC where applicable: gross premiums written shall comprise all amounts due during the financial year in respect of insurance contracts, arising from non-proportional reinsurance accepted business, regardless of the fact that such amounts may relate in whole or in part to a later financial year. <u>Amount of taxes or charges should be excluded from the written premiums.</u>
C0010 to C0160/R0140	Premiums written — Reinsurers' share	Definition of premiums written provided in application of directive 91/674/EEC where applicable: gross premiums written shall comprise all amounts ceded to reinsurers during the financial year in respect of insurance contracts regardless of the fact that such amounts may relate in whole or in part to a later financial year. <u>Amount of taxes or charges should be excluded from the written premiums.</u>
C0010 to C0160/R0200	Premiums written — net	Definition of premiums written provided in application of directive 91/674/EEC where applicable: the net premiums written represent the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.
C0010 to C0120/R0210	Premiums earned — Gross — Direct business	Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the sum of gross premiums written minus the change in the gross provision for unearned premiums related to direct insurance business.



C0010 to C0120/R0220	Premiums earned — Gross — Proportional reinsurance accepted	Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the sum of gross premiums written minus the change in the gross provision for unearned premiums related to proportional reinsurance accepted business.
C0130 to C0160/R0230	Premiums earned — Gross — Non proportional reinsurance accepted	Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the sum of gross premiums written minus the change in the gross provision for unearned premiums related to non-proportional reinsurance accepted business.
C0010 to C0160/R0240	Premiums earned — reinsurers' share	Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the sum of reinsurer's share in gross premiums written minus the change in the reinsurer's share in provision for unearned premiums.
C0010 to C0160/R0300	Premiums earned — Net	Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the sum of gross premiums written minus the change in the gross provision for unearned premiums related to the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.
C0010 to C0120/R0310	Claims incurred Gross — Direct business	<p>Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year related to insurance contracts arising from direct business.</p> <p>This shall exclude claims management expenses and the movement in provisions in claims management expenses.</p>
C0010 to C0120/R0320	Claims incurred Gross — Proportional reinsurance accepted	<p>Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year related to insurance contracts arising from the gross proportional reinsurance accepted.</p> <p>This shall exclude claims management expenses and the movement in provisions in claims management expenses.</p>



C0130 to C0160/R0330	Claims incurred — Gross — Non proportional reinsurance accepted	<p>Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year related to insurance contracts arising from the gross non proportional reinsurance accepted.</p> <p>This shall exclude claims management expenses and the movement in provisions in claims management expenses.</p>
C0010 to C0160/R0340	Claims incurred — Reinsurers' share	<p>Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: it is the reinsurer's share in the sum of the claims paid and the change in the provision for claims during the financial year.</p> <p>This shall exclude claims management expenses and the movement in provisions in claims management expenses.</p>
C0010 to C0160/R0400	Claims incurred — Net	<p>Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year related to the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.</p> <p>This shall exclude claims management expenses and the movement in provisions in claims management expenses.</p>
<del>C0010 to C0120/R0410</del>	<del>Changes in other technical provisions — Gross — Direct business</del>	<p><del>Changes in other technical provisions as defined in Directive 91/674/EEC where applicable: it is the changes in other technical provisions for the gross direct business.</del></p> <p><del>This item shall be reported as a positive amount if the variation is negative (reduction of other technical provisions leading to a profit) or as a negative amount if variation is positive (increase of other technical provisions leading to a loss).</del></p>
<del>C0010 to C0120/R0420</del>	<del>Changes in other technical provisions — Gross — Proportional</del>	<p><del>Changes in other technical provisions as defined in Directive 91/674/EEC where applicable: it is the changes in other technical provisions for the gross proportional reinsurance accepted.</del></p> <p><del>This item shall be reported as a positive amount if the variation is negative (reduction of other</del></p>

	<del>reinsurantee accepted</del>	<del>technical provisions leading to a profit) or as a negative amount if variation is positive (increase of other technical provisions leading to a loss).</del>
<del>€0130 to €0160/R0430</del>	<del>Changes in other technical provisions — Gross — Non-proportional reinsurance accepted</del>	<del>Changes in other technical provisions as defined in Directive 91/674/EEC where applicable: it is the changes in other technical provisions for the gross non-proportional reinsurance accepted.  This item shall be reported as a positive amount if the variation is negative (reduction of other technical provisions leading to a profit) or as a negative amount if variation is positive (increase of other technical provisions leading to a loss).</del>
<del>€0010 to €0160/R0440</del>	<del>Changes in other technical provisions — Reinsurers' share</del>	<del>Changes in other technical provisions as defined in Directive 91/674/EEC where applicable: it is the changes in other technical provisions related to the amounts ceded to reinsurers.  This item shall be reported as a positive amount if the variation is negative or as a negative amount if variation is positive.</del>
<del>€0010 to €0160/R0500</del>	<del>Changes in other technical provisions — Net</del>	<del>Changes in other technical provisions as defined in Directive 91/674/EEC where applicable: the net amount of changes in other technical provisions represent the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.  This item shall be reported as a positive amount if the variation is negative (reduction of other technical provisions leading to a profit) or as a negative amount if variation is positive (increase of other technical provisions leading to a loss).</del>
C0010 to C0160/R0550	Expenses incurred	All technical expenses incurred by the undertaking during the reporting period, on accrual basis.
C0200/R0110–R0550	Total	Total for different items for all Lines of Business.
C0200/R1200	<u>Balance - other technical expenses/income</u> <del>Other expenses</del>	<del>Other-Net</del> technical expenses/ <u>income</u> not covered by above mentioned expenses/ <u>income</u> and not split by lines of business.  Should not include non-technical expenses/ <u>income</u> such as tax, interest expenses, losses on disposals, etc.
C0200/R1300	Total expenses	Amount of all technical expenses
<i>Life insurance and reinsurance obligations</i>		

C0210 to C0280/R1410	Premiums written — Gross	<p>Definition of premiums written provided in application of directive 91/674/EEC where applicable: gross premiums written shall comprise all amounts due during the financial year in respect of insurance contracts, arising from gross business, regardless of the fact that such amounts may relate in whole or in part to a later financial year. <u>Amount of taxes or charges should be excluded from the written premiums.</u></p> <p>It includes both direct and reinsurance business.</p>
C0210 to C0280/R1420	Premiums written — Reinsurers' share	<p>Definition of premiums written provided in application of directive 91/674/EEC where applicable: gross premiums written shall comprise all amounts ceded to reinsurers due during the financial year in respect of insurance contracts regardless of the fact that such amounts may relate in whole or in part to a later financial year. <u>Amount of taxes or charges should be excluded from the written premiums.</u></p>
C0210 to C0280/R1500	Premiums written — net	<p>Definition of premiums written provided in application of directive 91/674/EEC where applicable: the net premiums written represent the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.</p>
C0210 to C0280/R1510	Premiums earned — Gross	<p>Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the sum of gross premiums written minus the change in the gross provision for unearned premiums related to direct insurance and reinsurance accepted business.</p>
C0210 to C0280/R1520	Premiums earned — reinsurers' share	<p>Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the reinsurer's share in gross premiums written minus the change in the reinsurer's share in provision for unearned premiums.</p>
C0210 to C0280/R1600	Premiums earned — Net	<p>Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the sum of gross premiums written minus the change in the gross provision for unearned premiums related to the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.</p>

C0210 to C0280/R1610	Claims incurred — Gross	<p>Claims incurred in the reporting period as defined in directive 91/674/EEC: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year, related to insurance contracts arising from the direct and reinsurance business.</p> <p>This shall exclude claims management expenses and the movement in provisions in claims management expenses.</p>
C0210 to C0280/R1620	Claims incurred — Reinsurers' share	<p>Claims incurred in the reporting period as defined in directive 91/674/EEC: it is the reinsurer's share in the sum of the claims paid and the change in the provision for claims during the financial year.</p> <p>This shall exclude claims management expenses and the movement in provisions in claims management expenses.</p>
C0210 to C0280/R1700	Claims incurred — Net	<p>Claims incurred in the reporting period as defined in directive 91/674/EEC: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year, related to the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.</p> <p>This shall exclude claims management expenses and the movement in provisions in claims management expenses.</p>
<del>C0210 to C0280/R1710</del>	<del>Changes in other technical provisions — Gross — Direct business and reinsurance accepted</del>	<p><del>Definition of changes in other technical provisions provided in Directive 91/674/EEC where applicable: it is the changes in other technical provisions relating to insurance contracts arising from the gross direct and reinsurance business.</del></p> <p><del>This item shall be reported as a positive amount if the variation is negative (reduction of other technical provisions leading to a profit) or as a negative amount if variation is positive (increase of other technical provisions leading to a loss).</del></p>
<del>C0210 to C0280/R1720</del>	<del>Change in other technical provisions — Reinsurers' share</del>	<p><del>Definition of changes in other technical provisions provided in Directive 91/674/EEC where applicable: it is the reinsurers' share in changes in other technical provisions.</del></p> <p><del>This item shall be reported as a positive amount if the variation is negative or as a negative amount if variation is positive.</del></p>

<del>C0210 to C0280/R1800</del>	<del>Change in other technical provisions— Net</del>	<del>Definition of changes in other technical provisions provided in Directive 91/674/EEC where applicable: the net changes in other technical provisions related to the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.</del>  <del>This item shall be reported as a positive amount if the variation is negative (reduction of other technical provisions leading to a profit) or as a negative amount if variation is positive (increase of other technical provisions leading to a loss).</del>
C0210 to C0280/R1900	Expenses incurred	All technical expenses incurred by the undertaking during the reporting period, on accrual basis.
C0300/R1410–R1900	Total	Total for different items for all life lines of business.
C0300/R2500	<del>Balance - other technical expenses/income</del> <del>Other expenses</del>	<del>Other Net</del> technical expenses/ <u>income</u> not covered by above mentioned expenses/ <u>income</u> and not split by lines of business.  Should not include non-technical expenses/ <u>income</u> such as tax, interest expenses, losses on disposals, etc.
C0300/R2600	Total expenses	Amount of all technical expenses.
C0210 to C0280/R2700	Total amount of surrenders	This amount represents the total amount of surrenders occurred during the year.  This amount is also disclosed under claims incurred (item R1610).

#### ~~S.05.02—Premiums, claims and expenses by country~~

##### ~~General comments:~~

~~This section relates to annual disclosure of information for individual entities. Insurance and reinsurance undertakings are not required to disclose template S.05.02.01 of Annex I where the home country represents 90 % or more of the total gross written premiums.~~

~~This template shall be disclosed from an accounting perspective, i.e.: local Generally accepted accounting principles ('GAAP') or International Financial Reporting Standards ('IFRS') if accepted as local GAAP.~~

~~The template is based on a year-to-date basis. Undertakings shall use the recognition and valuation basis as for the published financial statements, no new recognition or re-valuation is required except for the classification between investment contracts and insurance contracts when this is applicable in the financial statements. This template shall include all insurance business regardless of the possible different classification between investment contracts and insurance contracts applicable in the financial statements.~~

The following criteria for the classification by country shall be used:

- ~~— The information, provided by country, shall be completed for the five countries with the biggest amount of gross written premiums in addition to the home country or until reaching 90 % of the total gross written premiums~~
- ~~— For the direct insurance business for the lines of business ‘Medical expense’, ‘Income protection’, ‘Workers’ compensation’, ‘Fire and other damage to property’ and ‘Credit and suretyship’ information shall be disclosed by country where the risk is situated as defined in Article 13 (13) of Directive 2009/138/EC;~~
- ~~— For direct insurance business for all other lines of business, information shall be disclosed by country where the contract was entered into;~~
- ~~— For proportional and non-proportional reinsurance information shall be disclosed by country of localisation of the ceding undertaking.~~

For the purposes of this template ‘country where the contract was entered into’ means:

- ~~— (a) The country where the insurance undertaking is established (home country) when the contract was not sold through a branch or freedom to provide services;~~
- ~~— (b) The country where the branch is located (host country) when the contract was sold through a branch;~~
- ~~— (c) The country where the freedom to provide services was notified (host country) when the contract was sold through freedom to provide services.~~
- ~~— (d) If an intermediary is used or in any other situation, it is a), b) or c) depending on who sold the contract.~~

	<i>ITEM</i>	<i>INSTRUCTIONS</i>
<i>Non-life insurance and reinsurance obligations</i>		
C0020 to C0060/R0010	Top 5 countries (by amount of gross premiums written) <del>non-life obligations</del>	Identify the ISO 3166-1 alpha-2 code of the countries being disclosed for the <del>non-life obligations</del> .
C0080 to C0140/R0110	Premiums written — Gross — Direct Business	Definition of premiums written provided in application of directive 91/674/EEC where applicable: gross premiums written shall comprise all amounts due during the financial year in respect of insurance contracts, arising from direct business, regardless of the fact that such amounts may relate in whole or in part to a later financial year.
C0080 to C0140/R0120	Premiums written — Gross — Proportional	Definition of premiums written provided in application of directive 91/674/EEC where applicable: gross premiums written shall comprise all amounts due during the financial year in respect of insurance

	reinsurance accepted	contracts, arising from proportional reinsurance accepted business, regardless of the fact that such amounts may relate in whole or in part to a later financial year.
C0080 to C0140/R0130	Premiums written—Gross—Non proportional reinsurance accepted	Definition of premiums written provided in application of directive 91/674/EEC where applicable: gross premiums written shall comprise all amounts due during the financial year in respect of insurance contracts, arising from non proportional reinsurance accepted business, regardless of the fact that such amounts may relate in whole or in part to a later financial year.
C0080 to C0140/R0140	Premiums written—Reinsurers' share	Definition of premiums written provided in application of directive 91/674/EEC where applicable: gross premiums written shall comprise all amounts ceded to reinsurers during the financial year in respect of insurance contracts regardless of the fact that such amounts may relate in whole or in part to a later financial year.
C0080 to C0140/R0200	Premiums written—net	Definition of premiums written provided in application of directive 91/674/EEC where applicable: the net premiums written represent the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.
C0080 to C0140/R0210	Premiums earned—Gross—Direct business	Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the sum of gross premiums written minus the change in the gross provision for unearned premiums related to insurance direct business.
C0080 to C0140/R0220	Premiums earned—Gross—Proportional reinsurance accepted	Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the sum of gross premiums written minus the change in the gross provision for unearned premiums related to proportional reinsurance accepted business.
C0080 to C0140/R0230	Premiums earned—Gross—Non proportional reinsurance accepted	Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the sum of gross premiums written minus the change in the gross provision for unearned premiums related to non proportional reinsurance accepted business.
C0080 to C0140/R0240	Premiums earned—reinsurers' share	Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the sum of reinsurer's share in gross premiums written minus the



		change in the reinsurer's share in provision for unearned premiums.
€0080 to €0140/R0300	Premiums earned—Net	Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the sum of gross premiums written minus the change in the gross provision for unearned premiums related to the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.
€0080 to €0140/R0310	Claims incurred Gross—Direct business	<p>Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year related to insurance contracts arising from direct business.</p> <p>This shall exclude claims management expenses and the movement in provisions in claims management expenses.</p>
€0080 to €0140/R0320	Claims incurred Gross— Proportional reinsurance accepted	<p>Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year related to insurance contracts arising from proportional reinsurance accepted.</p> <p>This shall exclude claims management expenses and the movement in provisions in claims management expenses.</p>
€0080 to €0140/R0330	Claims incurred —Gross—Non proportional reinsurance accepted	<p>Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year related to insurance contracts arising from non-proportional reinsurance accepted.</p> <p>This shall exclude claims management expenses and the movement in provisions in claims management expenses.</p>
€0080 to €0140/R0340	Claims incurred —Reinsurers' share	Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: it is the reinsurer's share in sum of the claims paid and the change in the provision for claims during the financial year.



		<del>This shall exclude claims management expenses and the movement in provisions in claims management expenses.</del>
<del>€0080 to €0140/R0400</del>	<del>Claims incurred — Net</del>	<p><del>Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year related to the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.</del></p> <p><del>This shall exclude claims management expenses and the movement in provisions in claims management expenses.</del></p>
<del>€0080 to €0140/R0410</del>	<del>Changes in other technical provisions — Gross — Direct business</del>	<p><del>Changes in other technical provisions as defined in Directive 91/674/EEC where applicable: it is the changes in other technical provisions for the gross direct business.</del></p> <p><del>This item shall be reported as a positive amount if the variation is negative (reduction of other technical provisions leading to a profit) or as a negative amount if variation is positive (increase of other technical provisions leading to a loss).</del></p>
<del>€0080 to €0140/R0420</del>	<del>Changes in other technical provisions — Gross — Proportional reinsurance accepted</del>	<p><del>Changes in other technical provisions as defined in Directive 91/674/EEC where applicable: it is the changes in other technical provisions for the gross proportional reinsurance accepted.</del></p> <p><del>This item shall be reported as a positive amount if the variation is negative (reduction of other technical provisions leading to a profit) or as a negative amount if variation is positive (increase of other technical provisions leading to a loss).</del></p>
<del>€0080 to €0140/R0430</del>	<del>Changes in other technical provisions — Gross — Non- proportional reinsurance accepted</del>	<p><del>Changes in other technical provisions as defined in Directive 91/674/EEC where applicable: it is the changes in other technical provisions for the gross non-proportional reinsurance accepted.</del></p> <p><del>This item shall be reported as a positive amount if the variation is negative (reduction of other technical provisions leading to a profit) or as a negative amount if variation is positive (increase of other technical provisions leading to a loss).</del></p>
<del>€0080 to €0140/R0440</del>	<del>Changes in other technical provisions —</del>	<del>Changes in other technical provisions as defined in Directive 91/674/EEC where applicable: it is the</del>

	Reinsurers' share	<p>changes in other technical provisions related to the amounts ceded to reinsurers.</p> <p>This item shall be reported as a positive amount if the variation is negative or as a negative amount if variation is positive.</p>
C0080 to C0140/R0500	Changes in other technical provisions—Net	<p>Changes in other technical provisions as defined in Directive 91/674/EEC where applicable: the net amount of changes in other technical provisions represent the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.</p> <p>This item shall be reported as a positive amount if the variation is negative (reduction of other technical provisions leading to a profit) or as a negative amount if variation is positive (increase of other technical provisions leading to a loss).</p>
C0080 to C0140/R0550	Expenses incurred	All technical expenses incurred by the undertaking during the reporting period, on accrual basis.
C0140/R1200	Other expenses	<p>Other technical expenses not covered by above mentioned expenses and not split by lines of business.</p> <p>Should not include non-technical expenses such as tax, interest expenses, losses on disposals, etc.</p>
C0140/R1300	Total expenses	Amount of all technical expenses corresponding to countries covered by this template.
<i>Life insurance and reinsurance obligations</i>		
C0160 to C0200/R1400	Top 5 countries (by amount of gross premiums written)—life obligations	Identify the ISO 3166-1 alpha-2 code of the countries being disclosed for the life obligations.
C0220 to C0280/R1410	Premiums written—Gross	<p>Definition of premiums written provided in application of directive 91/674/EEC where applicable: gross premiums written shall comprise all amounts due during the financial year in respect of insurance contracts, arising from gross business, regardless of the fact that such amounts may relate in whole or in part to a later financial year.</p>

€0220 to €0280/R1420	Premiums written — Reinsurers' share	Definition of premiums written provided in application of directive 91/674/EEC where applicable: gross premiums written shall comprise all amounts ceded to reinsurers due during the financial year in respect of insurance contracts regardless of the fact that such amounts may relate in whole or in part to a later financial year.
€0220 to €0280/R1500	Premiums written — net	Definition of premiums written provided in application of directive 91/674/EEC where applicable: the net premiums written represent the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.
€0220 to €0280/R1510	Premiums earned — Gross	Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the sum of gross premiums written minus the change in the gross provision for unearned premiums related to direct and reinsurance accepted gross business.
€0220 to €0280/R1520	Premiums earned — reinsurers' share	Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the reinsurer's share in gross premiums written minus the change in the reinsurer's share in provision for unearned premiums.
€0220 to €0280/R1600	Premiums earned — Net	Definition of earned premiums provided in directive 91/674/EEC where applicable: it is the sum of gross premiums written minus the change in the gross provision for unearned premiums related to the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.
€0220 to €0280/R1610	Claims incurred — Gross	<p>Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year related to insurance contracts arising from the gross direct and reinsurance business.</p> <p>It excludes claims management expenses and the movement in provisions in claims management expenses.</p>
€0220 to €0280/R1620	Claims incurred — Reinsurers' share	Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: it is the reinsurers' share in the sum of the claims paid and the change in the provision for claims during the financial year.

		It excludes claims management expenses and the movement in provisions in claims management expenses.
<del>€0220 to €0280/R1700</del>	<del>Claims incurred — Net</del>	<p><del>Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year related to the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.</del></p> <p><del>It excludes claims management expenses and the movement in provisions in claims management expenses.</del></p>
<del>€0220 to €0280/R1710</del>	<del>Changes in other technical provisions — Gross</del>	<p><del>Definition of changes in other technical provisions provided in Directive 91/674/EEC where applicable: it is the changes in other technical provisions relating to insurance contracts arising from the gross direct and reinsurance business.</del></p> <p><del>This item shall be reported as a positive amount if the variation is negative (reduction of other technical provisions leading to a profit) or as a negative amount if variation is positive (increase of other technical provisions leading to a loss).</del></p>
<del>€0220 to €0280/R1720</del>	<del>Change in other technical provisions — Reinsurers' share</del>	<p><del>Definition of changes in other technical provisions provided in Directive 91/674/EEC where applicable: it is the reinsurers' share in changes in other technical provisions.</del></p> <p><del>This item shall be reported as a positive amount if the variation is negative or as a negative amount if variation is positive.</del></p>
<del>€0220 to €0280/R1800</del>	<del>Change in other technical provisions — Net</del>	<p><del>Definition of changes in other technical provisions provided in Directive 91/674/EEC where applicable: it is the changes in other technical provisions related to the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.</del></p> <p><del>This item shall be reported as a positive amount if the variation is negative (reduction of other technical provisions leading to a profit) or as a negative amount if variation is positive (increase of other technical provisions leading to a loss).</del></p>
<del>€0220 to €0280/R1900</del>	<del>Expenses incurred</del>	<del>All technical expenses incurred by the undertaking during the reporting period, on accrual basis.</del>

<del>€0280/R2500</del>	<del>Other expenses</del>	<del>Other technical expenses not covered by above mentioned expenses and not split by lines of business. Should not include non-technical expenses such as tax, interest expenses, losses on disposals, etc.</del>
<del>€0280/R2600</del>	<del>Total expenses</del>	<del>Amount of all technical expenses corresponding to countries covered by this template.</del>

### ***S.12.01 — Life and Health SLT Technical Provisions***

#### *General comments:*

This section relates to annual disclosure of information for individual entities.

Undertakings may apply appropriate approximations in the calculation of the technical provisions as referred to in Article 21 of Delegated Regulation (EU) 2015/35. In addition, Article 59 of the Delegated Regulation (EU) 2015/35 may be applied to calculate the risk margin during the financial year.

Line of Business for life obligations: The lines of business, referred to in Article 80 of the Directive 2009/138/EC, as defined in the Annex I of Delegated Regulation (EU) 2015/35. The segmentation shall reflect the nature of the risks underlying the contract (substance), rather than the legal form of the contract (form). By default, where an insurance or reinsurance contract covers risks across the lines of business undertakings shall, where possible, unbundled the obligations into the appropriate lines of business (Article 55 of Delegated Regulation (EU) 2015/35).

Lines of business ‘Index-linked and unit-linked insurance’, ‘Other life insurance’ and ‘Health insurance’ are split between ‘Contracts without options and guarantees’ and ‘Contracts with options or guarantees’. For this split the following should be considered:

- ‘Contracts without options and guarantees’ should include the amounts related to contracts without any financial guarantees or contractual options, meaning that the technical provision calculation does not reflect the amount of any financial guarantees or contractual options.
- Contracts with non-material contractual options or financial guarantees that are not reflected in the technical provisions calculation should also be disclosed in this column;
- ‘Contracts with options or guarantees’ should include contracts that have either financial guarantees, contractual options, or both as far as the technical provision calculation reflect the existence of those financial guarantees or contractual options.

The information disclosed should be gross of reinsurance as information on Recoverables from reinsurance/SPV and Finite reinsurance is requested in specific rows.

The information to be disclosed between R0010 and R0100 shall be after the volatility adjustment, the matching adjustment and the transitional adjustment to the relevant risk-free interest rate term structure if applied but shall not include the transitional deduction to technical provisions. The amount of transitional deduction to technical provisions is requested separately between rows R0110 and R0130.

	<i>ITEM</i>	<i>INSTRUCTIONS</i>
<i>Technical provisions calculated as a whole</i>		
C0020, C0030, C0060, C0090, C0100, C0160, C0190, C0200/R0010	Technical provisions calculated as a whole	Amount of Technical provisions calculated as a whole per each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35.
C0150/R0010	Technical provisions calculated as a whole — Total (Life other than health insurance, incl. Unit-Linked)	Total amount of technical provisions calculated as a whole for Life other than health insurance, including Unit-Linked.
C0210/R0010	Technical provisions calculated as a whole — Total (Health similar to life insurance)	Total amount of technical provisions calculated as a whole for health SLT.
C0020, C0030, C0060, C0090, C0100 to C0140, C0160, C0190, C0200/R0020	Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	Amount of recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default of technical provisions calculated as a whole per each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35.
C0150/R0020	Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole — Total (Life other than health insurance, incl. Unit-Linked)	Total amount of recoverables from reinsurance/SPV and finite reinsurance ('Finite Re') after the adjustment for expected losses due to counterparty default of technical provisions calculated as a whole for Life other than health insurance, including Unit-Linked.
C0210/R0020	Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole — Total (Health similar to life insurance)	Total amount of recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default of technical provisions calculated as a whole for Health similar to life insurance.
<i>Technical provisions calculated as a sum of best estimate and risk margin</i>		

C0020, C0040, C0050, C0070, C0080, C0090, C0100 to C0140, C0170, C0180, C0190, C0200/R0030	Technical provisions calculated as a sum of BE and RM, Gross Best Estimate	Amount of Gross Best estimate (no deduction of reinsurance, SPVs and Finite Re according to Article 77(2) of Directive 2009/138/EC) per each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35.
C0150/R0030	Technical provisions calculated as a sum of BE and RM, Gross Best Estimate — Total (Life other than health insurance, incl. Unit-Linked)	Total amount of Gross Best estimate (no deduction of reinsurance, SPVs and Finite Re according to Article 77(2) of Directive 2009/138/EC), for Life other than health insurance, including Unit-Linked.
C0210/R0030	Technical provisions calculated as a sum of BE and RM, Gross Best Estimate — Total (Health similar to life insurance)	Total amount of Gross Best estimate (no deduction of reinsurance, SPVs and Finite Re according to Article 77(2) of Directive 2009/138/EC), for Health similar to life insurance.
C0020, C0040, C0050, C0070, C0080, C0090, C0100 to C0140, C0170, C0180, C0190, C0200/R0040	Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	Amount of Recoverables after adjustment for expected losses due to possibility of default of the reinsurer, as defined in Article 81 of Directive 2009/138/EC, including ceded intra group reinsurance, per each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35.
C0150/R0080	Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default — Total (Life other than health insurance, incl. Unit-Linked)	Total amount of Recoverables after adjustment for expected losses due to possibility of default of the reinsurer, as defined in article 81 of Directive 2009/138/EC, including ceded intra group reinsurance, for Life other than health insurance, including Unit-Linked.
C0210/R0080	Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default — Total (Health similar to life insurance)	Total amount of Recoverables after adjustment for expected losses due to possibility of default of the reinsurer, as defined in article 81 of Directive 2009/138/EC, including ceded intra group reinsurance, for Health similar to life insurance.
C0020, C0040, C0050, C0070, C0080, C0090,	Best Estimate minus recoverables from	Amount of Best Estimate minus recoverables from reinsurance/SPV per Line of Business

C0100, C0170, C0180, C0190, C0200/R0090	reinsurance/SPV and Finite Re	
C0150/R0090	Best Estimate minus recoverables from reinsurance/SPV and Finite Re — Total (Life other than health insurance, incl. Unit-Linked)	Total amount of Best Estimate minus recoverables from reinsurance/SPV and Finite Re, for Life other than health insurance, including Unit-Linked.
C0210/R0090	Best estimate minus recoverables from reinsurance/SPV and Finite Re — Total (Health similar to life insurance)	Total amount of Best estimate minus recoverables from reinsurance/SPV and Finite Re for Health similar to life insurance.
C0020, C0030, C0060, C0090, C0100 to C0140, C0160, C0190, C0200/R0100	Risk Margin	Amount of Risk margin, as defined in Article 77(3) of Directive 2009/138/EC, per each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35.
C0150/R0100	Risk Margin — Total (Life other than health insurance, incl. Unit-Linked)	Total amount of Risk Margin for Life other than health insurance, including Unit-Linked.
C0210/R0100	Risk Margin — Total (Health similar to life insurance)	Total amount of Risk Margin for Health similar to life insurance.
<i>Amount of the transitional on Technical Provisions</i>		
<del>C0020, C0030, C0060, C0090, C0100, C0160, C0190, C0200/R0110</del>	<del>Technical Provisions calculated as a whole</del>	<del>Amount of the transitional deduction to technical provisions allocated to the technical provisions calculated as a whole, per each Line of Business.  This value shall be disclosed as a negative value when it reduces the technical provisions.</del>
<del>C0150/R0110</del>	<del>Technical Provisions calculated as a whole — Total (Life other than health insurance, including Unit-Linked)</del>	<del>Amount of the transitional deduction to technical provisions allocated to the technical provisions calculated as a whole for Life other than health insurance, including Unit-Linked.</del>



		<del>This value shall be disclosed as a negative value when it reduces the technical provisions.</del>
C0210/R0110	Technical Provisions calculated as a whole— Total (Health similar to life insurance)	<del>Amount of the transitional deduction to technical provisions allocated to the technical provisions calculated as a whole for Health similar to life insurance.</del>  <del>This value shall be disclosed as a negative value when it reduces the technical provisions.</del>
C0020, C0040, C0050, C0070, C0080, C0090, C0100, C0170, C0180, C0190, C0200/R0120	Best Estimate	<del>Amount of the transitional deduction to technical provisions allocated to the best estimate, per each Line of Business.</del>  <del>This value shall be disclosed as a negative value when it reduces the technical provisions.</del>
C0150/R0120	Best Estimate—Total (Life other than health insurance, including Unit-Linked)	<del>Total amount of the transitional deduction to technical provisions allocated to the best estimate for Life other than health insurance, including Unit-Linked.</del>  <del>This value shall be disclosed as a negative value when it reduces the technical provisions.</del>
C0210/R0120	Best Estimate—Total (Health similar to life insurance)	<del>Total amount of the transitional deduction to technical provisions allocated to the best estimate for Health similar to life insurance.</del>  <del>This value shall be disclosed as a negative value when it reduces the technical provisions.</del>
C0020, C0030, C0060, C0090, C0100, C0160, C0190, C0200/R0130	Risk Margin	<del>Amount of the transitional deduction to technical provisions allocated to the risk margin, per each Line of Business.</del>  <del>This value shall be disclosed as a negative value when it reduces the technical provisions.</del>
C0150/R0130	Risk Margin—Total (Life other than health insurance, incl. Unit-Linked)	<del>Total amount of the transitional deduction to technical provisions allocated to the risk margin for Life</del>

		<p><del>other than health insurance, including Unit-Linked.</del></p> <p><del>This value shall be disclosed as a negative value when it reduces the technical provisions.</del></p>
C0210/R0130	<p><del>Risk Margin— Total (Health similar to life insurance)</del></p>	<p><del>Total amount of the transitional deduction to technical provisions allocated to the risk margin for Health similar to life insurance.</del></p> <p><del>This value shall be disclosed as a negative value when it reduces the technical provisions.</del></p>
<i>Technical provisions — Total</i>		
C0020, C0030, C0060, C0090, C0100, C0160, C0190, C0200/R0200	Technical Provisions — Total	Total amount of Technical Provisions for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, including technical provisions calculated as a whole and after the transitional deduction to technical provisions.
C0150/R0200	Technical Provisions — Total — Total (Life other than health insurance, including Unit-Linked)	Total amount of Technical Provisions for Life other than health insurance, including Unit-Linked, including technical provisions calculated as a whole and after the transitional deduction to technical provisions.
C0210/R0200	Technical Provisions — Total — Total (Health similar to life insurance)	Total amount of Technical Provisions for Health similar to life insurance, including technical provisions calculated as a whole and after the transitional deduction to technical provisions.
<u>C0020, C0030, C0060, C0090, C0100, C0160, C0190, C0200/R0370</u>	<u>Expected profits included in future premiums (EPIFP)</u>	<u>Indicate the amount of Expected profits in future premiums ('EPIFP') gross of reinsurance and taxes (i.e. without considering their impact), for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35.</u>
<u>C0150/R0370</u>	<u>Expected profits included in future premiums (EPIFP)— Total (Life other than health insurance, including Unit-Linked)</u>	<u>Total amount Expected profits in future premiums ('EPIFP') gross of reinsurance and taxes (i.e. without considering their impact) for Life other than health insurance, including Unit-Linked.</u>

<u>C0210/R0370</u>	<u>Expected profits included in future premiums (EPIFP)— Total (Health similar to life insurance)</u>	<u>Total amount Expected profits in future premiums ('EPIFP') gross of reinsurance and taxes (i.e. without considering their impact) Health similar to life insurance.</u>
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### ***S.17.01 — Non-life Technical Provisions***

#### *General comments:*

This section relates to annual disclosure of information for individual entities.

Undertakings may apply appropriate approximations in the calculation of the technical provisions as referred to in Article 21 of Delegated Regulation (EU) 2015/35. In addition, Article 59 of the Delegated Regulation 2015/35 may be applied to calculate the risk margin during the financial year.

Line of Business for non-life obligations: The lines of business, referred to in Article 80 of the Directive 2009/138/EC, as defined in the Annex I of Delegated Regulation (EU) 2015/35 referred to direct business/accepted proportional reinsurance and accepted non-proportional reinsurance. The segmentation shall reflect the nature of the risks underlying the contract (substance), rather than the legal form of the contract (form).

Health direct insurance business other than that pursued on a similar basis to that of life insurance shall be segmented into Non-Life lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, 1 to 3.

Accepted proportional reinsurance shall be considered together with the direct business in the C0020 to C0130.

The information to be disclosed between R0010 and R0280 shall be after volatility adjustment, matching adjustment and transitional adjustment to the relevant risk-free interest rate term structure if applied but shall not include the transitional deduction to technical provisions. The amount of transitional deduction to technical provisions is requested separately between rows R0290 and R0310.

	ITEM	INSTRUCTIONS
<i>Technical provisions calculated as a whole</i>		
C0020 to C0170/R0010	Technical provisions calculated as a whole	The amount of technical provisions calculated as a whole per each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, regarding direct and accepted business.  This amount shall be gross of any recoverable from reinsurance contract/SPV and Finite Re related to this business.
C0180/R0010	Technical provisions calculated as a whole — Total Non-Life obligation	The total amount of technical provisions calculated as a whole regarding direct and accepted business.

		This amount shall be gross of any recoverable from reinsurance contract/SPV and Finite Re related to this business.
C0020 to C0170/R0050	Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	The amount of recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default of technical provisions calculated as a whole per each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35.
C0180/R0050	Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	The total amount, for all lines of business, of recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default of technical provisions calculated as a whole per each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35.
<i>Technical provisions calculated as a sum of a best estimate and a risk margin — Best estimate</i>		
C0020 to C0170/R0060	Best Estimate of Premium provisions, Gross, total	The amount of best estimate for premium provisions, gross of the amounts recoverable from reinsurance contracts, special purpose vehicles and finite reinsurance, for each line of business regarding direct and accepted business.
C0180/R0060	Total Non-Life obligations, Best Estimate of Premium provisions, Gross, total	The total amount of best estimate for premium provisions, gross of the amounts recoverable from reinsurance contracts, special purpose vehicles and finite reinsurance regarding direct and accepted business.
C0020 to C0170/R0140	Best Estimate of Premium provisions, Total recoverable from reinsurance/SPV and Finite reinsurance after the adjustment for expected losses due to counterparty default — Direct and accepted reinsurance business	The amount of recoverable from reinsurance/SPV and Finite reinsurance after the adjustment for expected losses due to counterparty default, for each line of business regarding direct business and accepted reinsurance business.

C0180/R0140	Total Non–Life obligations, Best Estimate of Premium provisions, Recoverable from reinsurance/SPV and Finite reinsurance after the adjustment for expected losses due to counterparty default.	The total amount of Recoverable from reinsurance/SPV and Finite reinsurance after the adjustment for expected losses due to counterparty default, referred to the best estimate for premium provisions.
C0020 to C0170/R0150	Net best estimate of Premium provisions — Direct and accepted reinsurance business	The amount of net best estimate for premium provisions, for each line of business.
C0180/R0150	Total Non–Life obligations, Net best estimate of Premium provisions	The total amount of net best estimate for premium provisions.
C0020 to C0170/R0160	Best Estimate of Claims Provisions, Gross, Total	The amount of best estimate for Claims Provisions, gross of the amounts recoverable from reinsurance contracts, special purpose vehicles and finite reinsurance, for each line of business regarding direct and accepted business.
C0180/R0160	Total Non–Life obligations, Best Estimate of Claims Provisions, Gross, total	The total amount of best estimate for Claims Provisions, gross of the amounts recoverable from reinsurance contracts, special purpose vehicles and finite reinsurance.
C0020 to C0170/R0240	Best Estimate of Claims provisions, Total recoverable from reinsurance/SPV and Finite re after the adjustment for expected losses due to counterparty default — Direct and accepted reinsurance business	The amount recoverable from reinsurance/SPV and Finite re after the adjustment for expected losses due to counterparty default, for each line of business regarding direct and accepted reinsurance business
C0180/R0240	Total Non–Life obligations, Best Estimate of Claims Provisions, Recoverable from reinsurance/SPV and Finite re after the	The total amount of Recoverable from reinsurance/SPV and Finite re after the adjustment for expected losses due to counterparty default, referred to the Best Estimate for Claims Provisions.

	adjustment for expected losses due to counterparty default.	
C0020 to C0170/R0250	Net best estimate of Claims provisions — Direct and accepted reinsurance business	The amount of net best estimate for claims provisions, for each line of business regarding direct and accepted reinsurance business.
C0180/R0250	Total Non–Life obligations, Net best estimate of Claims Provisions	The total amount of net Best Estimate for Claims Provisions.
C0020 to C0170/R0260	Total best estimate, Gross — Direct and accepted reinsurance business	The amount of Total gross best estimate, for each line of business regarding direct and accepted reinsurance business.
C0180/R0260	Total Non–Life obligations, Total Best Estimate, Gross	The total amount of Gross Best Estimate (sum of the Premium Provision and Claims Provisions).
C0020 to C0170/R0270	Total best estimate, Net — Direct and accepted reinsurance business	The amount of Total net best estimate, for each line of business regarding direct and accepted reinsurance business.
C0180/R0270	Total Non–Life obligations, Total Best Estimate, Net	The total amount of Net Best Estimate (sum of the Premium Provision and Claims Provisions).
C0020 to C0170/R0280	Technical provisions calculated as a sum of a best estimate and a risk margin — Risk margin	The amount of risk margin, as required by Directive 2009/138/EC (Article 77 (3)). The risk margin is calculated to whole portfolio of (re)insurance obligations and then allocated to each single line of business, regarding direct business and accepted reinsurance business.
C0180/R0280	Total Non–Life obligations, Total risk margin	The total amount of risk margin, as required by Directive 2009/138/EC (Article 77 (3)).
<i>Amount of the transitional on Technical Provisions</i>		
<del>C0020 to C0170/R0290</del>	<del>Amount of the transitional on Technical Provisions —</del>	<del>Amount of the transitional deduction to technical provisions allocated to the technical provisions calculated as a whole, per each line of business, as</del>

	Technical Provisions calculated as a whole	defined in Annex I to Delegated Regulation (EU) 2015/35.  This value shall be disclosed as a negative value when it reduces the technical provisions.
C0180/R0290	Amount of the transitional on Technical Provisions —  Technical Provisions calculated as a whole	Total amount, for all lines of business, of the transitional deduction to technical provisions allocated to the technical provisions calculated as a whole, per each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35.  This value shall be disclosed as a negative value when it reduces the technical provisions.
C0020 to C0170/R0300	Amount of the transitional on Technical Provisions —  Best Estimate	Amount of the transitional deduction to technical provisions allocated to the best estimate, per each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35.  This value shall be disclosed as a negative value when it reduces the technical provisions.
C0180/R0300	Amount of the transitional on Technical Provisions —  Best Estimate	Total amount, for all lines of business, of the transitional deduction to technical provisions allocated to the best estimate, per each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35.  This value shall be disclosed as a negative value when it reduces the technical provisions.
C0020 to C0170/R0310	Amount of the transitional on Technical Provisions —  Risk Margin	Amount of the transitional deduction to technical provisions allocated to the risk margin, per each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35.  This value shall be disclosed as a negative value when it reduces the technical provisions.
C0180/R0310	Amount of the transitional on Technical Provisions —  Risk Margin	Total amount, for all lines of business, of the transitional deduction to technical provisions allocated to the risk margin, per each line of business, as defined in

		<p><del>Annex I to Delegated Regulation (EU) 2015/35.</del></p> <p><del>This value shall be disclosed as a negative value when it reduces the technical provisions.</del></p>
<i>Technical provisions — Total</i>		
C0020 to C0170/R0320	Technical provisions, Total — Direct and accepted reinsurance business	The total amount of gross technical provisions, for each line of business regarding direct and accepted reinsurance business, including technical provisions calculated as a whole and after the transitional deduction to technical provisions.
C0180/R0320	Total Non-Life obligations, Technical Provision — total	The total amount of gross technical provisions regarding direct and accepted reinsurance business, including technical provisions calculated as a whole and after the transitional deduction to technical provisions.
C0020 to C0170/R0330	Technical provisions, Total — Recoverable from reinsurance contract/SPV and Finite reinsurance, after the adjustment for expected losses due to counterparty default — Direct and accepted reinsurance business	The total amount of recoverable from reinsurance contract/SPV and Finite reinsurance, after the adjustment for expected losses due to counterparty default, for each line of business regarding direct and accepted reinsurance business.
C0180/R0330	Total Non-Life obligations, Recoverable from reinsurance contract/SPV and Finite re, after the adjustment for expected losses due to counterparty default — Direct and accepted reinsurance business	The total amount of recoverable from reinsurance contract/SPV and Finite reinsurance, after the adjustment for expected losses due to counterparty default regarding direct and accepted reinsurance business.
C0020 to C0170/R0340	Technical provisions, Total — Technical provisions minus recoverables from reinsurance/SPV and Finite reinsurance —	The total amount of net technical provisions, for each line of business regarding direct and accepted reinsurance business, including technical provisions calculated as a whole and after the



	Direct and accepted reinsurance business	transitional deduction to technical provisions.
C0180/R0340	Total Non-Life obligations, Technical provisions minus recoverables from reinsurance and SPV — Direct and accepted reinsurance business	The total amount of net technical provisions regarding direct and accepted reinsurance business, including technical provisions calculated as a whole and after the transitional deduction to technical provisions.
<u>C0020 -to C0170 /R0500</u>	<u>Expected profits included in future premiums (EPIFP)</u>	<u>Amount of Expected profit in future premiums ('EPIFP') gross of reinsurance and taxes (i.e. without considering their impact), for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35.</u>
<u>C0180/R0500</u>	<u>Expected profits included in future premiums (EPIFP)— Total Non-Life obligation</u>	<u>Total amount Expected profit in future premiums ('EPIFP') gross of reinsurance and taxes (i.e. without considering their impact) for Non-Life obligation.</u>

#### ***S.19.01. — Non-life insurance claims***

This section relates to annual disclosure of information for individual entities.

Claims development triangles show the insurer's estimate of the cost of claims (claims paid and claims provisions under Solvency II valuation principle) and how this estimate develops over time.

Undertakings are required to disclose data on an accident year or underwriting year basis, in accordance with any requirements of the National Supervisory Authority. If the National Supervisory Authority has not stipulated which to use then the undertaking may use accident or underwriting year according to how they manage each line of business, provided that they use the same year consistently, year on year.

This template shall be disclosed for the total for non-life business but split by underwriting year and accident year if different bases are used by the undertaking.

The default length of run-off triangle is 10+1 years but the disclosure requirement is based on the undertakings' claims development (if length of the claims settlement cycle is shorter than 10 years, undertakings are required to disclose according to the internal shorter development).

Historical data, starting from the first time application of Solvency II, are required for claims paid (i.e. the complete set shall be disclosed,) but not for Best Estimate of Claims Provision. For the compilation of the historical data for claims paid the same approach concerning the length of triangle for the on-going disclosure will be applied (i.e. the shorter between 10+1 years and the undertakings' claims settlement cycle).

	ITEM	INSTRUCTIONS
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Z0020	Accident year or Underwriting year	<p>Disclose the standard used by the undertakings for disclosing of claims development. One of the options from the following closed list shall be used:</p> <p>1 — Accident year</p> <p>2 — Underwriting year</p>
C0010 to C0110/ R0100 to R0250	Gross Claims Paid (non-cumulative) – Triangle	<p>The Gross Claims Paid, net of salvage and subrogation, excluding expenses, in a triangle showing the developments of the gross claims payment already made: for each of the accident/underwriting years from N–9 (and prior) and all previous reporting periods to — including — N (last reporting year) report the payments already made corresponding at each development year (which is the delay between the accident/underwriting date and the payment date).</p> <p>The data are in absolute amount, non-cumulative and undiscounted.</p>
C0170/ R0100 to R0260	Gross Claims Paid (non-cumulative) — In current year	<p>Total ‘Current year’ reflects the last diagonal (all data referred to last reporting year from R0100 to R0250.</p> <p>R0260 is the total of R0100 to R0250.</p>
C0180/ R0100 to R0260	Gross Claims Paid — Sum of years (cumulative)	<p>Total ‘Sum of years’ contains the sum of all data in rows (sum of all payments referred to the accident/underwriting year), including total.</p>
C0200 to C0300/ R0100 to R0250	Gross undiscounted Best Estimate Claims Provisions — Triangle	<p>Triangles of undiscounted best estimate of claims provisions, gross of reinsurance for each of the accident/underwriting years from N–9 (and prior) and all previous reporting periods to — including — N (last reporting year). The best estimate for claims provision relates to claims events occurred before or at the valuation date, whether the claims arising from these events have been reported or not.</p> <p>The data are in absolute amount, non-cumulative and undiscounted, <u>net of salvage and subrogation and excluding any expenses as well as any future premiums..</u></p>
C0360/ R0100 to R0260	Gross Best Estimate Claims Provisions — Year end (discounted data)	<p>Total ‘Year end’ reflects the last diagonal but on a discounted basis (all data referred to last reporting year) from R0100 to R0250.</p> <p>R0260 is the total of R0100 to R0250.</p>

### ***S.22.01 — Impact of long term guarantees measures and transitionals***

#### ***General comments:***

This template relates to annual disclosure of information for individual entities.

This template is relevant when at least one long term guarantee measure or transitional is used by the undertaking.

This template shall reflect the impact on the financial positions when no transitional is used and each LTG measures or transitional is set to zero. For that purpose, a step-by-step approach should be followed taking out each transitional and LTG measure one by one and without recalculating the impact of the remaining measures after each step.

The impacts need to be disclosed positive if they increase the amount of the item being disclosed and negative if they decrease the amount of the item (e.g. if amount of SCR increases or if amount of Own Funds increases then positive values should be disclosed).

	ITEM	INSTRUCTIONS
C0010/R0010	Amount with <u>Long Term Guarantee</u> <del>LTG</del> -measures and transitionals — Technical Provisions	Total amount of gross technical provisions including long term guarantee measures and transitional measures
C0030/R0010	Impact of transitional on technical provisions — Technical provisions	Amount of the adjustment to the gross technical provisions due to the application of the transitional on technical provisions.  It shall be the difference between the technical provisions without transitional deduction on technical provisions and the technical provisions with LTG and transitional measures.
C0050/R0010	Impact of transitional on interest rate — Technical provisions	Amount of the adjustment to the gross technical provisions due to the application of the transitional adjustment to the relevant risk-free interest rate term structure.  It shall be the difference between the technical provisions without transitional adjustment to the relevant risk-free interest rate term structure and the technical provisions without transitional on technical provisions.
C0070/R0010	Impact of volatility adjustment set to zero — Technical provisions	Amount of the adjustment to the gross technical provisions due to the application of the volatility adjustment. It shall reflect the impact of setting the volatility adjustment to zero.  It shall be the difference between the technical provisions without volatility adjustment and without other transitional measures and the technical provisions without transitional

		adjustment to the relevant risk free interest rate term structure.
C0090/R0010	Impact of matching adjustment set to zero — Technical Provisions	<p>Amount of the adjustment to the gross technical provisions due to the application of the matching adjustment. It shall include the impact of setting the volatility adjustment and the matching adjustment to zero.</p> <p>It shall be the difference between the technical provisions without matching adjustment and without all the other transitional measures and the technical provisions without volatility adjustment and without other transitional measures.</p>
C0010/R0020	Amount with <u>Long Term Guarantee</u> <del>LTG</del> -measures and transitionals — Basic own funds	Total amount of basic own funds calculated considering technical provisions including the adjustments due to the long term guarantee measures and transitional measures
C0030/R0020	Impact of transitional on technical provisions — Basic own funds	<p>Amount of the adjustment to the Basic own funds due to the application of the transitional deduction to technical provisions.</p> <p>It shall be the difference between the basic own funds calculated considering technical provisions without transitional deduction to technical provisions and considering technical provisions with long term guarantee ('LTG') and transitional measures.</p>
C0050/R0020	Impact of transitional on interest rate — Basic own funds	<p>Amount of the adjustment to the basic own funds due to the application of the transitional adjustment to the relevant risk-free interest rate term structure.</p> <p>It shall be the difference between the basic own funds calculated considering the technical provisions without transitional adjustment to the relevant risk-free interest rate term structure and the basic own funds calculated with the technical provisions without transitional on technical provisions.</p>
C0070/R0020	Impact of volatility adjustment set to zero — Basic own funds	<p>Amount of the adjustment to the Basic own funds due to the application of the volatility adjustment. It shall reflect the impact of setting the volatility adjustment to zero.</p> <p>It shall be the difference between the basic own funds considering technical provisions without volatility adjustment and without other transitional measures and the basic own funds considering technical provisions without</p>

		transitional adjustment to the relevant risk free interest rate term structure.
C0090/R0020	Impact of matching adjustment set to zero — Basic own funds	<p>Amount of the adjustment to the basic own funds due to the application of the matching adjustment. It shall include the impact of setting the volatility adjustment and the matching adjustment to zero.</p> <p>It shall be the difference between the basic own funds considering technical provisions without matching adjustment and without all the other transitional measures and the basic own funds considering technical provisions without volatility adjustment and without other transitional measures.</p>
C0010/R0050	Amount with <u>Long Term Guarantee</u> <del>LTG</del> -measures and transitionals — Eligible own funds to meet <u>Solvency Capital Requirements</u> <del>CR</del>	Total amount of eligible own funds to meet SCR calculated considering technical provisions including the adjustments due to the long term guarantee measures and transitional measures.
C0030/R0050	Impact of transitional on technical provisions — Eligible own funds to meet <u>Solvency Capital Requirements</u> <del>CR</del>	<p>Amount of the adjustment to the eligible own funds to meet SCR due to the application of the transitional deduction to technical provisions.</p> <p>It shall be the difference between the eligible own funds to meet SCR calculated considering technical provisions without transitional deduction to technical provisions and considering technical provisions with LTG and transitional measures.</p>
C0050/R0050	Impact of transitional on interest rate — Eligible own funds to meet <u>Solvency Capital Requirements</u> <del>CR</del>	<p>Amount of the adjustment to the eligible own funds to meet SCR due to the application of the transitional adjustment to the relevant risk-free interest rate term structure.</p> <p>It shall be the difference between the eligible own funds to meet SCR calculated considering the technical provisions without transitional adjustment to the relevant risk-free interest rate term structure and the eligible own funds to meet SCR calculated considering the technical provisions without transitional on technical provisions.</p>

C0070/R0050	Impact of volatility adjustment set to zero — Eligible own funds to meet <u>Solvency Capital Requirements</u> <del>CR</del>	<p>Amount of the adjustment to the eligible own funds to meet SCR due to the application of the volatility adjustment. It shall reflect the impact of setting the volatility adjustment to zero.</p> <p>It shall be the difference between the eligible own funds to meet SCR considering technical provisions without volatility adjustment and without other transitional measures and the eligible own funds to meet SCR considering technical provisions without transitional adjustment to the relevant risk free interest rate term structure.</p>
C0090/R0050	Impact of matching adjustment set to zero — Eligible own funds to meet <u>Solvency Capital Requirements</u> <del>CR</del>	<p>Amount of the adjustment to the eligible own funds to meet SCR due to the application of the matching adjustment. It shall include the impact of setting the volatility adjustment and the matching adjustment to zero.</p> <p>It shall be the difference between the eligible own funds to meet SCR calculated considering technical provisions without matching adjustment and without all the other transitional measures and eligible own funds to meet SCR considering technical provisions without volatility adjustment and without other transitional measures.</p>
C0010/R0090	Amount with <u>Long Term Guarantee</u> <del>LTG</del> -measures and transitionals — <u>Solvency Capital Requirements</u> <del>CR</del>	Total amount of SCR calculated considering technical provisions including the adjustments due to the long term guarantee measures and transitional measures
C0030/R0090	Impact of transitional on technical provisions — <u>Solvency Capital Requirements</u> <del>CR</del>	<p>Amount of the adjustment to the SCR due to the application of the transitional deduction to technical provisions.</p> <p>It shall be the difference between the SCR calculated considering technical provisions without transitional deduction to technical provisions and considering technical provisions with LTG and transitional measures.</p>
C0050/R0090	Impact of transitional on interest rate — <u>Solvency Capital</u>	<p>Amount of the adjustment to the SCR due to the application of the transitional adjustment to the relevant risk-free interest rate term structure.</p> <p>It shall be the difference between the SCR calculated considering the technical provisions without transitional adjustment to the relevant risk-free interest rate term</p>

	<del>Requirement</del> <del>CR</del>	structure and the SCR calculated with the technical provisions without transitional on technical provisions.
C0070/R0090	Impact of volatility adjustment set to zero — <del>Solvency Capital Requirement</del> <del>CR</del>	Amount of the adjustment to the SCR due to the application of the volatility adjustment. It shall reflect the impact of setting the volatility adjustment to zero.  It shall be the difference between the SCR considering technical provisions without volatility adjustment and without other transitional measures and the SCR considering technical provisions without transitional adjustment to the relevant risk free interest rate term structure.
C0090/R0090	Impact of matching adjustment set to zero — <del>Solvency Capital Requirement</del> <del>CR</del>	Amount of the adjustment to the SCR due to the application of the matching adjustment. It shall include the impact of setting the volatility adjustment and the matching adjustment to zero.  It shall be the difference between the SCR calculated considering technical provisions without matching adjustment and without all the other transitional measures and the SCR considering technical provisions without volatility adjustment and without other transitional measures.
C0010/R0100	Amount with <del>Long Term Guarantee</del> LTG-measures and transitionals — Eligible own funds to meet <del>Minimum Capital Requirement</del> <del>M</del> <del>CR</del>	Total amount of eligible own funds to meet MCR calculated considering technical provisions including the adjustments due to the long term guarantee measures and transitional measures.
C0030/R0100	Impact of transitional on technical provisions — Eligible own funds to meet <del>Minimum Capital Requirement</del> <del>M</del> <del>CR</del>	Amount of the adjustment to the eligible own funds to meet MCR due to the application of the transitional deduction to technical provisions.  It shall be the difference between the eligible own funds to meet MCR calculated considering technical provisions without transitional deduction to technical provisions and considering technical provisions with LTG and transitional measures.



C0050/R0100	Impact of transitional on interest rate — Eligible own funds to meet <u>Minimum Capital Requirement</u> <del>MCR</del>	<p>Amount of the adjustment to the Eligible own funds to meet MCR due to the application of the transitional adjustment to the relevant risk-free interest rate term structure.</p> <p>It shall be the difference between the eligible own funds to meet MCR calculated considering the technical provisions without transitional adjustment to the relevant risk-free interest rate term structure and the eligible own funds to meet MCR calculated with the technical provisions without transitional on technical provisions.</p>
C0070/R0100	Impact of volatility adjustment set to zero — Eligible own funds to meet <u>Minimum Capital Requirement</u> <del>MCR</del>	<p>Amount of the adjustment to the Eligible own funds to meet MCR due to the application of the volatility adjustment. It shall reflect the impact of setting the volatility adjustment to zero</p> <p>It shall be the difference between the eligible own funds to meet MCR considering technical provisions without volatility adjustment and without other transitional measures and the eligible own funds to meet MCR considering technical provisions without transitional adjustment to the relevant risk free interest rate term structure.</p>
C0090/R0100	Impact of matching adjustment set to zero — Eligible own funds to meet <u>Minimum Capital Requirement</u> <del>MCR</del>	<p>Amount of the adjustment to the Eligible own funds to meet MCR due to the application of the matching adjustment. It shall include the impact of setting the volatility adjustment and the matching adjustment to zero.</p> <p>It shall be the difference between the eligible own funds to meet MCR calculated considering technical provisions without matching adjustment and without all the other transitional measures and the eligible own funds to meet MCR considering technical provisions without volatility adjustment and without other transitional measures.</p>
C0010/R0110	Amount with <u>Long Term Guarantee</u> <del>LTG</del> -measures and transitionals — Minimum Capital Requirement	Total amount of MCR calculated considering technical provisions including the adjustments due to the long term guarantee measures and transitional measures.
C0030/R0110	Impact of transitional on technical provisions — Minimum	Amount of the adjustment to the MCR due to the application of the transitional deduction to technical provisions.



	Capital Requirement	It shall be the difference between the MCR calculated considering technical provisions without transitional deduction to technical provisions and considering technical provisions with LTG and transitional measures.
C0050/R0110	Impact of transitional on interest rate — Minimum Capital Requirement	<p>Amount of the adjustment to the MCR due to the application of the transitional adjustment to the relevant risk-free interest rate term structure.</p> <p>It shall be the difference between the MCR calculated considering the technical provisions without transitional adjustment to the relevant risk-free interest rate term structure and MCR calculated with the technical provisions without transitional on technical provisions.</p>
C0070/R0110	Impact of volatility adjustment set to zero — Minimum Capital Requirement	<p>Amount of the adjustment to the MCR due to the application of the volatility adjustment. It shall reflect the impact of setting the volatility adjustment to zero.</p> <p>It shall be the difference between the MCR considering technical provisions without volatility adjustment and without other transitional measures and the MCR considering technical provisions without transitional adjustment to the relevant risk free interest rate term structure.</p>
C0090/R0110	Impact of matching adjustment set to zero — Minimum Capital Requirement	<p>Amount of the adjustment to the MCR due to the application of the matching adjustment. It shall include the impact of setting the volatility adjustment and the matching adjustment to zero.</p> <p>It shall be the difference between the MCR calculated considering technical provisions without matching adjustment and without all the other transitional measures and the MCR considering technical provisions without volatility adjustment and without other transitional measures.</p>
<u>C0010/R0120</u>	<u>With Long Term Guarantee LTG-measures and transitionals — Solvency Capital Requirement Ratio</u>	<u>Solvency Capital Requirement ratio calculated considering technical provisions including the adjustments due to the long term guarantee measures and transitional measures. Determined as Total amount of eligible own funds to meet SCR (C0010/R0050) divided by the total amount of SCR (C0010/R0090) considering technical provisions including the adjustments due to the long term guarantee measures and transitional measures.</u>
<u>C0030/R0120</u>	<u>Impact of transitional on technical</u>	<u>Solvency Capital Requirement ratio due to the application of the transitional deduction to technical provisions.</u>

	<u>provisions — Solvency Capital Requirement Ratio</u>	<u>It shall be the difference between the SCR Ratio calculated considering the technical provisions without transitional deduction to technical provisions and the SCR Ratio calculated considering the technical provisions with LTG and transitional measures.</u>
<u>C0050/R0120</u>	<u>Impact of transitional on interest rate — Solvency Capital Requirement ratio</u>	<p><u>Solvency Capital Requirement ratio due to the application of the transitional adjustment to the relevant risk-free interest rate term structure.</u></p> <p><u>It shall be the difference between the SCR Ratio calculated considering the technical provisions without transitional adjustment to the relevant risk-free interest rate term structure and the SCR Ratio calculated considering the technical provisions without transitional on technical provisions.</u></p>
<u>C0070/R0120</u>	<u>Impact of volatility adjustment set to zero — Solvency Capital Requirement ratio</u>	<p><u>Solvency Capital Requirement ratio due to the application of the volatility adjustment. It shall reflect the impact of setting the volatility adjustment to zero.</u></p> <p><u>It shall be the difference between the SCR ratio calculated considering the technical provisions without volatility adjustment and without other transitional measures and the SCR ratio calculated considering the technical provisions without application of the transitional adjustment to the relevant risk-free interest rate term structure.</u></p>
<u>C0090/R0120</u>	<u>Impact of matching adjustment set to zero — Solvency Capital Requirement ratio</u>	<p><u>Solvency Capital Requirement ratio due to the application of the matching adjustment. It shall include the impact of setting the volatility adjustment and the matching adjustment to zero.</u></p> <p><u>It shall be the difference between the SCR ratio calculated considering the technical provisions without matching adjustment and without all the other transitional measures and the SCR ratio calculated considering the technical provisions without volatility adjustment and without other transitional measures.</u></p>
<u>C0010/R0130</u>	<u>Amount with Long Term Guarantee LTG-measures and transitionals — Minimum Capital Requirement Ratio</u>	<p><u>Minimum Capital Requirement ratio calculated considering technical provisions including the adjustments due to the long term guarantee measures and transitional measures.</u></p> <p><u>Determined as Total amount of eligible own funds to meet MCR (C0010/R0100) divided by the total amount of MCR (C0010/R0110) considering technical provisions including the adjustments due to the long term guarantee measures and transitional measures.</u></p>

<u>C0030/R0130</u>	<u>Impact of transitional on technical provisions — Minimum Capital Requirement Ratio</u>	<p><u>Minimum Capital Requirement ratio due to the application of the transitional deduction to technical provisions.</u></p> <p><u>It shall be the difference between the MCR calculated considering the technical provisions without transitional deduction to technical provisions and the MCR calculated with the technical provisions with LTG and transitional measures.</u></p>
<u>C0050/R0130</u>	<u>Impact of transitional on interest rate — Minimum Capital Requirement ratio</u>	<p><u>Minimum Capital Requirement ratio due to the application of the transitional adjustment to the relevant risk-free interest rate term structure.</u></p> <p><u>It shall be the difference between the MCR ratio calculated considering the technical provisions without transitional adjustment to the relevant risk-free interest rate term structure and MCR ratio calculated with the technical provisions calculated considering the technical provisions without transitional on technical provisions.</u></p>
<u>C0070/R0130</u>	<u>Impact of volatility adjustment set to zero — Minimum Capital Requirement ratio</u>	<p><u>Minimum Capital Requirement ratio due to the application of the volatility adjustment. It shall reflect the impact of setting the volatility adjustment to zero.</u></p> <p><u>It shall be the difference between the MCR ratio calculated considering the technical provisions without volatility adjustment and without other transitional measures and the MCR ratio calculated considering the technical provisions without application of the transitional adjustment to the relevant risk-free interest rate term structure.</u></p>
<u>C0090/R0130</u>	<u>Impact of matching adjustment set to zero — Minimum Capital Requirement ratio</u>	<p><u>Minimum Capital Requirement ratio due to the application of the matching adjustment. It shall include the impact of setting the volatility adjustment and the matching adjustment to zero.</u></p> <p><u>It shall be the difference between the MCR calculated considering the technical provisions without matching adjustment and without all the other transitional measures and the MCR calculated considering the technical provisions without volatility adjustment and without other transitional measures.</u></p>

### **S.23.01. Own Funds**

#### *General comments:*

This section relates to annual disclosure of information for individual entities.

	<i>ITEM</i>	<i>INSTRUCTIONS</i>
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*Basic own funds before deduction for participations in other financial sector as foreseen in Article 68 of Delegated Regulation (EU) 2015/35*

R0010/C0010	Ordinary share capital (gross of own shares) — total	This is the total ordinary share capital, both held directly and indirectly (before deduction of own shares). This is the total ordinary share capital of the undertaking that fully satisfies the criteria for Tier 1 or Tier 2 items. Any ordinary share capital that does not fully satisfy the criteria shall be treated as preference shares capital and classified accordingly notwithstanding their description or designation.
R0010/C0020	Ordinary share capital (gross of own shares) — tier 1 unrestricted	This is the amount of paid up ordinary share capital that meets unrestricted Tier 1 criteria.
R0010/C0040	Ordinary share capital (gross of own shares) — tier 2	This is the amount of called up ordinary share capital that meets the criteria for Tier 2.
R0030/C0010	Share premium account related to ordinary share capital — total	The total share premium account related to ordinary share capital of the undertaking that fully satisfies the criteria for Tier 1 or Tier 2 items.
R0030/C0020	Share premium account related to ordinary share capital — tier 1 unrestricted	This is the amount of the share premium account related to ordinary shares that meets the criteria for Tier 1 unrestricted because it relates to ordinary share capital treated as unrestricted Tier 1.
R0030/C0040	Share premium account related to ordinary share capital — tier 2	This is the amount of the share premium account related to ordinary shares that meets the criteria for Tier 2 because it relates to ordinary share capital treated as Tier 2.
R0040/C0010	Initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual-type undertakings — total	The initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual-type undertakings that fully satisfies the criteria for Tier 1 or Tier 2 items.
R0040/C0020	Initial funds, members' contributions or the	This is the amount of the initial funds, members' contributions or the equivalent basic own fund item for mutual and

	equivalent basic own fund item for mutual and mutual-type undertakings — tier 1 unrestricted	mutual-type undertakings that meets the criteria for Tier 1 unrestricted.
R0040/C0040	Initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual-type undertakings — tier 2	This is the amount of the initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual-type undertakings that meets Tier 2 criteria.
R0050/C0010	Subordinated mutual member accounts — total	This is the total amount of subordinated mutual member accounts that fully satisfy the criteria for Tier 1 restricted, Tier 2 or Tier 3 items.
R0050/C0030	Subordinated mutual member accounts — tier 1 restricted	This is the amount of subordinated mutual member accounts that meet the criteria for Tier 1 restricted.
R0050/C0040	Subordinated mutual member accounts — tier 2	This is the amount of subordinated mutual member accounts that meet the criteria for Tier 2.
R0050/C0050	Subordinated mutual member accounts — tier 3	This is the amount of subordinated mutual member accounts that meet the criteria for Tier 3.
R0070/C0010	Surplus funds — total	This is the total amount of surplus funds that fall under Article 91 (2) of the Directive 2009/138/EC.
R0070/C0020	Surplus funds — tier 1 unrestricted	These are the surplus funds that fall under Article 91 (2) of the Directive 2009/138/EC and that meet the criteria for Tier 1, unrestricted items.
R0090/C0010	Preference shares — total	This is the total amount of preference shares issued by the undertaking that fully satisfy the criteria for Tier 1 restricted, Tier 2 or Tier 3 items.
R0090/C0030	Preference shares — tier 1 restricted	This is the amount of the preference shares issued by the undertaking that meet the criteria for Tier 1 restricted.

R0090/C0040	Preference shares — tier 2	This is the amount of the preference shares issued by the undertaking that meet the criteria for Tier 2.
R0090/C0050	Preference shares — tier 3	This is the amount of the preference shares issued by the undertaking that meet the criteria for Tier 3.
R0110/C0010	Share premium account related to preference shares — total	The total share premium account related to preference shares capital of the undertaking that fully satisfies the criteria for Tier 1 restricted, Tier 2 or Tier 3 items.
R0110/C0030	Share premium account related to preference shares — tier 1 restricted	This is the amount of the share premium account that relates to preference shares that meets the criteria for Tier 1 restricted items because it relates to preference shares treated as Tier 1 restricted items.
R0110/C0040	Share premium account related to preference shares — tier 2	This is the amount of the share premium account that relates to preference shares that meets the criteria for Tier 2 because it relates to preference shares treated as Tier 2.
R0110/C0050	Share premium account related to preference shares — tier 3	This is the amount of the share premium account that relates to preference shares that meets the criteria for Tier 3 because it relates to preference shares treated as Tier 3.
R0130/C0010	Reconciliation reserve — total	The total reconciliation reserve represents reserves (e.g. retained earnings), net of adjustments (e.g. ring-fenced funds). It results mainly from differences between accounting valuation and valuation according to Article 75 of Directive 2009/138/EC.
R0130/C0020	Reconciliation reserve — tier 1 unrestricted	The reconciliation reserve represents reserves (e.g. retained earnings), net of adjustments (e.g. ring-fenced funds). It results mainly from differences between accounting valuation and valuation according to Directive 2009/138/EC.
R0140/C0010	Subordinated liabilities — total	This is the total amount of subordinated liabilities issued by the undertaking.

R0140/C0030	Subordinated liabilities — tier 1 restricted	This is the amount of subordinated liabilities issued by the undertaking that meet the criteria for Tier 1 restricted items.
R0140/C0040	Subordinated liabilities — tier 2	This is the amount of subordinated liabilities issued by the undertaking that meet the criteria for Tier 2.
R0140/C0050	Subordinated liabilities — tier 3	This is the amount of subordinated liabilities issued by the undertaking that meet the criteria for Tier 3.
R0160/C0010	An amount equal to the value of net deferred tax assets — total	This is the total amount of net deferred tax assets of the undertaking.
R0160/C0050	An amount equal to the value of net deferred tax assets — tier 3	This is the amount of net deferred tax assets of the undertaking that meet the tier 3 classification criteria. <u>Net deferred taxes should appear, if there is an excess of deferred tax assets over the deferred tax liabilities. If the deferred tax liabilities are higher than the deferred tax assets, then the net deferred tax assets should be equal to 0.</u>
R0180/C0010	Other own fund items approved by the supervisory authority as basic own funds not specified above	This is the total of basic own fund items not identified above and that received supervisory approval.
R0180/C0020	Other own fund items approved by the supervisory authority as basic own funds not specified above — tier 1 unrestricted	This is the amount of basic own fund items not identified above that meet Tier 1 unrestricted criteria and that received supervisory approval.
R0180/C0030	Other own fund items approved by the supervisory authority as basic own funds not specified above — Tier 1 restricted	This is the amount of basic own fund items not identified above which meet the criteria for Tier 1, restricted items and that received supervisory approval.
R0180/C0040	Other own fund items approved by the supervisory authority as basic own funds	This is the amount of basic own fund items not identified above that meet the criteria for Tier 2 and that received supervisory approval.

	not specified above — tier 2	
R0180/C0050	Other own fund items approved by the supervisory authority as basic own funds not specified above — tier 3	This is the amount of basic own fund items not identified above that meet the criteria for Tier 3 and that received supervisory approval.
<i>Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds</i>		
R0220/C0010	Own funds from the financial statements that shall not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds — total	<p>This is the total amount of own funds items from financial statements that are not represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds.</p> <p>These own fund items are either:</p> <ul style="list-style-type: none"> <li>i) items that appear in the lists of own fund items, but fail to meet the classification criteria or the transitional provisions; or</li> <li>ii) items intended to perform the role of own funds that are not on the list of own fund items and have not been approved by the supervisory authority, and do not appear on the balance sheet as liabilities.</li> </ul> <p>Subordinated liabilities which do not count as basic own funds shall not be disclosed here, but on the balance sheet (template S.02.01) as subordinated liabilities that do not count as basic own funds.</p>
<i>Deductions</i>		
R0230/C0010	Deduction for participations in financial and credit institutions — total	This is the total deduction for participations in financial and credit institutions in accordance with Article 68 of Delegated Regulation (EU) 2015/35
R0230/C0020	Deduction for participations in financial and credit institutions — tier 1 unrestricted	This is the amount of the deduction for participations in financial and credit institutions that are deducted from tier 1 unrestricted in accordance with Article 68 of Delegated Regulation (EU) 2015/35.



R0230/C0030	Deduction for participations in financial and credit institutions — tier 1 restricted	This is the amount of the deduction for participations in financial and credit institutions that are deducted from tier 1 restricted in accordance with Article 68 of Delegated Regulation (EU) 2015/35.
R0230/C0040	Deduction for participations in financial and credit institutions — tier 2	This is the amount of the deduction for participations in financial and credit institutions that are deducted from tier 2 in accordance with Article 68 of Delegated Regulation (EU) 2015/35.
R0230/C0050	Deductions for participations in financial and credit institutions — tier 3	This is the amount of the deduction for participations in financial and credit institutions that are deducted from tier 3 in accordance with article 68 of Delegated Regulation (EU) 2015/35.
<i>Total basic own funds after deductions</i>		
R0290/C0010	Total basic own funds after deductions	This is the total amount of basic own fund items after deductions.
R0290/C0020	Total basic own funds after deductions — tier 1 unrestricted	This is the amount of basic own fund items after deductions that meet the criteria for Tier 1 unrestricted items.
R0290/C0030	Total basic own funds after deductions — tier 1 restricted	This is the amount of basic own fund items after adjustments that meet the criteria for Tier 1 restricted items.
R0290/C0040	Total basic own funds after deductions — tier 2	This is the amount of basic own fund items after adjustments that meet the criteria for Tier 2.
R0290/C0050	Total basic own funds after deductions — tier 3	This is the amount of basic own fund items after adjustments that meet the criteria for Tier 3.
<i>Ancillary own funds</i>		
R0300/C0010	Unpaid and uncalled ordinary share capital callable on demand — total	This is the total amount of issued ordinary share capital that has not been called up or paid up but that is callable on demand.
R0300/C0040	Unpaid and uncalled ordinary share capital	This is the amount of issued ordinary share capital that has not been called up or paid

	callable on demand — tier 2	up but that is callable on demand that meets the criteria for Tier 2.
R0310/C0010	Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual — type undertakings, callable on demand—total	This is the total amount of initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual—type undertakings that has not been called up or paid up but that is callable on demand.
R0310/C0040	Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual—type undertakings, callable on demand — tier 2	This is the amount of initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual—type undertakings that has not been called up or paid up but that is callable on demand that meets the criteria for Tier 2.
R0320/C0010	Unpaid and uncalled preference shares callable on demand — total	This is the total amount of preference shares that have not been called up or paid up but that are callable on demand.
R0320/C0040	Unpaid and uncalled preference shares callable on demand — tier 2	This is the amount of preference shares that have not been called up or paid up but that are callable on demand that meet the criteria for Tier 2.
R0320/C0050	Unpaid and uncalled preference shares callable on demand — tier 3	This is the amount of preference shares that have not been called up or paid up but that are callable on demand that meet the criteria for Tier 3
R0330/C0010	A legally binding commitment to subscribe and pay for subordinated liabilities on demand — total	This is the total amount of legally binding commitments to subscribe and pay for subordinated liabilities on demand.
R0330/C0040	A legally binding commitment to subscribe and pay for subordinated	This is the amount of legally binding commitments to subscribe and pay for subordinated liabilities on demand that meet the criteria for Tier 2.

	liabilities on demand — tier 2	
R0330/C0050	A legally binding commitment to subscribe and pay for subordinated liabilities on demand — tier 3	This is the amount of legally binding commitments to subscribe and pay for subordinated liabilities on demand that meet the criteria for Tier 3.
R0340/C0010	Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC— total	This is the total amount of letters of credit and guarantees that are held in trust for the benefit of insurance creditors by an independent trustee and provided by credit institutions authorised in accordance with Directive 2006/48/EC.
R0340/C0040	Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC— tier 2	This is the amount of letters of credit and guarantees that are held in trust for the benefit of insurance creditors by an independent trustee and provided by credit institutions authorised in accordance with Directive 2006/48/EC that meet the criteria for Tier 2.
R0350/C0010	Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC— total	This is the total amount of letters of credit and guarantees that satisfy criteria for Tier 2 or Tier 3, other than those that are held in trust for the benefit of insurance creditors by an independent trustee and provided by credit institutions authorised in accordance with Directive 2006/48/EC.
R0350/C0040	Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC — tier 2	This is the amount of letters of credit and guarantees that meet the criteria for Tier 2, other than those which are held in trust for the benefit of insurance creditors by an independent trustee and provided by credit institutions authorised in accordance with Directive 2006/48/EC.
R0350/C0050	Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC— tier 3	This is the amount of letters of credit and guarantees that meet the criteria for Tier 3, other than those which are held in trust for the benefit of insurance creditors by an independent trustee and provided by credit institutions authorised in accordance with Directive 2006/48/EC .
R0360/C0010	Supplementary members calls under	This is the total amount of any future claims which mutual or mutual-type

	first subparagraph of Article 96(3) of the Directive 2009/138/EC— total	associations of ship owners with variable contributions solely insuring risks listed in classes 6, 12 and 17 in Part A of Annex I may have against their members by way of a call for supplementary contributions, within the following 12 months.
R0360/C0040	Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC — tier 2	This is the amount of any future claims which mutual or mutual-type associations of ship owners with variable contributions solely insuring risks listed in classes 6, 12 and 17 in Part A of Annex I may have against their members by way of a call for supplementary contributions, within the following 12 months.
R0370/C0010	Supplementary members calls — other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	This is the total amount of any future claims which mutual or mutual-type associations with variable contributions may have against their members by way of a call for supplementary contributions, within the following 12 months, other than those described in the first subparagraph of article 96(3) of the Directive 2009/138/EC.
R0370/C0040	Supplementary members calls — other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC — tier 2	This is the amount of any future claims which mutual or mutual-type associations of with variable contributions may have against their members by way of a call for supplementary contributions within the following 12 months, other than those described in the first subparagraph of article 96(3) of the Directive 2009/138/EC that meet the criteria for Tier 2.
R0370/C0050	Supplementary members calls — other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC — tier 3	This is the amount of any future claims which mutual or mutual-type associations with variable contributions may have against their members by way of a call for supplementary contributions within the following 12 months, other than those described in the first subparagraph of article 96(3) of the Framework Directive 2009/138/EC that meet the criteria for Tier 3.
R0390/C0010	Other ancillary own funds — total	This is the total amount of other ancillary own funds.

R0390/C0040	Other ancillary own funds — tier 2	This is the amount of other ancillary own funds that meet criteria for Tier 2.
R0390/C0050	Other ancillary own funds — tier 3	This is the amount of other ancillary own funds that meet criteria for Tier 3.
R0400/C0010	Total ancillary own funds	This is the total amount of ancillary own fund items.
R0400/C0040	Total ancillary own funds tier 2	This is the amount of ancillary own fund items that meet the criteria for Tier 2.
R0400/C0050	Total ancillary own funds — tier 3	This is the amount of ancillary own fund items that meet the criteria for Tier 3.
<i>Available and eligible own funds</i>		
R0500/C0010	Total available own funds to meet the SCR	This is the sum of all basic own fund items and ancillary own fund items that meet the tier 1, tier 2 and tier 3 criteria and that are therefore available to meet the SCR.
R0500/C0020	Total available own funds to meet the SCR — tier 1 unrestricted	This the sum of all basic own fund items that meet the criteria to be included in Tier 1 unrestricted items and that are therefore available to meet the SCR.
R0500/C0030	Total available own funds to meet the SCR — tier 1 restricted	This the sum of all basic own fund items that meet the criteria to be included in Tier 1 restricted items and that are therefore available to meet the SCR.
R0500/C0040	Total available own funds to meet the SCR — tier 2	This is the sum of all basic own fund items, after adjustments, and ancillary own fund items that meet the criteria to be included in Tier 2 and that are therefore available to meet the SCR.
R0500/C0050	Total available own funds to meet the SCR — tier 3	This is the sum of all basic own fund items, after adjustments, and ancillary own fund items that meet the criteria to be included in Tier 3 and that are therefore available to meet the SCR.
R0510/C0010	Total available own funds to meet the MCR	This is the sum of all basic own fund items, after adjustments, that meet the tier 1 and tier 2 criteria and that are therefore available to meet the MCR.

R0510/C0020	Total available own funds to meet the MCR — tier 1 unrestricted	This is the sum of all basic own fund items, after adjustments, that meet the criteria to be included in Tier 1 unrestricted items and that are therefore available to meet the MCR.
R0510/C0030	Total available own funds to meet the MCR — tier 1 restricted	This is the sum of all basic own fund items, after adjustments, that meet the criteria to be included in Tier 1 restricted items and that are therefore available to meet the MCR.
R0510/C0040	Total available own funds to meet the MCR — tier 2	This is the sum of all basic own fund items, after adjustments, that meet the criteria to be included in Tier 2 and that are therefore available to meet the MCR.
R0540/C0010	Total eligible own funds to meet the SCR	This is the total amount of available own funds that are eligible to cover the solvency capital requirement ('SCR').
R0540/C0020	Total eligible own funds to meet the SCR — tier 1 unrestricted	This is the amount of unrestricted Tier 1 own fund items that are eligible to meet the SCR.
R0540/C0030	Total eligible own funds to meet the SCR — tier 1 restricted	This is the amount of restricted Tier 1 own fund items that are eligible to meet the SCR.
R0540/C0040	Total eligible own funds to meet the SCR — tier 2	This is the amount of Tier 2 own fund items that are eligible to meet the SCR.
R0540/C0050	Total eligible own funds to meet the SCR — tier 3	This is the amount of Tier 3 own fund items that are eligible to meet the SCR.
R0550/C0010	Total eligible own funds to meet the MCR	This is the total amount of own fund items that are eligible to meet the MCR.
R0550/C0020	Total eligible own funds to meet the MCR — tier 1 unrestricted	This is the amount of unrestricted Tier 1 own fund items that are eligible to meet the MCR.

R0550/C0030	Total eligible own funds to meet the MCR — tier 1 restricted	This is the amount of restricted Tier 1 own fund items that are eligible to meet the MCR.
R0550/C0040	Total eligible own funds to meet the MCR — tier 2	This is the amount of Tier 2 basic own fund items that are eligible to meet the MCR.
R0580/C0010	SCR	This is the total SCR of the undertaking as a whole and shall correspond to the SCR disclosed on the relevant SCR template.
R0600/C0010	MCR	This is the MCR of the undertaking and shall correspond to the total MCR disclosed in the relevant MCR template.
R0620/C0010	Ratio of eligible own funds to SCR	This is the solvency ratio calculated as the total eligible own funds to meet the SCR divided by the SCR amount.
R0640/C0060	Ratio of eligible own funds to MCR	This is the MCR ratio calculated as the total eligible own funds to meet the MCR divided by the MCR amount.
<i>Reconciliation Reserve</i>		
R0700/C0060	Excess of assets over liabilities	This is the excess of assets over liabilities as disclosed in the Solvency 2 balance sheet.
R0710/C0060	Own shares (held directly and indirectly)	This is the amount of own shares held by the undertaking, both directly and indirectly.
R0720/C0060	Foreseeable dividends, distributions and charges	<p>These are the dividends, distributions and charges foreseeable by the undertaking.</p> <p><u>As soon as a dividend is foreseeable it is considered in full in the quarterly reporting. As soon as a dividend is foreseeable, the full amount of dividend must be included in the quarterly reporting at one time, which means that it shall not be added incrementally from quarter to quarter.</u></p> <p><u>A dividend is foreseeable when the payment becomes likely considering the dividend payment history of the company, the business development throughout the year, the reference date of the assessment</u></p>

		<p><u>and, where appropriate, other relevant circumstances.</u></p> <p><u>The dividend shall be reported as foreseeable until it has been approved at the annual general meeting (not until it has been paid).</u></p>
R0730/C0060	Other basic own fund items	These are the basic own fund items included in points (a)(i) to (v) of Article 69, Article 72(a) and Article 76(a), as well as those basic own fund items approved by the supervisory authority in accordance with Article 79 of the Delegated Regulation (EU) 2015/35.
R0740/C0060	Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	This is the total amount of the adjustment to the reconciliation reserve due to the existence of restricted own fund items in respect of ring-fenced funds and matching portfolios.
R0760/C0060	Reconciliation reserve — total	This the reconciliation reserve of the undertaking, before deduction for participations in other financial sector as foreseen in Article 68 of Delegated Regulation (EU) 2015/35.
R0770/C0060	Expected profits included in future premiums (EPIFP) — Life business	The reconciliation reserve includes an amount of the excess of assets over liabilities that corresponds to the expected profit in future premiums (EPIFP). This cell represents that amount <u>gross of reinsurance and taxes (i.e. without considering their impact)</u> for the life business of the undertaking.
R0780/C0060	Expected profits included in future premiums (EPIFP) — Non- life business	The reconciliation reserve includes an amount of the excess of assets over liabilities that corresponds to the expected profit in future premiums (EPIFP). This cell represents that amount <u>gross of reinsurance and taxes (i.e. without considering their impact)</u> for the non-life business of the undertaking.
R0790/C0060	Total Expected profits included in future premiums (EPIFP)	This is the total amount calculated as expected profits included in future premiums.



**S.25.01. — Solvency Capital Requirement — for undertakings on Standard Formula**

*General comments:*

This section relates to annual disclosure of information for individual entities.

	<i>ITEM</i>	<i>INSTRUCTIONS</i>
R0010–R0050/ C0110	Gross solvency capital requirement	<p>Amount of the gross capital charge for each risk module, as calculated using the standard formula.</p> <p>The difference between the net and the gross SCR is the consideration of the future discretionary benefits according to Article 205 of Delegated Regulation (EU) 2015/35.</p> <p>This amount shall fully consider diversification effects according to Article 304 of Directive 2009/138/EC where applicable.</p> <p>These cells include the allocation of the adjustment due to the aggregation of the nSCR of the RFF/MAP at entity level.</p>
R0060/C0110	Gross solvency capital requirement Diversification	<p>Amount of the diversification effects between Basic SCR of gross risk modules, <u>including diversification within each risk module</u>, due to the application of the correlation matrix defined in Annex IV of Directive 2009/138/EC.</p> <p>This amount should be disclosed as a negative value.</p>
R0070/C0110	Gross solvency capital requirement Intangible assets risk	<p>The future discretionary benefits according to Article 205 of the Delegated Regulation (EU) 2015/35 for intangible assets risk is zero under standard formula.</p>
R0100/C0110	Gross solvency capital requirement — Basic Solvency Capital Requirement	<p>Amount of the basic capital requirements, before the consideration of future discretionary benefits according to Article 205 of Delegated Regulation (EU) 2015/35, as calculated using the standard formula.</p> <p>This amount shall fully consider diversification effects according to Article 304 of Directive 2009/138/EC.</p> <p>This cell includes the allocation of the adjustment due to the aggregation of the nSCR of the RFF/MAP at entity level.</p> <p>This amount shall be calculated as a sum of the gross capital charges for each risk module within the</p>

		standard formula, including adjustment for diversification effect within standard formula
R0030/C0090	USP — Life underwriting risk	<p>Identifies which undertaking specific parameters have been used in each risk module. One of the options on the following closed list should be used:</p> <ul style="list-style-type: none"> <li>– Increase in the amount of annuity benefits</li> <li>– None</li> </ul>
R0040/C0090	USP — Health underwriting risk	<p>Identifies which undertaking specific parameters have been used in each risk module. At least one of the options on the following closed list shall be used:</p> <ul style="list-style-type: none"> <li>– Increase in the amount of annuity benefits</li> <li>– Standard deviation for NSLT health premium risk referred to in Title I Chapter V Section 12 of Delegated Regulation (EU) 2015/35</li> <li>– Standard deviation for NSLT health gross premium risk referred to in Title I Chapter V Section 12 of Delegated Regulation (EU) 2015/35</li> <li>– Adjustment factor for non-proportional reinsurance</li> <li>– Standard deviation for NSLT health reserve risk referred to in Title I Chapter V Section 12 of Delegated Regulation (EU) 2015/35</li> <li>– None</li> </ul> <p>If more than one specific parameter is used, report them separated by comas.</p>
R0050/C0090	USP — Non life underwriting risk	<p>Identifies which undertaking specific parameters have been used in each risk module. At least one of the options on the following closed list should be used:</p> <ul style="list-style-type: none"> <li>– Standard deviation for non-life premium risk</li> <li>– Standard deviation for non-life gross premium risk</li> <li>– Adjustment factor for non-proportional reinsurance</li> <li>– Standard deviation for non-life reserve risk</li> <li>– None</li> </ul>

R0010, R0030, R0040, R0050/C0120	Simplifications	<p>Identifies the risk sub-modules of each risk module for which a simplified calculation method has been used.</p> <p>If simplified calculation methods for more than one risk sub-module have been used within one risk module, report them separated by comas.</p>
<i>Calculation of Solvency Capital Requirement</i>		
R0130/C0100	Operational risk	Amount of the capital requirements for operational risk module as calculated using the standard formula.
R0140/C0100	Loss-absorbing capacity of technical provisions	Amount of the adjustment for loss-absorbing capacity of technical provisions calculated according to the standard formula. This amount should be disclosed as a negative value.
R0150/C0100	Loss-absorbing capacity of deferred taxes	<p>Amount of the adjustment for loss-absorbing capacity of deferred taxes calculated according to the standard formula.</p> <p>This amount should be disclosed as a negative value.</p>
R0160/C0100	Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	Amount of the capital requirement, calculated according to the rules stated in article 17 of Directive 2003/41/EC, for ring-fenced funds relating to pension business operated under article 4 of Directive 2003/41/EC to which transitional measures are applied. This item is to be disclosed only during the transitional period.
R0200/C0100	Solvency capital requirement excluding capital add-on	Amount of the total diversified SCR before any capital add-on.
R0210/C0100	Capital add-on already set	<p>Amount of capital add-on <del>that had been</del> set <u>by the NSA by</u> at the reporting reference date. It <del>will</del> <u>does</u> not include capital add-ons set between that date and the submission of the data to the supervisory authority, nor any set after the submission of the data.</p> <p>During the transitional phase, this item shall only be disclosed if the Member State decided it to be compulsory according to Article 51(2) of Directive 2009/138/EC. Otherwise, the amount of the capital add-on should be split among the nSCR of the risk</p>

		modules. The precise procedure should be previously agreed with the NSA.
<u>R0211/C0100</u>	<u>of which, capital add-ons already set – Article 37 (1) Type a</u>	<u>Amount of capital add-on set by the NSA by the reporting reference date. It does include capital add-ons set between that date and the submission of the data to the supervisory authority, nor any set after the submission of the data.</u>
<u>R0212/C0100</u>	<u>of which, capital add-ons already set - Article 37 (1) Type b</u>	<u>Amount of capital add-on set by the NSA by the reporting reference date. It does not include capital add-ons set between that date and the submission of the data to the supervisory authority, nor any set after the submission of the data.</u>
<u>R0213/C0100</u>	<u>of which, capital add-ons already set - Article 37 (1) Type c</u>	<u>Amount of capital add-on set by the NSA by the reporting reference date. It does not include capital add-ons set between that date and the submission of the data to the supervisory authority, nor any set after the submission of the data.</u>
<u>R0214/C0100</u>	<u>of which, capital add-ons already set - Article 37 (1) Type d</u>	<u>Amount of capital add-on that set by the NSA by the reporting reference date. It does not include capital add-ons set between that date and the submission of the data to the supervisory authority, nor any set after the submission of the data.</u>
R0220/C0100	Solvency capital requirement	Amount of the Solvency Capital Requirement.
<i>Other information on SCR</i>		
R0400/C0100	Capital requirement for duration-based equity risk sub-module	Amount of the capital requirement for duration-based equity risk sub-module.
R0410/C0100	Total amount of notional Solvency Capital	Amount of the notional SCRs of remaining part when undertaking has RFF.

	Requirements for remaining part	
R0420/C0100	Total amount of Notional Solvency Capital Requirements for ring fenced funds	Amount of the sum of notional SCRs of all ring-fenced funds when undertaking has RFF (other than those related to business operated in accordance with article 4 of Directive 2003/41/EC (transitional)).
R0430/C0100	Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios	Amount of the sum of notional SCRs of all matching adjustment portfolios.
R0440/C0100	Diversification effects due to RFF nSCR aggregation for article 304	Amount of the adjustment for a diversification effect between ring-fenced funds ('RFF') under Article 304 of Directive 2009/138/EC and the remaining part.  It shall be equal to the difference between the sum of the nSCR for each RFF/matching adjustment portfolio ('MAP')/remaining part ('RP') and the total SCR.
<i>Approach to tax rate</i>		
R0590/C0109	Approach based on average tax rate	One of the options in the following closed list shall be used:  1 – Yes  2 – No  3 – Not applicable as LAC DT is not used (in this case R0640 to R0690 are not applicable)  See EIOPA Guidelines on loss-absorbing capacity of technical provisions and deferred taxes (EIOPA-BoS-14/177) <sup>1</sup>
<i>Calculation of adjustment for loss-absorbing capacity of deferred taxes</i>		
R0640/C0130	LAC DT	Amount of loss-absorbing capacity of deferred taxes, as defined in Article 207 of Delegated Regulation (EU) 2015/35. The LAC amount of this

<sup>1</sup> Guidelines EIOPA-BoS-14/177 of 2 February 2015 on the loss-absorbing capacity of technical provisions and deferred taxes (<https://eiopa.europa.eu/publications/eiopa-guidelines/guidelines-on-the-loss-absorbing-capacity-of-technical-provisions-and-deferred-taxes>).

		cell should be the same as the value in the cell R0150/C0100 in S.25.01.
R0650/C0130	LAC DT justified by reversion of deferred tax liabilities	Amount of loss-absorbing capacity of deferred taxes, calculated in accordance with Article 207 of Delegated Regulation (EU) 2015/35 justified by reversion of deferred tax liabilities
R0660/C0130	LAC DT justified by reference to probable future taxable economic profit	Amount of loss-absorbing capacity of deferred taxes, calculated in accordance with Article 207 of Delegated Regulation (EU) 2015/35 justified by reference to probable future taxable economic profit
R0670/C0130	LAC DT justified by carry back, current year	Amount of loss-absorbing capacity of deferred taxes, calculated in accordance with Article 207 of Delegated Regulation (EU) 2015/35, justified by profits from past years. Amount of the losses allocated to the next year.
R0680/C0130	LAC DT justified by carry back, future years	Amount of loss-absorbing capacity of deferred taxes, calculated in accordance with Article 207 of Delegated Regulation (EU) 2015/35, justified by profits from past years. Amount of losses allocated to the years after next year.
R0690/C0130	Maximum LAC DT	Maximal amount of LAC DT that could be available, before the assessment whether the increase in net deferred tax assets can be used for the purposes of the adjustment, as provided for in Article 207(2) of Delegated Regulation (EU) 2015/35

***~~S.25.02. — Solvency Capital Requirement — for undertakings using the standard formula and partial internal model~~***

***~~General comments:~~***

***~~This section relates to annual disclosure of information for individual entities.~~***

***~~The components to be disclosed shall be agreed between national supervisory authorities and insurance and reinsurance undertakings.~~***

	<b><i><del>ITEM</del></i></b>	<b><i><del>INSTRUCTIONS</del></i></b>
C0010	Unique number of component	Unique number of each component agreed with their national supervisory authority to identify uniquely components from their model. This number shall always be used with the appropriate component description disclosed in each item. Where the partial internal model allow the same split by risk module

		<p>as the one in the standard formula, the following numbers of components shall be used:</p> <p><del>1 Market risk</del></p> <p><del>2 Counterparty default risk</del></p> <p><del>3 Life underwriting risk</del></p> <p><del>4 Health underwriting risk</del></p> <p><del>5 Non life underwriting risk</del></p> <p><del>6 Intangible asset risk</del></p> <p><del>7 Operational risk</del></p> <p><del>8 Loss absorbing capacity ('LAC') of Technical Provisions (negative amount)</del></p> <p><del>9 LAC Deferred Taxes (negative amount)</del></p> <p><del>Where standard formula risk modules cannot be disclosed, undertaking shall attribute a number to each component different from 1 to 7.</del></p> <p><del>This number shall always be used with the appropriate component description disclosed in each item C0030. The numbers of the components shall be kept consistent over time.</del></p>
<del>C0020</del>	<del>Components description</del>	<p><del>Identification, using free text, of each of the components that can be identified by the undertaking. These components shall be aligned with standard formula risk modules if possible according to the partial internal model. Each component shall be identified using a separate entry. Undertakings shall identify and report components consistently across different reporting periods, unless there has been some change to the internal model affecting the categories.</del></p> <p><del>Loss absorbing capacity of technical provisions and/or deferred taxes not embedded within components shall be disclosed as separated components.</del></p>
<del>C0030</del>	<del>Calculation of the Solvency Capital Requirement</del>	<p><del>Amount of the capital charge for each component regardless of the method of calculation (either standard formula or partial internal model), after the adjustments for loss absorbing capacity of technical provision and/or deferred taxes when they are embedded in the component calculation.</del></p> <p><del>For the components Loss absorbing capacity of technical provisions and/or deferred taxes when disclosed as a separate component it shall be the</del></p>

		<p>amount of the loss-absorbing capacity (these amounts shall be disclosed as negative values)</p> <p>For components calculated using the standard formula this cell represents the gross nSCR. For components calculated using the partial internal model, this represents the value considering the future management actions which are embedded in the calculation, but not those which are modelled as a separate component.</p> <p>This amount shall fully consider diversification effects according to Article 304 of Directive 2009/138/EC where applicable.</p> <p>These cells include the allocation of the adjustment due to the aggregation of the nSCR of the RFF/MAP at entity level.</p>
C0060	Consideration of the future management actions regarding technical provisions and/or deferred taxes	<p>To identify if the future management actions relating to the loss-absorbing capacity of technical provisions and/or deferred taxes are embedded in the calculation, the following closed list of options shall be used:</p> <p>1—Future management actions regarding the loss-absorbing capacity of technical provisions embedded within the component</p> <p>2—Future management actions regarding the loss-absorbing capacity of deferred taxes embedded within the component</p> <p>3—Future management actions regarding the loss-absorbing capacity of technical provisions and deferred taxes embedded within the component</p> <p>4—No embedded consideration of future management actions.</p>
C0070	Amount modelled	<p>For each component this cell represents the amount calculated according to the partial internal model. Therefore, the amount calculated with the Standard Formula should be the difference between the amounts disclosed in C0040 and C0060.</p>
C0090	USP	<p>For those components calculated according to the standard formula where undertaking specific parameters have been applied, one of the following options shall be used:</p> <p>For life underwriting risk:</p> <p>——— Increase in the amount of annuity benefits</p> <p>——— None</p>



		<p>For health underwriting risk:</p> <p><del>———— Increase in the amount of annuity benefits</del></p> <p><del>———— Standard deviation for NSLT health premium risk</del></p> <p><del>———— Standard deviation for NSLT health gross premium risk</del></p> <p><del>———— Adjustment factor for non proportional reinsurance</del></p> <p><del>———— Standard deviation for NSLT health reserve risk</del></p> <p><del>———— None</del></p> <p>For non life underwriting risk:</p> <p><del>———— Standard deviation for non life premium risk</del></p> <p><del>———— Standard deviation for non life gross premium risk</del></p> <p><del>———— Adjustment factor for non proportional reinsurance</del></p> <p><del>———— Standard deviation for non life reserve risk</del></p> <p><del>———— None</del></p> <p>In any case, if more than one specific parameter is used, report them separated by comas.</p>
<del>C0120</del>	<del>Simplifications</del>	<p>For those components calculated according to the standard formula where simplifications have been applied, the risk sub-modules of each risk module for which a simplified calculation method has been used should be identified</p> <p>If simplified calculation methods for more than one risk sub-module have been used within one risk module, report them separated by comas.</p>
<del>R0110/C0100</del>	<del>Total of undiversified components</del>	<del>Sum of all components.</del>
<del>R0060/C0100</del>	<del>Diversification</del>	<p>The total amount of the diversification among components disclosed in C0030.</p> <p>This amount does not include diversification effects inside each component, which shall be embedded in the values disclosed in C0030.</p> <p>This amount should be disclosed as negative value.</p>
<del>R0160/C0100</del>	<del>Capital requirement for business operated</del>	<del>Amount of the capital requirement, calculated according to the rules stated in article 17 of</del>

	in accordance with Art. 4 of Directive 2003/41/EC	Directive 2003/41/EC, for ring-fenced funds relating to pension business operated under article 4 of Directive 2003/41/EC to which transitional measures are applied. This item is to be disclosed only during the transitional period.
R0200/C0100	Solvency capital requirement, excluding capital add-ons	Amount of the total diversified SCR before any capital add-on.
R0210/C0100	Capital add-ons	<p>Amount of capital add-ons that had been set at the reporting reference date. It will not include capital add-ons set between that date and the submission of the data to the supervisory authority, nor any set after the submission of the data.</p> <p>During the transitional phase, this item shall only be disclosed if the Member State decided it to be compulsory according to Article 51(2) of Directive 2009/138/EC. Otherwise, the amount of the capital add-on should be split among the nSCR of the risk modules. The precise procedure should be previously agreed with the NSA.</p>
R0220/C0100	Solvency Capital Requirement	Overall capital requirement including capital add-ons.
<i>Other information on SCR</i>		
R0300/C0100	Amount/Estimate of the overall loss-absorbing capacity of technical provisions	Amount/Estimate of the overall adjustment for loss-absorbing capacity of technical provisions, including the part embedded in the components and the part disclosed as a single component. This amount shall be disclosed as a negative amount.
R0310/C0100	Amount/Estimate of the loss-absorbing capacity for deferred taxes	Amount/Estimate of the overall adjustment for loss-absorbing capacity for deferred taxes, including the part embedded in the components and the part disclosed as a single component. This amount shall be disclosed as a negative amount.
R0400/C0100	Capital requirement for duration-based equity risk sub-module	Amount of the capital requirement for duration-based equity risk sub-module.
R0410/C0100	Total amount of notional Solvency	Amount of the notional SCRs of remaining part when undertaking has RFF.

	Capital Requirements for remaining part	
R0420/C0100	Total amount of Notional Solvency Capital Requirements for ring fenced funds	Amount of the sum of notional SCRs of all ring-fenced funds when undertaking has RFF (other than those related to business operated in accordance with Article 4 of Directive 2003/41/EC (transitional)).
R0430/C0100	Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios	Amount of the sum of notional SCRs of all matching adjustment portfolios  This item does not have to be disclosed when reporting SCR calculation at RFF or matching portfolio level.
R0440/C0100	Diversification effects due to RFF nSCR aggregation for article 304	Amount of the adjustment for a diversification effect between ring fenced funds under Article 304 of Solvency II Directive and the remaining part.  It shall be equal to the difference between the sum of the nSCR for each RFF/MAP/RP and the SCR disclosed in R0200/C0100.
<i>Approach to tax rate</i>		
R0590/C0109	Approach based on average tax rate	One of the options in the following closed list shall be used:  1—Yes  2—No  3—Not applicable as LAC DT is not used (in this case R0640 to R0690 are not applicable)  See EIOPA Guidelines on loss absorbing capacity of technical provisions and deferred taxes (EIOPA-BoS-14/177)
<i>Calculation of adjustment for loss absorbing capacity of deferred taxes</i>		
R0640/C0130	Amount/estimate of LAC DT	Amount/estimate of loss absorbing capacity of deferred taxes, calculated in accordance with Article 207 of Delegated Regulation (EU) 2015/35. The LAC amount of this cell should be the same as the value in the cell R0310/C0100 in S.25.02S.25.05.
R0650/C0130	Amount/estimate of LAC DT justified by reversion of deferred tax liabilities	Amount/estimate of loss absorbing capacity of deferred taxes, calculated in accordance with Article 207 of Delegated Regulation (EU) 2015/35, justified by reversion of deferred tax liabilities

<del>R0660/C0130</del>	<del>Amount/estimate of LAC DT justified by reference to probable future taxable economic profit</del>	<del>Amount/estimate of loss-absorbing capacity of deferred taxes, calculated in accordance with Article 207 of Delegated Regulation (EU) 2015/35, justified by reference to probable future taxable economic profit</del>
<del>R0670/C0130</del>	<del>Amount/estimate of LAC DT justified by carry back, current year</del>	<del>Amount of loss-absorbing capacity of deferred taxes, calculated in accordance with Article 207 of Delegated Regulation (EU) 2015/35, justified by profits from past years. Amount of the losses allocated to the next year.</del>
<del>R0680/C0130</del>	<del>Amount/estimate of LAC DT justified by carry back, future years</del>	<del>Amount of loss-absorbing capacity of deferred taxes, calculated in accordance with Article 207 of Delegated Regulation (EU) 2015/35, justified by profits from past years. Amount of losses allocated to the years after next year.</del>
<del>R0690/C0130</del>	<del>Amount/estimate of Maximum LAC DT</del>	<del>Maximal amount of loss-absorbing capacity of deferred taxes that could be available, before the assessment whether the increase in net deferred tax assets can be used for the purposes of the adjustment, as provided for in Article 207(2) of Delegated Regulation (EU) 2015/35</del>

***S.25.03. — Solvency Capital Requirement — for undertakings using full internal model***

***General comments:***

This section relates to annual disclosure of information for individual entities.

The components to be disclosed shall be agreed between national supervisory authorities and insurance and reinsurance undertakings.

	<i>ITEM</i>	<i>INSTRUCTIONS</i>
<del>C0010</del>	<del>Unique number of component</del>	<del>Unique number of each component of the full internal model, agreed with their national supervisory authority to identify uniquely components from their model. This number shall always be used with the appropriate component description disclosed in each item C0020.  The numbers of the components shall be kept consistent over time.</del>
<del>C0020</del>	<del>Components description</del>	<del>Identification, using free text, of each of the components that can be identified by the undertaking within the full internal model. These components may not exactly align with the risks defined for the standard formula. Each component</del>

		<p><del>shall be identified using a separate entry. Undertakings shall identify and report components consistently across different reporting periods, unless there has been some change to internal model affecting the categories.</del></p> <p><del>Loss absorbing capacity of technical provisions and/or deferred taxes modelled but not within components shall be disclosed as separated components.</del></p>
C0030	Calculation of the Solvency Capital Requirement	<p>Amount of the net capital charge for each component, after the adjustments for the future management actions relating to technical provision and/or deferred taxes when applicable, calculated by the full internal model on an undiversified basis, to the extent that these adjustments are modelled within components.</p> <p><del>Loss absorbing capacity of technical provisions and/or deferred taxes modelled but not within components shall be disclosed as negative values.</del></p>
R0110/C0100	Total of undiversified components	Sum of all components.
R0060/C0100	Diversification	<p>The total amount of the diversification among components disclosed in C0030 calculated using the full internal model.</p> <p><del>This amount does not include diversification effects inside each component, which shall be embedded in the values disclosed in C0030.</del></p> <p><del>This amount should be disclosed as a negative value.</del></p>
R0160/C0100	Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	Amount of the capital requirement, calculated according to the rules stated in article 17 of Directive 2003/41/EC, for ring fenced funds relating to pension business operated under article 4 of Directive 2003/41/EC to which transitional measures are applied. This item is disclosed only during the transitional period.
R0200/C0100	Solvency capital requirement, excluding capital add-on	Amount of the total diversified SCR before any capital add-on.
R0210/C0100	Capital add-ons	Amount of capital add-on that had been set at the reporting reference date. It will not include capital

		<p>add-ons set between that date and the submission of the data to the supervisory authority, nor any set after the submission of the data.</p> <p>During the transitional phase, this item shall only be disclosed if the Member State decided it to be compulsory according to article 51(2) of Directive 2009/138/EC. Otherwise, the amount of the capital add-on should be split among the nSCR of the risk modules. The precise procedure should be previously agreed with the NSA.</p>
R0220/C0100	Solvency capital requirement	Amount of total SCR calculated using full internal model.
<i>Other information on SCR</i>		
R0300/C0100	Amount/estimate of the overall loss-absorbing capacity of technical provisions	Amount/Estimate of the overall adjustment for loss-absorbing capacity of technical provisions, including the part embedded in each component and the part disclosed as a single component.
R0310/C0100	Amount/estimate of the overall loss-absorbing capacity of deferred taxes	Amount/Estimate of the overall adjustment for loss-absorbing capacity for deferred taxes, including the part embedded in each component and the part disclosed as a single component.
R0410/C0100	Total amount of notional Solvency Capital Requirements for remaining part	Amount of the notional SCRs of remaining part when undertaking has RFF.
R0420/C0100	Total amount of Notional Solvency Capital Requirements for ring fenced funds	Amount of the sum of notional SCRs of all ring-fenced funds when undertaking has RFF (other than those related to business operated in accordance with article 4 of Directive 2003/41/EC (transitional)).
R0430/C0100	Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios	Amount of the sum of notional SCRs of all matching adjustment portfolios.
R0440/C0100	Diversification effects due to RFF nSCR aggregation for article 304	Amount of the adjustment for a diversification effect between ring fenced funds under article 304 of Solvency II Directive and remaining part.

		It shall be equal to the difference between the sum of the nSCR for each RFF/MAP/RP and the total SCR.
<del>R0590/C0109</del>	<del>Approach based on average tax rate</del>	<p>One of the options in the following closed list shall be used:</p> <p>1—Yes</p> <p>2—No</p> <p>3—Not applicable as LAC DT is not used (in this case R0640 to R0690 are not applicable)</p> <p>See EIOPA Guidelines on loss-absorbing capacity of technical provisions and deferred taxes (EIOPA-BoS-14/177)</p>
<i>Calculation of adjustment for loss-absorbing capacity of deferred taxes</i>		
<del>R0640/C0130</del>	<del>Amount/estimate of LAC DT</del>	<del>Amount/estimate of loss-absorbing capacity of deferred taxes, as defined in Article 207 of Delegated Regulation (EU) 2015/35. The LAC amount of this cell should be the same as the value in the cell R0310/C0100 in S.25.02S.25.05.</del>
<del>R0650/C0130</del>	<del>Amount/estimate of LAC DT justified by reversion of deferred tax liabilities</del>	<del>Amount/estimate of loss-absorbing capacity of deferred taxes, as calculated in accordance with Article 207 of Delegated Regulation (EU) 2015/35, justified by reversion of deferred tax liabilities</del>
<del>R0660/C0130</del>	<del>Amount/estimate of LAC DT justified by reference to probable future taxable economic profit</del>	<del>Amount/estimate of loss-absorbing capacity of deferred taxes, as calculated in accordance with Article 207 of Delegated Regulation (EU) 2015/35, justified by reference to probable future taxable economic profit</del>
<del>R0670/C0130</del>	<del>Amount/estimate of LAC DT justified by carry back, current year</del>	<del>Amount of loss-absorbing capacity of deferred taxes, calculated in accordance with Article 207 of Delegated Regulation (EU) 2015/35, justified by profits from past years. Amount of the losses allocated to the next year.</del>
<del>R0680/C0130</del>	<del>Amount/estimate of LAC DT justified by carry back, future years</del>	<del>Amount of loss-absorbing capacity of deferred taxes, calculated in accordance with Article 207 of Delegated Regulation (EU) 2015/35, justified by profits from past years. Amount of losses allocated to the years after next year.</del>
<del>R0690/C0130</del>	<del>Amount/estimate of Maximum LAC DT</del>	<del>Maximal amount of loss-absorbing capacity of deferred taxes that could be available, before the assessment whether the increase in net deferred tax assets can be used for the purposes of the</del>



		adjustment as provided for in Article 207(2) of Delegated Regulation (EU) 2015/35
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#### S.25.05 – Solvency Capital Requirement - for undertakings using an internal model (partial or full)

##### General comments:

This Annex contains additional instructions in relation to the templates included in Annex I of this Regulation. The first column of the next table identifies the items to be reported by identifying the columns and lines as showed in the template in Annex I.

This annex relates to opening and annual submission of information for individual entities, ring fenced-funds, matching adjustment portfolios and remaining part.

All components that are supported by the model structure shall be reported. The components to be reported shall be agreed between national supervisory authorities and insurance and reinsurance undertakings.

For those undertakings under a partial internal model to which the adjustment due to the aggregation of the nSCR of RFF/MAP is applicable, where the entity has MAP or RFF (except those under the scope of article 304 of Directive 2009/138/EC) when reporting at the level of the whole undertaking, the nSCR at risk module level and the loss-absorbing capacity (LAC) of technical provisions and deferred taxes to be reported shall be calculated as follows:

- Where the undertaking applies the full adjustment due to the aggregation of the nSCR of the RFF/MAP at entity level: the nSCR is calculated as if no RFF and the LAC shall be calculated as the sum of the LAC across all RFF/MAP and remaining part;
- Where the undertaking applies the Simplification at risk sub-module level to aggregate the nSCR of the RFF/MAP at entity level the the nSCR and LAC are calculated considering a direct summation at sub-module level method,
- Where the undertaking applies the Simplification at risk module level to aggregate the nSCR of the RFF/MAP at entity level the nSCR and LAC are calculated considering a direct summation at module level method.

The adjustment due to the aggregation of the nSCR of the RFF/MAP at entity level shall be allocated (C0060) to the relevant risk modules (i.e. market risk, counterparty default risk, life underwriting risk, health underwriting risk and non-life underwriting risk) when calculated according to the standard formula. The amount to be allocated to each relevant risk module shall be calculated as follows:

- Calculation of “q factor” =  $\frac{adjustment}{BSCR' - nSCR_{int}}$ , where
  - adjustment = Adjustment calculated according to one of the three methods referred above
  - BSCR' = Basic solvency capital requirement calculated according the information reported in this template
  - nSCR<sub>int</sub> = nSCR for intangible assets risk according to the information reported in this template
- Multiplication of this “q factor” by the nSCR of each relevant risk module (i.e. market risk, counterparty default risk, life underwriting risk, health underwriting risk and non-life underwriting risk)



	<b><u>ITEM</u></b>	<b><u>INSTRUCTIONS</u></b>
<u>C0010/R0020</u>	<u>Total diversification</u>	<u>Amount of the diversification effects between risk modules.</u> <u>This amount should be reported as a negative value.</u>
<u>C0010/R0030</u>	<u>Total diversified risk before tax</u>	<u>Diversified capital charges before tax.</u>
<u>C0010/R0040</u>	<u>Total diversified risk after tax</u>	<u>Diversified capital charges after tax.</u>
<u>C0010/R0050</u>	<u>Loss absorbing capacity of deferred taxes</u>	<u>Amount of the adjustment for loss-absorbing capacity of deferred taxes.</u> <u>This amount should be reported as a negative value.</u>
<u>C0010/R0060</u>	<u>Loss absorbing capacity of technical provisions</u>	<u>Amount of the adjustment for loss-absorbing capacity of technical provisions.</u> <u>This amount should be reported as a negative value.</u>
<u>C0010/R0070</u>	<u>Total market &amp; credit risk</u>	<u>Sum of SCR for the following risks:</u> <u>Interest rate risk</u> <u>Interest rate volatility risk</u> <u>Inflation risk</u> <u>Equity risk</u> <u>Equity volatility risk</u> <u>Property risk</u> <u>Currency risk</u> <u>Credit spread risk</u> <u>Credit event risk (migration &amp; default)</u> <u>Credit risk (spread, migration &amp; default)</u>
<u>C0010/R0080</u>	<u>Market &amp; Credit risk - diversified</u>	<u>S.25.05.01 C0010/R0070 minus part of total diversification allocated to Market &amp; Credit risk by the undertaking's algorithm.</u>
<u>C0010/R0190</u>	<u>Credit event risk not covered in market &amp; credit risk</u>	<u>SCR allocated to credit event risk that is not covered by the market &amp; credit risk module.</u>
<u>C0010/R0200</u>	<u>Credit event risk not covered in</u>	<u>S.25.05.01 C0010/R0190 minus diversification allocated to credit event risk</u>

	<u>market &amp; credit risk - diversified</u>	<u>that is not covered by the market &amp; credit risk module.</u>
<u>C0010/R0270</u>	<u>Total Business risk</u>	<u>Capital charge allocated to business risk.</u> <u>To be reported only if undertaking models this explicitly in its own module.</u>
<u>C0010/R0280</u>	<u>Total Business risk - diversified</u>	<u>S.25.05.01 C0010/R0240 minus part of total diversification allocated to Business risk by the undertaking's algorithm.</u>
<u>C0010/R0310</u>	<u>Total Non-life risk</u>	<u>Sum of SCR for the following risks:</u> <u>Net premium and reserve risk</u> <u>Nat-cat risk</u> <u>Man-made risk</u>
<u>C0010/R0320</u>	<u>Total Non-life risk - diversified</u>	<u>S.25.05.01 C0010/R0310 minus part of total diversification allocated to Non-Life risk by the undertaking's algorithm.</u>
<u>C0010/R0400</u>	<u>Total Life &amp; Health underwriting risk</u>	<u>Sum of SCR for the following risks:</u> <u>Mortality risk</u> <u>Longevity risk</u> <u>Disability-Morbidity risk</u> <u>Lapse</u> <u>Expense risk</u> <u>Revision risk</u> <u>Catastrophe risk</u>  <u>or sum of SCR for the following risks:</u> <u>Catastrophe risk</u> <u>Trend risk</u> <u>Level risk</u>
<u>C0010/R0410</u>	<u>Total Life &amp; Health underwriting risk - diversified</u>	<u>S.25.05.01 C0010/R0400 minus part of total diversification allocated to Life &amp; Health risk by the undertaking's algorithm.</u>
<u>C0010/R0510</u>	<u>Total Operational risk</u>	<u>Same as S.26.16.01 C0220/R0070.</u>

<u>C0010/R0520</u>	<u>Total Operational risk - diversified</u>	<u>S.25.05.01 C0010/R0510 minus part of total diversification allocated to Operational risk by the undertaking's algorithm.</u>
<u>C0010/R0530</u>	<u>Other risk</u>	<u>Capital charge not allocated to the categories listed here.</u>
<u>R0110/C0100</u>	<u>Total of undiversified components</u>	<u>Sum of all components.</u>
<u>R0060/C0100</u>	<u>Diversification</u>	<u>The total amount of the diversification among components reported in C0030.</u> <u>This amount does not include diversification effects inside each component, which shall be embedded in the values reported in C0030.</u> <u>This amount should be reported as negative value.</u>
<u>R0120/C0100</u>	<u>Adjustment due to RFF/MAP nSCR aggregation</u>	<u>When applicable, adjustment to correct the bias on SCR calculation due to aggregation of RFF/MAP nSCR at risk module level.</u> <u>Applicable only for partial internal models.</u>
<u>R0160/C0100</u>	<u>Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC</u>	<u>Amount of the capital requirement, calculated according to the rules stated in Art. 17 of Directive 2003/41/EC, for ring-fenced funds relating to pension business operated under Art. 4 of Directive 2003/41/EC to which transitional measures are applied. This item is to be reported only during the transitional period.</u>
<u>R0200/C0100</u>	<u>Solvency capital requirement, excluding capital add-ons</u>	<u>Amount of the total diversified SCR before any capital add-on.</u>
<u>R0211/C0100</u>	<u>of which, capital add-ons already set – Article 37 (1) Type a</u>	<u>Amount of capital add-on set by the NSA by the reporting reference date. It does include capital add-ons set between that date and the submission of the data to the supervisory authority, nor any set after the submission of the data.</u>
<u>R0212/C0100</u>	<u>of which, capital add-ons already</u>	<u>Amount of capital add-on set by the NSA by the reporting reference date. It does not include capital add-ons set between that date</u>

	<u>set - Article 37 (1) Type b</u>	<u>and the submission of the data to the supervisory authority, nor any set after the submission of the data.</u>
<u>R0213/C0100</u>	<u>of which, capital add-ons already set - Article 37 (1) Type c</u>	<u>Amount of capital add-on set by the NSA by the reporting reference date. It does not include capital add-ons set between that date and the submission of the data to the supervisory authority, nor any set after the submission of the data.</u>
<u>R0214/C0100</u>	<u>of which, capital add-ons already set - Article 37 (1) Type d</u>	<u>Amount of capital add-on that set by the NSA by the reporting reference date. It does not include capital add-ons set between that date and the submission of the data to the supervisory authority, nor any set after the submission of the data.</u>
<u>R0220/C0100</u>	<u>Solvency Capital Requirement</u>	<u>Overall capital requirement including capital add-ons</u>
<u>Other information on SCR</u>		
<u>R0300/C0100</u>	<u>Amount/Estimate of the overall loss- absorbing capacity of technical provisions</u>	<u>Amount/Estimate of the overall adjustment for loss-absorbing capacity of technical provisions, including the part embedded in the components and the part reported as a single component. This amount shall be reported as a negative amount.</u>
<u>R0310/C0100</u>	<u>Amount/Estimate of the loss absorbing capacity for deferred taxes</u>	<u>Amount/Estimate of the overall adjustment for deferred taxes, including the part embedded in the components and the part reported as a single component. This amount shall be reported as a negative amount.</u>
<u>R0400/C0100</u>	<u>Capital requirement for duration-based equity risk sub- module</u>	<u>Amount of the capital requirement for duration-based equity risk sub-module.</u>  <u>Applicable only for partial internal models.</u>
<u>R0410/C0100</u>	<u>Total amount of notional Solvency Capital Requirements for remaining part</u>	<u>Amount of the notional SCRs of remaining part when undertaking has RFF.</u>
<u>R0420/C0100</u>	<u>Total amount of Notional Solvency Capital</u>	<u>Amount of the sum of notional SCRs of all ring-fenced funds when undertaking has RFF (other than those related to business operated</u>

	<u>Requirements for ring fenced funds</u>	<u>in accordance with article 4 of Directive 2003/41/EC (transitional)).</u>
<u>R0430/C0100</u>	<u>Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios</u>	<u>Amount of the sum of notional SCR of all matching adjustment portfolios</u>  <u>This item does not have to be reported when reporting SCR calculation at RFF or matching adjustment portfolio level.</u>
<u>R0440/C0100</u>	<u>Diversification effects due to RFF nSCR aggregation for article 304</u>	<u>Amount of the adjustment for a diversification effect between ring fenced funds under article 304 of Directive 2009/138/EC and the remaining part where applicable.</u>  <u>It shall be equal to the difference between the sum of the nSCR for each RFF/MAP/RP and the SCR reported in R0200/C0100.</u>
<u>R0450/C0100</u>	<u>Method used to calculate the adjustment due to RFF nSCR aggregation</u>	<u>Method used to calculate the adjustment due to RFF nSCR aggregation. One of the following option shall be used:</u> <u>1 - Full recalculation</u> <u>2 - Simplification at risk sub-module level</u> <u>3 - Simplification at risk module level</u> <u>4 - No adjustment</u>  <u>When the undertaking has no RFF (or have only RFF under article 304 of Directive 2009/138/EC) it shall select option 4.</u> <u>Applicable only for partial internal models.</u>
<u>R0460/C0100</u>	<u>Net future discretionary benefits</u>	<u>Amount of technical provisions without risk margin in relation to future discretionary benefits net of reinsurance.</u>
<u>Component-specific information</u>		
<u>C0140</u>	<u>USP</u>	<u>For those components calculated according to the standard formula where undertaking specific parameters have been applied, one of the following options shall be used:</u>  <u>For life underwriting risk:</u> <u>– Increase in the amount of annuity benefits</u> <u>– None</u>  <u>For health underwriting risk:</u>

		<p>– <u>Increase in the amount of annuity benefits</u></p> <p>– <u>Standard deviation for NSLT health premium risk</u></p> <p>– <u>Standard deviation for NSLT health gross premium risk</u></p> <p>– <u>Adjustment factor for non-proportional reinsurance</u></p> <p>– <u>Standard deviation for NSLT health reserve risk</u></p> <p>– <u>None</u></p> <p><u>For non-life underwriting risk:</u></p> <p>– <u>Standard deviation for non-life premium risk</u></p> <p>– <u>Standard deviation for non-life gross premium risk</u></p> <p>– <u>Adjustment factor for non-proportional reinsurance</u></p> <p>– <u>Standard deviation for non-life reserve risk</u></p> <p>– <u>None</u></p> <p><u>In any case, if more than one specific parameter is used, report them separated by comas.</u></p> <p><u>This column is not relevant for full internal model.</u></p>
<u>C0150</u>	<u>Simplifications</u>	<p><u>For those components calculated according to the standard formula where simplifications have been applied, the risk sub-modules of each risk module for which a simplified calculation method has been used should be identified.</u></p> <p><u>If simplified calculation methods for more than one risk sub-module have been used within one risk module, report them separated by comas.</u></p> <p><u>This column is not relevant for full internal model.</u></p>
<u>C0160</u>	<u>USP</u>	<p><u>For those components calculated according to the standard formula where undertaking specific parameters have been applied, one of the following options shall be used:</u></p>

		<p><u>For life underwriting risk:</u></p> <ul style="list-style-type: none"> <li>– <u>Increase in the amount of annuity benefits</u></li> <li>– <u>None</u></li> </ul> <p><u>For health underwriting risk:</u></p> <ul style="list-style-type: none"> <li>– <u>Increase in the amount of annuity benefits</u></li> <li>– <u>Standard deviation for NSLT health premium risk</u></li> <li>– <u>Standard deviation for NSLT health gross premium risk</u></li> <li>– <u>Adjustment factor for non-proportional reinsurance</u></li> <li>– <u>Standard deviation for NSLT health reserve risk</u></li> <li>– <u>None</u></li> </ul> <p><u>For non-life underwriting risk:</u></p> <ul style="list-style-type: none"> <li>– <u>Standard deviation for non-life premium risk</u></li> <li>– <u>Standard deviation for non-life gross premium risk</u></li> <li>– <u>Adjustment factor for non-proportional reinsurance</u></li> <li>– <u>Standard deviation for non-life reserve risk</u></li> <li>– <u>None</u></li> </ul> <p><u>In any case, if more than one specific parameter is used, report them separated by comas.</u></p> <p><u>This column is not relevant for full internal model.</u></p>
<u>C0170</u>	<u>Simplifications</u>	<p><u>For those components calculated according to the standard formula where simplifications have been applied, the risk sub-modules of each risk module for which a simplified calculation method has been used should be identified.</u></p> <p><u>If simplified calculation methods for more than one risk sub-module have been used within one risk module, report them separated by comas.</u></p>

		<u>This column is not relevant for full internal model.</u>
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***S.28.01. — Minimum Capital Requirement — Only life or only non-life insurance or reinsurance activity***

*General comments:*

This section relates to annual disclosure of information for individual entities.

In particular, S.28.01 is to be submitted by insurance and reinsurance undertakings other than insurance undertakings engaged in both life and non-life insurance activity. These undertakings shall submit S.28.02 instead.

This template shall be completed on the basis of Solvency II valuation, i.e. written premiums are defined as the premiums due to be received by the undertaking in the period (as defined in article 1(11) of Delegated Regulation (EU) 2015/35). Amount of taxes or charges should be excluded from the written premiums.

All references to technical provisions address technical provisions after application of Long Term Guarantee measures and transitionals.

The calculation of MCR combines a linear formula with a floor of 25 % and a cap of 45 % of the SCR. The MCR is subject to an absolute floor depending on the nature of the undertaking (as defined in Article 129 (1) (d) of the Directive 2009/138/EC).

	<i>ITEM</i>	<i>INSTRUCTIONS</i>
C0010/R0010	Linear formula component for non-life insurance and reinsurance obligations — MCR <sub>NL</sub> Result	This is the linear formula component for non-life insurance and reinsurance obligations calculated in accordance with article 250 of Delegated Regulation (EU) 2015/35.
C0020/R0020	Medical expense insurance and proportional reinsurance — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole	These are the technical provisions for medical expense insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero.
C0030/R0020	Medical expense insurance and proportional reinsurance — net (of reinsurance) written premiums in the last 12 months	These are the premiums written for medical expense insurance and proportional reinsurance, during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero. <u>Amount of taxes or charges should be excluded from the written premiums.</u>
C0020/R0030	Income protection insurance and proportional reinsurance — net (of reinsurance/ SPV) best estimate and TP calculated as a whole	These are the technical provisions for income protection insurance and proportional reinsurance, without risk margin after deduction of the amounts



		recoverable from reinsurance contracts and SPVs, with a floor equal to zero.
C0030/R0030	Income protection insurance and proportional reinsurance — net (of reinsurance) written premiums in the last 12 months	These are the premiums written for income protection insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero. <u>Amount of taxes or charges should be excluded from the written premiums.</u>
C0020/R0040	Workers' compensation insurance and proportional reinsurance — net (of reinsurance/ SPV) best estimate and TP calculated as a whole	These are the technical provisions for workers' compensation insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero.
C0030/R0040	Workers' compensation insurance and proportional reinsurance — net (of reinsurance) written premiums in the last 12 months	These are the premiums written for workers' compensations insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero. <u>Amount of taxes or charges should be excluded from the written premiums.</u>
C0020/R0050	Motor vehicle liability insurance and proportional reinsurance — net (of reinsurance/ SPV) best estimate and TP calculated as a whole	These are the technical provisions for motor vehicle liability insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero.
C0030/R0050	Motor vehicle liability insurance and proportional reinsurance — net (of reinsurance) written premiums in the last 12 months	These are the premiums written for motor vehicle liability insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero. <u>Amount of taxes or charges should be excluded from the written premiums.</u>
C0020/R0060	Other motor insurance and proportional reinsurance — net(of reinsurance/ SPV) best estimate and TP calculated as a whole	These are the technical provisions for other motor insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero.
C0030/R0060	Other motor insurance and proportional reinsurance — net (of reinsurance) written	These are the premiums written for other motor insurance and proportional reinsurance during the (rolling) last 12

	premiums in the last 12 months	months, after deduction of premiums for reinsurance contracts, with a floor equal to zero. <u>Amount of taxes or charges should be excluded from the written premiums.</u>
C0020/R0070	Marine, aviation and transport insurance and proportional reinsurance — net (of reinsurance/ SPV) best estimate and TP calculated as a whole	These are the technical provisions for marine, aviation and transport insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero.
C0030/R0070	Marine, aviation and transport insurance and proportional reinsurance — net (of reinsurance) written premiums in the last 12 months	These are the premiums written for marine, aviation and transport insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero. <u>Amount of taxes or charges should be excluded from the written premiums.</u>
C0020/R0080	Fire and other damage to property insurance and proportional reinsurance — net (of reinsurance/ SPV) best estimate and TP calculated as a whole	These are the technical provisions for fire and other damage to property insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero.
C0030/R0080	Fire and other damage to property insurance and proportional reinsurance — net (of reinsurance) written premiums in the last 12 months	These are the premiums written for fire and other damage to property insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero. <u>Amount of taxes or charges should be excluded from the written premiums.</u>
C0020/R0090	General liability insurance and proportional reinsurance — net (of reinsurance/ SPV) best estimate and TP calculated as a whole	These are the technical provisions for general liability insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero.
C0030/R0090	General liability insurance and proportional reinsurance — net (of reinsurance) written premiums in the last 12 months	These are the premiums written for general liability insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero. <u>Amount of taxes or charges should be excluded from the written premiums.</u>

C0020/R0100	Credit and suretyship insurance and proportional reinsurance — net (of reinsurance/ SPV) best estimate and TP calculated as a whole	These are the technical provisions for credit and suretyship insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero.
C0030/R0100	Credit and suretyship insurance and proportional reinsurance — net (of reinsurance) written premiums in the last 12 months	These are the premiums written for credit and suretyship insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero. <u>Amount of taxes or charges should be excluded from the written premiums.</u>
C0020/R0110	Legal expenses insurance and proportional reinsurance — net (of reinsurance/ SPV) best estimate and TP calculated as a whole	These are the technical provisions for legal expenses insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero.
C0030/R0110	Legal expenses insurance and proportional reinsurance — net (of reinsurance) written premiums in the last 12 months	These are the premiums written for legal expenses insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero. <u>Amount of taxes or charges should be excluded from the written premiums.</u>
C0020/R0120	Assistance and proportional reinsurance — net (of reinsurance/ SPV) best estimate and TP calculated as a whole	These are the technical provisions for assistance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero.
C0030/R0120	Assistance and proportional reinsurance — net (of reinsurance) written premiums in the last 12 months	These are the premiums written for assistance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero. <u>Amount of taxes or charges should be excluded from the written premiums.</u>
C0020/R0130	Miscellaneous financial loss insurance and proportional reinsurance — net (of reinsurance/ SPV) best	These are the technical provisions for miscellaneous financial loss insurance and proportional reinsurance, without risk margin after deduction of the amounts

	estimate and TP calculated as a whole	recoverable from reinsurance contracts and SPVs, with a floor equal to zero.
C0030/R0130	Miscellaneous financial loss insurance and proportional reinsurance — net (of reinsurance) written premiums in the last 12 months	These are the premiums written for miscellaneous financial loss insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero. <u>Amount of taxes or charges should be excluded from the written premiums.</u>
C0020/R0140	Non–proportional health reinsurance — net (of reinsurance/ SPV) best estimate and TP calculated as a whole	These are the technical provisions for non–proportional health reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero.
C0030/R0140	Non–proportional health reinsurance — net (of reinsurance) written premiums in the last 12 months	These are the premiums written for non–proportional health reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero. <u>Amount of taxes or charges should be excluded from the written premiums.</u>
C0020/R0150	Non–proportional casualty reinsurance — net (of reinsurance/ SPV) best estimate and TP calculated as a whole	These are the technical provisions for non–proportional casualty reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero.
C0030/R0150	Non–proportional casualty reinsurance — net (of reinsurance) written premiums in the last 12 months	These are the premiums written for non–proportional casualty reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero. <u>Amount of taxes or charges should be excluded from the written premiums.</u>
C0020/R0160	Non–proportional marine, aviation and transport reinsurance — net (of reinsurance/ SPV) best estimate and TP calculated as a whole	These are the technical provisions for non–proportional marine, aviation and transport reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero.
C0030/R0160	Non–proportional marine, aviation and transport reinsurance — net (of reinsurance) written	These are the premiums written for non–proportional marine, aviation and transport reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to

	premiums in the last 12 months	zero. <u>Amount of taxes or charges should be excluded from the written premiums.</u>
C0020/R0170	Non-proportional property reinsurance — net (of reinsurance/ SPV) best estimate and TP calculated as a whole	These are the technical provisions for non-proportional property reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero.
C0030/R0170	Non-proportional property reinsurance — net (of reinsurance) written premiums in the last 12 months	These are the premiums written for non-proportional property reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero. <u>Amount of taxes or charges should be excluded from the written premiums.</u>
C0040/R0200	Linear formula component for life insurance and reinsurance obligations — MCR <sub>L</sub> Result	This is the result of the linear formula component for life insurance or reinsurance obligations calculated in accordance with article 251 of Delegated Regulation (EU) 2015/35.
C0050/R0210	Obligations with profit participation — guaranteed benefits — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole	These are the technical provisions without a risk margin in relation to guaranteed benefits for life insurance obligations with profit participation, after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero and technical provisions without a risk margin for reinsurance obligations where the underlying life insurance obligations include profit participation, after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero.
C0050/R0220	Obligations with profit participation — future discretionary benefits — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole	These are the technical provisions without a risk margin in relation to future discretionary benefits for life insurance obligations with profit participation, after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero.
C0050/R0230	Index-linked and unit-linked insurance obligations — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole	These are the technical provisions without a risk margin for index-linked and unit-linked life insurance obligations and reinsurance obligations relating to such insurance obligations, after deduction of the amounts

		recoverable from reinsurance contracts and SPVs, with a floor equal to zero.
C0050/R0240	Other life (re)insurance and health (re)insurance obligations — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole	<p>These are the technical provisions without a risk margin for all other life insurance obligations and reinsurance obligations relating to such insurance obligations, after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero.</p> <p>Annuities related to non-life contracts should be disclosed here.</p>
C0060/R0250	Total capital at risk for all life (re)insurance obligations — Net (of reinsurance/SPV) total capital at risk	These are the total capital at risk, being the sum in relation to all contracts that give rise to life insurance or reinsurance obligations of the capital at risk of the contracts.
C0070/R0300	Overall MCR calculation — Linear MCR	The linear Minimum Capital Requirement shall equal to the sum of the MCR linear formula component for non-life insurance and reinsurance and the MCR linear formula component for life insurance and reinsurance obligations calculated in accordance with article 249 of Delegated Regulation (EU) 2015/35.
C0070/R0310	Overall MCR calculation — SCR	This is the latest SCR to be calculated and reported in accordance with articles 103 to 127 of Directive 2009/138/EC, either the annual one or a more recent one in case the SCR has been recalculated (e.g. due to a change in risk profile), including capital add on. Undertakings using internal model or partial internal model to calculate the SCR should refer to the relevant SCR, except where under Article 129 (3) of Directive 2009/138/EC the national supervisory authority requires a reference to the standard formula.
C0070/R0320	Overall MCR calculation — MCR cap	This is calculated as 45 % of the SCR including any capital add-on in accordance with Art 129 (3) of the Directive 2009/138/EC.
C0070/R0330	Overall MCR calculation — MCR floor	This is calculated as 25 % of the SCR including any capital add-on in accordance with Art 129 (3) of the Directive 2009/138/EC.

C0070/R0340	Overall MCR calculation — Combined MCR	This is the result of the formula component calculated in accordance with article 248 (2) of Delegated Regulation (EU) 2015/35.
C0070/R0350	Overall MCR calculation —	This is calculated as defined in Art 129(1) d of Directive 2009/138/EC.
C0070/R0400	Minimum Capital Requirement	This is the result of the formula component calculated in accordance with article 248 (1) of Delegated Regulation (EU) 2015/35.

### ***S.28.02. — Minimum Capital Requirement — Both life and non-life insurance activity***

#### *General comments:*

This section relates to annual disclosure of information for individual entities.

In particular, S.28.02 is to be submitted by insurance undertakings engaged in both life and non-life insurance activity. Insurance and reinsurance undertakings other than insurance undertakings engaged in both life and non-life insurance activity shall submit S.28.01 instead.

This template shall be completed on the basis of Solvency II valuation, i.e. written premiums are defined as the premiums due to be received by the undertaking in the period (as defined in article 1(11) of Delegated Regulation (EU) 2015/35). Amount of taxes or charges should be excluded from the written premiums.

All references to technical provisions address technical provisions after application of Long Term Guarantee measures and transitionals.

The calculation of MCR combines a linear formula with a floor of 25 % and a cap of 45 % of the SCR. The MCR is subject to an absolute floor depending on the nature of the undertaking (as defined in Article 129 (1) (d) of the Directive 2009/138/EC).

	<i>ITEM</i>	<i>INSTRUCTIONS</i>
C0010/R0010	Linear Formula component for non-life insurance and reinsurance obligations – $MCR_{(NL,NL)}$ result — non-life activities	This is the linear formula component for non-life insurance and reinsurance obligations relating to non-life insurance or reinsurance activities calculated in accordance with article 252 (4) and (5) of Delegated Regulation (EU) 2015/35.
C0020/R0010	Linear Formula component for non-life insurance and reinsurance obligations – $MCR_{(NL,L)}$ result — life activities	This is the linear formula component for non-life insurance and reinsurance obligations relating to life insurance or reinsurance activities calculated in accordance with article 252 (9) and (10) of Delegated Regulation (EU) 2015/35.
C0030/R0020	Medical expense insurance and proportional reinsurance — Net (of	These are the technical provisions for medical expense insurance and proportional reinsurance, without risk margin after



	reinsurance/ SPV) best estimate and TP calculated as a whole — non-life activities	deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities.
C0040/R0020	Medical expense insurance and proportional reinsurance — Net (of reinsurance) written premiums in the last 12 months — non-life activities	These are the premiums written for medical expense insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to non-life activities. <u>Amount of taxes or charges should be excluded from the written premiums.</u>
C0050/R0020	Medical expense insurance and proportional reinsurance — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole — life activities	These are the technical provisions for medical expense insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities.
C0060/R0020	Medical expense insurance and proportional reinsurance — Net (of reinsurance) written premiums in the last 12 months — life activities	These are the premiums written for medical expense insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to life activities. <u>Amount of taxes or charges should be excluded from the written premiums.</u>
C0030/R0030	Income protection insurance and proportional reinsurance — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole — non-life activities	These are the technical provisions for income protection insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities.
C0040/R0030	Income protection insurance and proportional reinsurance — Net (of reinsurance) written premiums in the last 12 months — non-life activities	These are the premiums written for income protection insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to non-life activities. <u>Amount of taxes or charges should be excluded from the written premiums.</u>
C0050/R0030	Income protection insurance and proportional reinsurance — Net (of reinsurance/ SPV) best	These are the technical provisions for income protection insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from



	estimate and TP calculated as a whole — life activities	reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities.
C0060/R0030	Income protection insurance and proportional reinsurance — Net (of reinsurance) written premiums in the last 12 months — life activities	These are the premiums written for income protections insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to life activities. <u>Amount of taxes or charges should be excluded from the written premiums.</u>
C0030/R0040	Workers' compensation insurance and proportional reinsurance — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole — non-life activities	These are the technical provisions for workers' compensation insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities.
C0040/R0040	Workers' compensation insurance and proportional reinsurance— Net (of reinsurance) written premiums in the last 12 months — non-life activities	These are the premiums written for workers' compensations insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to non-life activities. <u>Amount of taxes or charges should be excluded from the written premiums.</u>
C0050/R0040	Workers' compensation insurance and proportional reinsurance — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole — life activities	These are the technical provisions for workers' compensation insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities.
C0060/R0040	Workers' compensation insurance and proportional reinsurance — Net (of reinsurance) written premiums in the last 12 months — life activities	These are the premiums written for workers' compensations insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to life activities. <u>Amount of taxes or charges should be excluded from the written premiums.</u>
C0030/R0050	Motor vehicle liability insurance and proportional reinsurance— Net (of reinsurance/ SPV) best estimate and TP calculated	These are the technical provisions for motor vehicle liability insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from

	as a whole — non-life activities	reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities.
C0040/R0050	Motor vehicle liability insurance and proportional reinsurance — Net (of reinsurance) written premiums in the last 12 months — non-life activities	These are the premiums written for motor vehicle liability insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to non-life activities. <u>Amount of taxes or charges should be excluded from the written premiums.</u>
C0050/R0050	Motor vehicle liability insurance and proportional reinsurance — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole — life activities	These are the technical provisions for motor vehicle liability insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities.
C0060/R0050	Motor vehicle liability insurance and proportional reinsurance — Net (of reinsurance) written premiums in the last 12 months — life activities	These are the premiums written for motor vehicle liability insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to life activities. <u>Amount of taxes or charges should be excluded from the written premiums.</u>
C0030/R0060	Other motor insurance and proportional reinsurance — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole — non-life activities	These are the technical provisions for other motor insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities.
C0040/R0060	Other motor insurance and proportional reinsurance — Net (of reinsurance) written premiums in the last 12 months — non-life activities	These are the premiums written for other motor insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to non-life activities. <u>Amount of taxes or charges should be excluded from the written premiums.</u>
C0050/R0060	Other motor insurance and proportional reinsurance — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole — life activities	These are the technical provisions for other motor insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities.

C0060/R0060	Other motor insurance and proportional reinsurance — Net (of reinsurance) written premiums in the last 12 months — life activities	These are the premiums written for other motor insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to life activities. <u>Amount of taxes or charges should be excluded from the written premiums.</u>
C0030/R0070	Marine, aviation and transport insurance and proportional reinsurance — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole — non-life activities	These are the technical provisions for marine, aviation and transport insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities.
C0040/R0070	Marine, aviation and transport insurance and proportional reinsurance — Net (of reinsurance) written premiums in the last 12 months — non-life activities	These are the premiums written for marine, aviation and transport insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to non-life activities. <u>Amount of taxes or charges should be excluded from the written premiums.</u>
C0050/R0070	Marine, aviation and transport insurance and proportional reinsurance — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole — life activities	These are the technical provisions for marine, aviation and transport insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities.
C0060/R0070	Marine, aviation and transport insurance and proportional reinsurance — Net (of reinsurance) written premiums in the last 12 months — life activities	These are the premiums written for marine, aviation and transport insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to life activities. <u>Amount of taxes or charges should be excluded from the written premiums.</u>
C0030/R0080	Fire and other damage to property insurance and proportional reinsurance — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole — non-life activities	These are the technical provisions for fire and other damage to property insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities.

C0040/R0080	Fire and other damage to property insurance and proportional reinsurance — Net (of reinsurance) written premiums in the last 12 months — non-life activities	These are the premiums written for fire and other damage to property insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to non-life activities. <u>Amount of taxes or charges should be excluded from the written premiums.</u>
C0050/R0080	Fire and other damage to property insurance and proportional reinsurance — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole — life activities	These are the technical provisions for fire and other damage to property insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities.
C0060/R0080	Fire and other damage to property insurance and proportional reinsurance — Net (of reinsurance) written premiums in the last 12 months — life activities	These are the premiums written for fire and other damage to property insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to life activities. <u>Amount of taxes or charges should be excluded from the written premiums.</u>
C0030/R0090	General liability insurance and proportional reinsurance — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole — non-life activities	These are the technical provisions for general liability insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities.
C0040/R0090	General liability insurance and proportional reinsurance — Net (of reinsurance) written premiums in the last 12 months — non-life activities	These are the premiums written for general liability insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to non-life activities. <u>Amount of taxes or charges should be excluded from the written premiums.</u>
C0050/R0090	General liability insurance and proportional reinsurance — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole — life activities	These are the technical provisions for general liability insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities.

C0060/R0090	General liability insurance and proportional reinsurance — Net (of reinsurance) written premiums in the last 12 months — life activities	These are the premiums written for general liability insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to life activities. <u>Amount of taxes or charges should be excluded from the written premiums.</u>
C0030/R0100	Credit and suretyship insurance and proportional reinsurance — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole — non-life activities	These are the technical provisions for credit and suretyship insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities.
C0040/R0100	Credit and suretyship insurance and proportional reinsurance — Net (of reinsurance) written premiums in the last 12 months — non-life activities	These are the premiums written for credit and suretyship insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to non-life activities. <u>Amount of taxes or charges should be excluded from the written premiums.</u>
C0050/R0100	Credit and suretyship insurance and proportional reinsurance — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole — life activities	These are the technical provisions for credit and suretyship insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities.
C0060/R0100	Credit and suretyship insurance and proportional reinsurance — Net (of reinsurance) written premiums in the last 12 months — life activities	These are the premiums written for credit and suretyship insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to life activities. <u>Amount of taxes or charges should be excluded from the written premiums.</u>
C0030/R0110	Legal expenses insurance and proportional reinsurance — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole — non-life activities	These are the technical provisions for legal expenses insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities.

C0040/R0110	Legal expenses insurance and proportional reinsurance — Net (of reinsurance) written premiums in the last 12 months — non-life activities	These are the premiums written for legal expenses insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to non-life activities. <u>Amount of taxes or charges should be excluded from the written premiums.</u>
C0050/R0110	Legal expenses insurance and proportional reinsurance — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole — life activities	These are the technical provisions for legal expenses insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities.
C0060/R0110	Legal expenses insurance and proportional reinsurance — Net (of reinsurance) written premiums in the last 12 months — life activities	These are the premiums written for legal expenses insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to life activities. <u>Amount of taxes or charges should be excluded from the written premiums.</u>
C0030/R0120	Assistance and proportional reinsurance — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole — non-life activities	These are the technical provisions for assistance and its proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities.
C0040/R0120	Assistance and proportional reinsurance — Net (of reinsurance) written premiums in the last 12 months — non-life activities	These are the premiums written for assistance and its proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to non-life activities. <u>Amount of taxes or charges should be excluded from the written premiums.</u>
C0050/R0120	Assistance and proportional reinsurance — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole — life activities	These are the technical provisions for assistance and its proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities.
C0060/R0120	Assistance and proportional reinsurance — Net (of reinsurance)	These are the premiums written for assistance and its proportional reinsurance during the (rolling) last 12 months, after deduction of



	written premiums in the last 12 months — life activities	premiums for reinsurance contracts, with a floor equal to zero, relating to life activities. <u>Amount of taxes or charges should be excluded from the written premiums.</u>
C0030/R0130	Miscellaneous financial loss insurance and proportional reinsurance — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole — non-life activities	These are the technical provisions for miscellaneous financial loss insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities.
C0040/R0130	Miscellaneous financial loss insurance and proportional reinsurance — Net (of reinsurance) written premiums in the last 12 months — non-life activities	These are the premiums written for miscellaneous financial loss insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to non-life activities. <u>Amount of taxes or charges should be excluded from the written premiums.</u>
C0050/R0130	Miscellaneous financial loss insurance and proportional reinsurance — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole — life activities	These are the technical provisions for miscellaneous financial loss insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities.
C0060/R0130	Miscellaneous financial loss insurance and proportional reinsurance — Net (of reinsurance) written premiums in the last 12 months — life activities	These are the premiums written for miscellaneous financial loss insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to life activities. <u>Amount of taxes or charges should be excluded from the written premiums.</u>
C0030/R0140	Non-proportional health reinsurance — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole — non-life activities	These are the technical provisions for non-proportional health reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities.
C0040/R0140	Non-proportional health reinsurance — Net (of reinsurance) written premiums in the last 12	These are the premiums written for non-proportional health reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to non-life

	months — non-life activities	activities. <u>Amount of taxes or charges should be excluded from the written premiums.</u>
C0050/R0140	Non-proportional health reinsurance — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole — life activities	These are the technical provisions for non-proportional health reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities.
C0060/R0140	Non-proportional health reinsurance — Net (of reinsurance) written premiums in the last 12 months — life activities	These are the premiums written for non-proportional health reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to life activities. <u>Amount of taxes or charges should be excluded from the written premiums.</u>
C0030/R0150	Non-proportional casualty reinsurance — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole — non-life activities	These are the technical provisions for non-proportional casualty reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities.
C0040/R0150	Non-proportional casualty reinsurance — Net (of reinsurance) written premiums in the last 12 months — non-life activities	These are the premiums written for non-proportional casualty reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to non-life activities. <u>Amount of taxes or charges should be excluded from the written premiums.</u>
C0050/R0150	Non-proportional casualty reinsurance — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole — life activities	These are the technical provisions for non-proportional casualty reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities.
C0060/R0150	Non-proportional casualty reinsurance — Net (of reinsurance) written premiums in the last 12 months — life activities	These are the premiums written for non-proportional casualty reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to life activities. <u>Amount of taxes or charges should be excluded from the written premiums.</u>
C0030/R0160	Non-proportional marine, aviation and transport reinsurance — Net (of	These are the technical provisions for non-proportional marine, aviation and transport reinsurance, without risk margin after



	reinsurance/ SPV) best estimate and TP calculated as a whole — non-life activities	deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities
C0040/R0160	Non-proportional marine, aviation and transport reinsurance — Net (of reinsurance) written premiums in the last 12 months — non-life activities	These are the premiums written for non-proportional marine, aviation and transport reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to non-life activities. <u>Amount of taxes or charges should be excluded from the written premiums.</u>
C0050/R0160	Non-proportional marine, aviation and transport reinsurance — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole — life activities	These are the technical provisions for non-proportional marine, aviation and transport reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities.
C0060/R0160	Non-proportional marine, aviation and transport reinsurance — Net (of reinsurance) written premiums in the last 12 months — life activities	These are the premiums written for non-proportional marine, aviation and transport reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to life activities. <u>Amount of taxes or charges should be excluded from the written premiums.</u>
C0030/R0170	Non-proportional property reinsurance — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole — non-life activities	These are the technical provisions for non-proportional property reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities.
C0040/R0170	Non-proportional property reinsurance — Net (of reinsurance) written premiums in the last 12 months — non-life activities	These are the premiums written for non-proportional property reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to non-life activities. <u>Amount of taxes or charges should be excluded from the written premiums.</u>
C0050/R0170	Non-proportional property reinsurance — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole — life activities	These are the technical provisions for non-proportional property reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and

		SPVs, with a floor equal to zero, relating to life activities.
C0060/R0170	Non-proportional property reinsurance — Net (of reinsurance) written premiums in the last 12 months — life activities	These are the premiums written for non-proportional property reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to life activities. <u>Amount of taxes or charges should be excluded from the written premiums.</u>
C0070/R0200	Linear Formula component for life insurance and reinsurance obligations $MCR_{(L,NL)}$ Result	This is the linear formula component for life insurance and reinsurance obligations relating to non-life insurance or reinsurance activities calculated in accordance with article 252 (4) and (5) of Delegated Regulation (EU) 2015/35.
C0080/R0200	Linear Formula component for life insurance and reinsurance obligations $MCR_{(L,L)}$ Result	This is the linear formula component for life insurance and reinsurance obligations relating to life insurance or reinsurance activities calculated in accordance with article 252 (9) and (10) of Delegated Regulation (EU) 2015/35.
C0090/R0210	Obligations with profit participation — guaranteed benefits — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole — non-life activities	These are the technical provisions without a risk margin for guaranteed benefits in respect of life insurance obligations with profit participation, after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities and technical provisions without a risk margin for reinsurance obligations where the underlying insurance obligations include profit participation, after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities.
C0110/R0210	Obligations with profit participation — guaranteed benefits — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole— life activities	These are the technical provisions without a risk margin for guaranteed benefits in respect of life insurance obligations with profit participation, after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities and technical provisions without a risk margin for reinsurance obligations where the underlying insurance obligations include profit participation, after deduction of the amounts recoverable from reinsurance

		contracts and SPVs, with a floor equal to zero, relating to life activities.
C0090/R0220	Obligations with profit participation — future discretionary benefits — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole— non-life activities	These are the technical provisions without a risk margin for future discretionary benefits in respect of life insurance obligations with profit participation, after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities.
C0110/R0220	Obligations with profit participation — future discretionary benefits — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole— life activities	These are the technical provisions without a risk margin for future discretionary benefits in respect of life insurance obligations with profit participation, after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities.
C0090/R0230	Index-linked and unit-linked insurance obligations — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole — non-life activities	These are the technical provisions without a risk margin for index-linked and unit-linked life insurance obligations and reinsurance obligations relating to such insurance obligations, after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities.
C0110/R0230	Index-linked and unit-linked insurance obligations — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole— life activities	These are the technical provisions without a risk margin for index-linked and unit-linked life insurance obligations and reinsurance obligations relating to such insurance obligations, after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities.
C0090/R0240	Other life (re)insurance and health (re)insurance obligations — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole — non-life activities	These are the technical provisions without a risk margin for other life insurance obligations and reinsurance obligations relating to such insurance obligations, after deduction of the amounts recoverable from reinsurance contracts and SPV, with a floor equal to zero, relating to non-life activities.
C0110/R0240	Other life (re)insurance and health (re)insurance obligations — Net (of reinsurance/ SPV) best	These are the technical provisions without a risk margin for other life insurance obligations and reinsurance obligations relating to such insurance obligations, after deduction of the amounts recoverable from reinsurance

	estimate and TP calculated as a whole— life activities	contracts and SPV, with a floor equal to zero, relating to life activities.
C0100/R0250	Total capital at risk for all life (re)insurance obligations — Net (of reinsurance/SPV) total capital at risk— non–life activities	This is the total capital at risk, being the sum over all contracts that give rise to life insurance or reinsurance obligations of the highest amounts that the insurance or reinsurance undertaking would pay in the event of the death or disability of the persons insured under the contract after deduction of the amounts recoverable from reinsurance contracts and special purpose vehicles in such event, and the expected present value of annuities payable on death or disability less the net best estimate, with a floor equal to zero, relating to non–life activities.
C0120/R0250	Total capital at risk for all life (re)insurance obligations — Net (of reinsurance/SPV) total capital at risk— life activities	This is the total capital at risk, being the sum over all contracts that give rise to life insurance or reinsurance obligations of the highest amounts that the insurance or reinsurance undertaking would pay in the event of the death or disability of the persons insured under the contract after deduction of the amounts recoverable from reinsurance contracts and special purpose vehicles in such event, and the expected present value of annuities payable on death or disability less the net best estimate, with a floor equal to zero, relating to life activities.
C0130/R0300	Overall MCR calculation — Linear MCR	The linear Minimum Capital Requirement shall equal to the sum of the MCR linear formula component for non–life insurance and reinsurance and the MCR linear formula component for life insurance and reinsurance obligations calculated in accordance with article 249 of Delegated Regulation (EU) 2015/35.
C0130/R0310	Overall MCR calculation — SCR	This is the latest SCR to be calculated and reported in accordance with articles 103 to 127 of Directive 2009/138/EC, either the annual one or a more recent one in case the SCR has been recalculated (e.g. due to a change in risk profile), including capital add–on. Undertakings using internal model or partial internal model to calculate the SCR should refer to the relevant SCR, except where under Article 129(3) of Directive 2009/138/EC the

		national supervisor requires a reference to the standard formula.
C0130/R0320	Overall MCR calculation — MCR cap	This is calculated as 45 % of the SCR including any capital add-on in accordance with article 129(3) of the Directive 2009/138/EC.
C0130/R0330	Overall MCR calculation — MCR floor	This is calculated as 25 % of the SCR including any capital add-on in accordance with article 129(3) of Directive 2009/138/EC.
C0130/R0340	Overall MCR calculation — Combined MCR	This is the result of the formula component calculated in accordance with article 248 (2) of Delegated Regulation (EU) 2015/35.
C0130/R0350	Overall MCR calculation — Absolute floor of the MCR	This is calculated as defined in article 129(1)d of Directive 2009/138/EC.
C0130/R0400	Minimum Capital Requirement	This is the result of the formula component calculated in accordance with article 248 (1) of Delegated Regulation (EU) 2015/35.
C0140/R0500	Notional non-life and life MCR calculation — Notional linear MCR — non-life activities	This is calculated in accordance with article 252 (3) of Delegated Regulation (EU) 2015/35.
C0150/R0500	Notional non-life and life MCR calculation — Notional linear MCR –life activities	This is calculated in accordance with article 252 (9) of Delegated Regulation (EU) 2015/35.
C0140/R0510	Notional non-life and life MCR calculation — Notional SCR excluding add-on (annual or latest calculation) — non-life activities	This is the latest notional SCR to be calculated and disclosed in accordance with in accordance with articles 103 to 127 of Directive 2009/138/EC, either the annual one or a more recent one in case the notional SCR has been recalculated (e.g. due to a change in risk profile) disclosed, excluding capital add-on. Undertakings using internal model or partial internal model to calculate the SCR should refer to the relevant SCR, except where under Article 129(3) of Directive 2009/138/EC the national supervisor requires a reference to the standard formula.
C0150/R0510	Notional non-life and life MCR calculation — Notional SCR excluding	This is the latest notional SCR to be calculated and disclosed in accordance with in accordance with articles 103 to 127 of

	add-on (annual or latest calculation) –life activities	Directive 2009/138/EC, either the annual one or a more recent one in case the notional SCR has been recalculated (e.g. due to a change in risk profile) disclosed, excluding capital add-on. Undertakings using internal model or partial internal model to calculate the SCR should refer to the relevant SCR, except where under Article 129(3) of Directive 2009/138/EC the national supervisor requires a reference to the standard formula.
C0140/R0520	Notional non–life and life MCR calculation — Notional MCR cap — non–life activities	This is calculated as 45 % of the notional non–life SCR including the non–life capital add-on in accordance with article 129 (3) of Directive 2009/138/EC.
C0150/R0520	Notional non–life and life MCR calculation — Notional MCR cap –life activities	This is calculated as 45 % of the notional life SCR including the life capital add-on in accordance with article 129 (3) of Directive 2009/138/EC.
C0140/R0530	Notional non–life and life MCR calculation — Notional MCR floor — non–life activities	This is calculated as 25 % of the notional non–life SCR including the non–life capital add-on in accordance with article 129 (3) of Directive 2009/138/EC.
C0150/R0530	Notional non–life and life MCR calculation — Notional MCR floor –life activities	This is calculated as 25 % of the notional life SCR including the life capital add-on in accordance with article 129 (3) of Directive 2009/138/EC.
C0140/R0540	Notional non–life and life MCR calculation — Notional Combined MCR — non–life activities	This is calculated in accordance with article 252 (3) of Delegated Regulation (EU) 2015/35.
C0150/R0540	Notional non–life and life MCR calculation — Notional Combined MCR –life activities	This is calculated in accordance with article 252 (8) of Delegated Regulation (EU) 2015/35.
C0140/R0550	Notional non–life and life MCR calculation — Absolute floor of the notional MCR — non–life activities	This is the amount defined in article 129(1)d(i) of Directive 2009/138/EC.
C0150/R0560	Notional non–life and life MCR calculation — Absolute floor of the	This is the amount defined in article 129(1)d(ii) Directive 2009/138/EC.

	notional MCR — life activities	
C0140/R0560	Notional non–life and life MCR calculation — Notional MCR — non–life activities	This is the notional non–life MCR calculated in accordance with article 252 (2) of Delegated Regulation (EU) 2015/35.
C0150/R0560	Notional non–life and life MCR calculation — Notional MCR — life activities	This is the notional life MCR calculated in accordance with article 252 (7) of Delegated Regulation (EU) 2015/35.