

**S.26.02 — Solvency Capital Requirement — Counterparty default risk**

*General comments*

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

Template SR.26.02.01 has to be filled in for each ring-fenced fund (RFF), each matching adjustment portfolio (MAP) and for the remaining part. However, where a RFF/MAP includes a MAP/RFF embedded, the fund should be treated as different funds. This template shall be reported for all sub-funds of a material RFF/MAP as identified in the second table of S.01.03.

	ITEM	INSTRUCTIONS
Z0010	Article 112	Identifies whether the reported figures have been requested under Article 112(7), to provide an estimate of the SCR using standard formula. One of the options in the following closed list shall be used:  1 — Article 112(7) reporting 2 — Regular reporting
Z0020	Ring Fenced Fund/Matching adjustment portfolios/Remaining part	Identifies whether the reported figures are with regard to a RFF, matching adjustment portfolio or to the remaining part. One of the options in the following closed list shall be used:  1 — RFF/MAP 2 — Remaining part
Z0030	Fund/Portfolio number	When item Z0020 = 1, identification number for a <del>ring-fenced</del> ring-fenced fund or matching adjustment portfolio. This number is attributed by the undertaking and must be consistent over time and with the fund/portfolio number reported in other templates.
R0010/C0010	Simplifications	Identify whether an undertaking used simplifications for the calculation of counterparty default risk. The options in the following closed list shall be used:  3 – Simplification pooling arrangements, Article 109 4 – Simplification grouping single name exposures, Article 110

		<p>5 – Simplification of the LGD for reinsurance arrangements, Article 112a</p> <p>6 – Simplification for type 1 exposures, Article 112b</p> <p>7 – Simplification for the risk-mitigating effect of reinsurance arrangements, Article 111</p> <p>9 – Simplifications not used</p> <p>Options 3 to 7 may be used simultaneously.</p> <p>If R0010/C0010 = 4 or 6, for Type 1 exposures, only R0100/C0080 shall be filed in for R0100.</p>
R0100/C0080	Type 1 exposures — Gross solvency capital requirement	<p>This is the gross capital charge (before the loss-absorbency capacity of technical provisions) for counterparty default risk arising from all Type 1 exposures.</p> <p>If R0010/C0010 = 4 or 6, this item represents the Gross solvency capital requirement using simplifications.</p>
R0110–R0200/C0020	Name of single name exposure	Describe the name of the 10 largest single exposures.
R0110–R0200/C0030	Code of single name exposure	<p>Identification code using the Legal Entity Identifier (LEI) if available.</p> <p>If not available this item shall not be reported</p>
R0110–R0200/C0040	Type of code of the single name exposure	<p>Identification of the code used in item ‘Code of single name exposure’. One of the options in the following closed list shall be used:</p> <p>1 — LEI</p> <p>9 — None</p>
R0110–R0200/C0050	Type 1 exposures — Single name exposure X — Loss Given Default	The value of the Loss Given Default for each of the 10 largest single name exposures.
R0110–R0200/C0060	Type 1 exposures — Single name exposure X — Probability of Default	The Probability of Default for each of the 10 largest single name exposures.

R0300/C0080	Type 2 exposures — Gross solvency capital requirement	This is the gross capital charge (before the loss-absorbency capacity of technical provisions) for counterparty default risk arising from all Type 2 exposures, as defined for Solvency II purposes
R0310/C0050	Type 2 exposures — Receivables from Intermediaries due for more than 3 months — Loss Given Default	This is the value of Loss Given Default for Type 2 counterparty risk arising from intermediaries due for more than 3 months.
R0320/C0050	Type 2 exposures — All type 2 exposures other than receivables from Intermediaries due for more than 3 months — Loss Given Default	This is the value of Loss Given Default for Type 2 counterparty risk arising from all type 2 exposures other than receivables from Intermediaries due for more than 3 months.
R0330/C0080	Diversification within counterparty default risk module — gross solvency capital requirement	This is the amount of gross diversification effects allowed in aggregation of capital requirements for counterparty default risk for Type 1 and Type 2 exposures.
R0400/C0070	Total net solvency capital requirement for counterparty default risk	This is the total amount of the net capital charge (after the loss-absorbency capacity of technical provisions) for counterparty default risk.
R0400/C0080	Total gross solvency capital requirement for counterparty default risk	This is the total amount of the gross capital charge (before the loss-absorbency capacity of technical provisions) for counterparty default risk.
<i>Further details on mortgages</i>		
R0500/C0090	Losses stemming from type 2 mortgage loans	Amount of the overall losses stemming from mortgage loans that has been classified as type 2 exposures according to Article 191 (13) of Delegated Regulation (EU) 2015/35.
R0510/C0090	Overall losses stemming from mortgage loans	Amount of the overall losses stemming from mortgage loans according to Article 191 (13) of Delegated Regulation (EU) 2015/35.

**S.26.03 — Solvency Capital Requirements — Life underwriting risk**

*General comments:*

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

Template SR.26.03.01 has to be filled in for each ring–fenced fund (RFF), each matching adjustment portfolio (MAP) and for the remaining part. However, where ~~a~~an RFF/MAP includes a MAP/RFF embedded, the fund should be treated as different funds. This template shall be reported for all sub–funds of a material RFF/MAP as identified in the second table of S.01.03.

All values shall be reported net of reinsurance and other risk mitigating techniques.

Amounts before and after shock shall be filled in with the amount of assets and liabilities sensitive to that shock. For the liabilities the assessment shall be done at the most granular level available between contract and homogeneous risk group. This means that if a contract/HRG is sensitive to a shock the amount of liabilities associated to that contract/HRG shall be reported as amount sensitive to that shock.

	ITEM	INSTRUCTIONS
Z0010	Article 112	Identifies whether the reported figures have been requested under Article 112(7), to provide an estimate of the SCR using standard formula. One of the options in the following closed list shall be used:  1 — Article 112(7) reporting 2 — Regular reporting
Z0020	Ring–fenced fund, matching adjustment portfolio or remaining part	Identifies whether the reported figures are with regard to a RFF, matching adjustment portfolio or to the remaining part. One of the options in the following closed list shall be used:  1 — RFF/MAP 2 — Remaining part
Z0030	Fund/Portfolio number	When item Z0020 = 1, identification number for a <del>ring fenced</del> <u>ring-fenced</u> fund or matching adjustment portfolio. This number is attributed by the undertaking and must be consistent over time and with the fund/portfolio number reported in other templates.
R0010/C0010	Simplifications used: mortality risk	Identify whether an undertaking used simplifications for a calculation of mortality risk. The following options shall be used:

		<p>1 — Simplifications used</p> <p>2 — Simplifications not used</p> <p>If R0010/C0010 = 1, only C0060 and C0080 shall be filled in for R0100.</p>
R0020/C0010	Simplifications used — longevity	<p>Identify whether an undertaking used simplifications for the calculation of longevity risk. The following options shall be used:</p> <p>1 — Simplifications used</p> <p>2 — Simplifications not used</p> <p>If R0020/C0010 = 1, only C0060 and C0080 shall be filled in for R0200.</p>
R0030/C0010	Simplifications used: disability– morbidity risk —	<p>Identify whether an undertaking used simplifications for the calculation of disability — morbidity risk. The following options shall be used:</p> <p>1 — Simplifications used</p> <p>2 — Simplifications not used</p> <p>If R0030/C0010 = 1, only C0060 and C0080 shall be filled in for R0300.</p>
R0040/C0010	Simplifications used: lapse risk	<p>Identify whether an undertaking used simplifications for the calculation of lapse risk. The following options shall be used:</p> <p>1 – Simplification for the purposes of Article 95</p> <p>2 – Simplification for the purposes of Article 95a</p> <p>9 – Simplifications not used</p> <p>Options 1 and 2 may be used simultaneously.</p> <p>If R0040/C0010 = 1, only C0060 and C0080 shall be filled in for R0400 to R0420.</p>
R0050/C0010	Simplifications used: life expense risk —	<p>Identify whether an undertaking used simplifications for the calculation of life expense risk. The following options shall be used:</p> <p>1 — Simplifications used</p> <p>2 — Simplifications not used</p> <p>If R0050/C0010 = 1, only C0060 and C0080 shall be filled in for R0500.</p>

R0060/C0010	Simplifications used: life catastrophe risk	Identify whether an undertaking used simplifications for the calculation of life catastrophe risk. The following options shall be used:  1 — Simplifications used 2 — Simplifications not used  If R0060/C0010 = 1, only C0060 and C0080 shall be filled in for R0700.
<i>Life underwriting risk</i>		
R0100/C0020	Initial absolute values before shock — Assets — Mortality risk	This is the absolute value of the assets sensitive to mortality risk, before the shock.  Recoverables from reinsurance and SPVs shall not be included in this cell.
R0100/C0030	Initial absolute values before shock — Liabilities — Mortality risk	This is the absolute value of liabilities sensitive to mortality risk, before the shock.  The amount of <b>Technical Provisions</b> shall be net of reinsurance and SPV recoverables.
R0100/C0040	Absolute values after shock — Assets — Mortality risk	This is the absolute value of the assets sensitive to mortality risk after the shock (i.e. permanent increase in mortality rates).  Recoverables from reinsurance and SPVs shall not be included in this cell.
R0100/C0050	Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — Mortality risk	This is the absolute value of the liabilities (after the loss absorbing capacity of technical provisions) sensitive to risk, after the shock (i.e. permanent increase in mortality rates).  The amount of <b>Technical Provisions<sup>TP</sup></b> shall be net of reinsurance and SPV recoverables.
R0100/C0060	Absolute value after shock — Net solvency capital requirement — Mortality risk	This is the net capital charge for mortality risk after the shock (after adjustment for the loss absorbing capacity of technical provisions).  If R0010/C0010=1, this item represents net capital charge for mortality risk calculated using simplifications.
R0100/C0070	Absolute values after shock — Liabilities (before the loss-absorbing capacity of	This is the absolute value of the liabilities (before the loss absorbing capacity of technical provisions) sensitive to mortality risk, after the shock (permanent increase in mortality rates).

	technical provisions) — Mortality risk	The amount of <b>Technical Provisions<sup>TP</sup></b> shall be net of reinsurance and SPV recoverables.
R0100/C0080	Absolute value after shock — Gross solvency capital requirement — Mortality risk	This is the gross capital charge for mortality risk. (before the loss absorbing capacity of technical provisions) If R0010/C0010=1, this item represents gross capital charge for mortality risk calculated using simplifications.
R0200/C0020	Initial absolute values before shock — Assets — Longevity risk	This is the absolute value of the assets sensitive to longevity risk, before the shock. Recoverables from reinsurance and SPVs shall not be included in this cell.
R0200/C0030	Initial absolute values before shock — Liabilities — Longevity risk	This is the absolute value of liabilities sensitive to longevity risk charge, before the shock. The amount of <b>Technical Provisions<sup>TP</sup></b> shall be net of reinsurance and SPV recoverables.
R0200/C0040	Absolute values after shock — Assets — Longevity risk	This is the absolute value of the assets sensitive to longevity risk, after the shock (i.e. permanent decrease in mortality rates). Recoverables from reinsurance and SPVs shall not be included in this cell.
R0200/C0050	Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — Longevity risk	This is the absolute value of the liabilities (after the loss absorbing capacity of technical provisions sensitive to longevity risk, after the shock (i.e. permanent decrease in mortality rates)). The amount of <b>Technical Provisions<sup>TP</sup></b> shall be net of reinsurance and SPV recoverables.
R0200/C0060	Absolute value after shock — Net solvency capital requirement — Longevity risk	This is the net capital charge for longevity risk after the shock (after adjustment for the loss absorbing capacity of technical provisions). If R0020/C0010=1, this item represents net capital charge for longevity risk calculated using simplifications
R0200/C0070	Absolute values after shock — Liabilities (before the loss-absorbing capacity of technical provisions)— Longevity risk	This is the absolute value of the liabilities (before the loss absorbing capacity of technical provisions) sensitive to longevity risk charge, after the shock (permanent decrease in mortality rates).

		The amount of <b>Technical Provisions<del>TP</del></b> shall be net of reinsurance and SPV recoverables.
R0200/C0080	Absolute value after shock — Gross solvency capital requirement — Longevity risk	This is the gross capital charge for longevity risk (before the loss absorbing capacity of technical provisions). If R0020/C0010=1, this item represents gross capital charge for longevity risk calculated using simplifications.
R0300/C0020	Initial absolute values before shock — Assets — Disability — morbidity risk	This is the absolute value of the assets sensitive to disability — morbidity risk, before the shock. Recoverables from reinsurance and SPVs shall not be included in this cell.
R0300/C0030	Initial absolute values before shock — Liabilities — Disability— morbidity risk	This is the absolute value of liabilities sensitive to disability — morbidity risk, before the shock. The amount of <b>Technical Provisions<del>TP</del></b> shall be net of reinsurance and SPV recoverables.
R0300/C0040	Absolute values after shock — Assets — Disability — morbidity risk	This is the absolute value of the assets sensitive to disability — morbidity risk, after the shock (i.e. as prescribed by standard formula: an increase in disability and morbidity rates which are used in calculation of technical provisions to reflect the disability and morbidity experience in the next following 12 months, and for all months after the following 12 months and a decrease in the disability and morbidity rates recovery rates used in the calculation of technical provisions in respect of next 12 months and for all year thereafter. Recoverables from reinsurance and SPVs shall not be included in this cell.
R0300/C0050	Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — Disability — morbidity risk	This is the absolute value of liabilities (after the loss absorbing capacity of technical provisions) sensitive to disability — morbidity risk, after the shock (i.e. as prescribed by standard formula, see description provided in definition to cell R0300/C0040). The amount of <b>Technical Provisions<del>TP</del></b> shall be net of reinsurance and SPV recoverables.

R0300/C0060	Absolute value after shock — Net solvency capital requirement — Disability — morbidity risk	This is the net capital charge for disability — morbidity risk, after adjustment for the loss absorbing capacity of technical provisions.  If R0030/C0010=1, this item represents net capital charge for disability and morbidity risk calculated using simplifications.
R0300/C0070	Absolute values after shock — Liabilities (before the loss-absorbing capacity of technical provisions) — Disability — morbidity risk	This is the absolute value of the liabilities (before the loss absorbing capacity of technical provisions) sensitive to disability — morbidity risk, after the shock (i.e. as prescribed by standard formula, see description provided in definition to cell R0300/C0040).  The amount of <b>Technical Provisions<del>TP</del></b> shall be net of reinsurance and SPV recoverables.
R0300/C0080	Absolute value after shock — Gross solvency capital requirement — Disability — morbidity risk	This is the gross capital charge for disability — morbidity risk (before the loss absorbing capacity of technical provisions).  If R0030/C0010=1, this item represents gross capital charge for disability and morbidity risk calculated using simplifications.
R0400/C0060	Absolute value after shock — Net solvency capital requirement — Lapse risk	This is the overall net capital charge for lapse risk, after adjustment for the loss absorbing capacity of technical provisions.  If R0040/C0010=1 <u>and/or 2</u> , this item represents net capital charge for lapse risk calculated using simplifications.
R0400/C0080	Absolute value after shock — Gross solvency capital requirement — Lapse risk	This is the overall gross capital charge (before the loss-absorbing capacity of technical provisions) for lapse risk.  If R0040/C0010=1 <u>and/or 2</u> , this item represents gross capital charge for lapse risk calculated using simplifications.
R0410/C0020	Initial absolute values before shock — Assets — Lapse risk— risk of increase in lapse rates	This is the absolute value of the assets sensitive to the risk of an increase in lapse rates, before the shock.  Recoverables from reinsurance and SPVs shall not be included in this cell.
R0410/C0030	Initial absolute values before shock — Liabilities — Lapse risk	This is the absolute value of liabilities sensitive to the risk of an increase in lapse rates, before the shock.

	— risk of increase in lapse rates	The amount of <b>Technical Provisions<sup>TP</sup></b> shall be net of reinsurance and SPV recoverables.
R0410/C0040	Absolute values after shock — Assets — Lapse risk — risk of increase in lapse rates	This is the absolute value of the assets sensitive to the risk of an increase in lapse rates, after the shock (i.e. permanent increase in the lapse rates).  Recoverables from reinsurance and SPVs shall not be included in this cell.
R0410/C0050	Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — Lapse risk — risk of increase in lapse rates	This is the absolute value of liabilities (after the loss absorbing capacity of technical provisions) sensitive to the risk of an increase in lapse rates, after the shock (i.e. permanent increase in the lapse rates).  The amount of <b>Technical Provisions<sup>TP</sup></b> shall be net of reinsurance and SPV recoverables.
R0410/C0060	Absolute value after shock — Net solvency capital requirement — Lapse risk — risk of increase in lapse rates	This is the net capital charge for the risk of a permanent increase in lapse rates, after adjustment for the loss absorbing capacity of technical provisions.  If R0040/C0010=1 <b>and/or 2</b> , this item represents net capital charge for a permanent increase in lapse rates, calculated using simplified calculation for lapse rate.
R0410/C0070	Absolute values after shock — Liabilities (before the loss-absorbing capacity of technical provisions — Lapse risk — risk of increase in lapse rates)	This is the absolute value of the liabilities (before the loss absorbing capacity of technical provisions) sensitive to the risk of a permanent increase in lapse rates, after the shock (permanent increase in lapse rates).  The amount of <b>Technical Provisions<sup>TP</sup></b> shall be net of reinsurance and SPV recoverables.
R0410/C0080	Absolute value after shock — Gross solvency capital requirement — Lapse risk — risk of increase lapse rates	This is the gross capital charge (before the loss-absorbing capacity of technical provisions) for the risk of a permanent increase in lapse rates.  If R0040/C0010=1 <b>and/or 2</b> , this item represents gross capital charge for a permanent increase in lapse rates, calculated using simplified calculation for lapse rate.
R0420/C0020	Initial absolute values before shock — Assets — Lapse risk — risk of decrease in lapse rates	This is the absolute value of the assets sensitive to the risk of a permanent decrease in lapse rates, before the shock.

		Recoverables from reinsurance and SPVs shall not be included in this cell.
R0420/C0030	Initial absolute values before shock — Liabilities — Lapse risk — risk of decrease in lapse rates	This is the absolute value of liabilities sensitive to the risk of a permanent decrease in lapse rates, before the shock.  The amount of <b>Technical Provisions<sup>TP</sup></b> shall be net of reinsurance and SPV recoverables.
R0420/C0040	Absolute values after shock — Assets — Lapse risk — risk of decrease in lapse rates	This is the absolute value of the assets sensitive to the risk of a permanent decrease in lapse rates, after the shock (i.e. permanent decrease in the rates of lapse rates).  Recoverables from reinsurance and SPVs shall not be included in this cell.
R0420/C0050	Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — Lapse risk — risk of decrease in lapse rates	This is the absolute value of the liabilities (after the loss absorbing capacity of technical provisions) sensitive to the risk of a permanent decrease in lapse rates, after the shock (i.e. permanent decrease of the rates of lapse rates).  The amount of <b>Technical Provisions<sup>TP</sup></b> shall be net of reinsurance and SPV recoverables.
R0420/C0060	Absolute value after shock — Net solvency capital requirement — Lapse risk — risk of decrease in lapse rates	This is the net capital charge for the risk of a permanent decrease in lapse rates, after adjustment for the loss absorbing capacity of technical provisions.  If R0040/C0010=1 <b>and/or 2</b> , this item represents net capital charge for a permanent decrease in lapse rates, calculated using simplified calculation for lapse rate.
R0420/C0070	Absolute values after shock — Liabilities (before the loss-absorbing capacity of technical provisions)— Lapse risk — risk of decrease in lapse rates	This is the absolute value of the liabilities (before the loss absorbing capacity of technical provisions) sensitive to the risk of a permanent decrease in lapse rates, after the shock (permanent decrease in lapse rates).  The amount of <b>Technical Provisions<sup>TP</sup></b> shall be net of reinsurance and SPV recoverables.
R0420/C0080	Absolute value after shock — Gross solvency capital requirement — Lapse risk — risk of decrease in lapse rates	This is the gross capital charge for the risk of a decrease in lapse rates as used to compute the risk (before the loss absorbing capacity of technical provisions).  If R0040/C0010=1 <b>and/or 2</b> , this item represents gross capital charge for a permanent decrease in

		lapse rates, calculated using simplified calculation for lapse rate
R0430/C0020	Initial absolute values before shock — Assets — Lapse risk— mass lapse risk	This is the absolute value of the assets sensitive to mass lapse risk, before the shock. Recoverables from reinsurance and SPVs shall not be included in this cell.
R0430/C0030	Initial absolute values before shock — Liabilities — Lapse risk —mass lapse risk	This is the absolute value of liabilities sensitive to mass lapse risk, before the shock. The amount of <b>Technical ProvisionsTP</b> shall be net of reinsurance and SPV recoverables.
R0430/C0040	Absolute values after shock — Assets — Lapse risk — mass lapse risk	This is the absolute value of the assets sensitive to mass lapse risk charge, after the shock. Recoverables from reinsurance and SPVs shall not be included in this cell.
R0430/C0050	Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — Lapse risk — mass lapse risk	This is the absolute value of the liabilities (after the loss absorbing capacity of technical provisions) sensitive to mass lapse risk charge, after the shock. The amount of <b>Technical ProvisionsTP</b> shall be net of reinsurance and SPV recoverables.
R0430/C0060	Absolute value after shock — Net solvency capital requirement — Lapse risk — mass lapse risk	This is the net capital charge for mass lapse risk, after adjustment for the loss absorbing capacity of technical provisions.
R0430/C0070	Absolute values after shock — Liabilities (before the loss— absorbing capacity of technical provisions)— Lapse risk — mass lapse risk	This is the absolute value of the liabilities sensitive to mass lapse risk charge, after the shock (before the loss absorbing capacity of technical provisions). The amount of <b>Technical ProvisionsTP</b> shall be net of reinsurance and SPV recoverables.
R0430/C0080	Absolute value after shock — Gross solvency capital requirement — Lapse risk — mass lapse risk	This is the gross capital charge for mass lapse risk, after the shock (before the loss absorbing capacity of technical provisions).
R0500/C0020	Initial absolute values before shock — Assets — Life — expense risk	This is the absolute value of the assets sensitive to life — expense risk, before the shock.

		Recoverables from reinsurance and SPVs shall not be included in this cell.
R0500/C0030	Initial absolute values before shock — Liabilities — Life — expense risk	This is the absolute value of liabilities sensitive to life –expense risk, before the shock. The amount of <b>Technical Provisions<del>TP</del></b> shall be net of reinsurance and SPV recoverables.
R0500/C0040	Absolute values after shock — Assets — Life — expense risk	This is the absolute value of the assets sensitive to life expense risk, after the shock (i.e. shock as prescribed by standard formula: a 10 % increase the amount of expenses taken into account in the calculation of technical provisions and increase in 1 percentage point to the expense inflation rate (expressed as a percentage) used for the calculation of technical provision). Recoverables from reinsurance and SPVs shall not be included in this cell.
R0500/C0050	Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — Life — expense risk	This is the absolute value of liabilities (after the loss absorbing capacity of technical provisions) sensitive to expense risk, after the shock (i.e. a shock. as prescribed by standard formula, refer to description provided within definition to cell R0500/C0040). The amount of <b>Technical Provisions<del>TP</del></b> shall be net of reinsurance and SPV recoverables.
R0500/C0060	Absolute value after shock — Net solvency capital requirement — Life expense risk	This is the net capital charge for expense risk, including adjustment for the loss absorbing capacity of technical provisions. If R0050=1, this cell represents net capital charge for life expense risk calculated using simplified calculation.
R0500/C0070	Absolute values after shock — Liabilities (before the loss–absorbing capacity of technical provisions) — Life — expense risk	This is the absolute value of the liabilities (before the loss absorbing capacity of technical provisions) sensitive to expense risk, after the shock (i.e. shock as prescribed by standard formula, refer to description provided within definition to cell R0500/C0040). The amount of <b><del>TP</del> Technical Provisions</b> shall be net of reinsurance and SPV recoverables.
R0500/C0080	Absolute value after shock — Gross solvency capital	This is the gross capital charge for expense risk (before the loss absorbing capacity of technical provisions).

	requirement — Life – expense risk	If R0050/C0010=1, this cell represents gross capital charge for life expense risk calculated using simplified calculations.
R0600/C0020	Initial absolute values before shock — Assets — Revision risk	This is the absolute value of the assets sensitive to revision risk, before the shock. Recoverables from reinsurance and SPVs shall not be included in this cell.
R0600/C0030	Initial absolute values before shock — Liabilities — Revision risk	This is the absolute value of liabilities sensitive to revision risk, before the shock. The amount of <b>Technical Provisions<del>TP</del></b> shall be net of reinsurance and SPV recoverables.
R0600/C0040	Absolute values after shock — Assets — Revision risk	This is the absolute value of the assets sensitive to revision risk, after the shock (i.e. shock as prescribed by standard formula: a % increase in the amount of annuity benefits taken into account in the calculation of technical provisions. Recoverables from reinsurance and SPVs shall not be included in this cell.
R0600/C0050	Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — Revision risk	This is the absolute value of liabilities (after the loss absorbing capacity of technical provisions) sensitive to revision risk charge, after the shock (i.e. as prescribed by standard formula, refer to a definition in item R0600/C0040). The amount of <b>Technical Provisions<del>TP</del></b> shall be net of reinsurance and SPV recoverables.
R0600/C0060	Absolute value after shock — Net solvency capital requirement — Revision risk	This is the net capital charge for revision risk after adjustment for the loss absorbing capacity of technical provisions.
R0600/C0070	Absolute values after shock — Liabilities (before the loss-absorbing capacity of technical provisions) — Revision risk	This is the absolute value of the liabilities (excluding the loss-absorbing capacity of technical provisions) underlying revision risk charge, after the shock ((i.e. shock as prescribed by standard formula, refer to a definition provided in item R0600/C0040), as used to compute the risk. The amount of <b>Technical Provisions<del>TP</del></b> shall be net of reinsurance and SPV recoverables.

R0600/C0080	Absolute value after shock — Gross solvency capital requirement — Revision risk	This is the gross capital charge (before the loss-absorbing capacity of technical provisions) for revision risk.
R0700/C0020	Initial absolute values before shock — Assets — Life Catastrophe risk	This is the absolute value of the assets sensitive to life catastrophe risk, before the shock. Recoverables from reinsurance and SPVs shall not be included in this cell.
R0700/C0030	Initial absolute values before shock — Liabilities — Life Catastrophe risk	This is the absolute value of liabilities sensitive to life catastrophe risk, before the shock. The amount of <b>Technical Provisions<sub>TP</sub></b> shall be net of reinsurance and SPV recoverables.
R0700/C0040	Absolute values after shock — Assets — Life Catastrophe risk	This is the absolute value of the assets sensitive to life catastrophe risk, after the shock. Recoverables from reinsurance and SPVs shall not be included in this cell.
R0700/C0050	Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — Life catastrophe risk	This is the absolute value of liabilities (after the loss absorbing capacity of technical provisions) sensitive to life catastrophe risk charge, after the shock. The amount of <b>Technical Provisions<sub>TP</sub></b> shall be net of reinsurance and SPV recoverables.
R0700/C0060	Absolute value after shock — Net solvency capital requirement — life catastrophe risk	This is the net capital charge for life catastrophe risk after adjustment for the loss absorbing capacity of technical provisions. If R0060/C0010=1, this item represents net capital charge for life catastrophe risk calculated using simplified calculations.
R0700/C0070	Absolute values after shock — Liabilities (before the loss-absorbing capacity of technical provisions) — life catastrophe risk	This is the absolute value of the liabilities (before the loss absorbing capacity of technical provisions) sensitive to life catastrophe risk, after the shock. The amount of <b>Technical Provisions<sub>TP</sub></b> shall be net of reinsurance and SPV recoverables.
R0700/C0080	Absolute value after shock — Gross solvency capital	This is the gross capital charge for life catastrophe risk (before the loss absorbing capacity of technical provisions).

	requirement — life catastrophe risk	If R0060/C0010=1, this item represents gross capital charge for life catastrophe risk calculated using simplified calculations.
R0800/C0060	Diversification within life underwriting risk module — Net	This is the diversification effect within the life underwriting risk module as a result of the aggregation of the net capital requirements (after adjustment for the loss absorbing capacity of technical provisions) of the single risk sub-modules.  Diversification shall be reported as a negative value if they reduce the capital requirement.
R0800/C0080	Diversification within life underwriting risk module — Gross	This is the diversification effect within the life underwriting risk module as a result of the aggregation of the gross capital requirements (before the loss absorbing capacity of technical provisions) of the single risk sub-modules.  Diversification shall be reported as a negative value if they reduce the capital requirement.
R0900/C0060	Total net solvency capital requirement for life underwriting risk	This is the total net capital charge for life underwriting risk, after adjustment for the loss absorbing capacity of technical provisions.
R0900/C0080	Total gross solvency capital requirement for life underwriting risk	This is the total gross capital charge for life underwriting risk, before the loss absorbing capacity of technical provisions.
<i>Further details on revision risk</i>		
R1000/C0090	USP — Factors applied for the revision risk shock	Revision shock — undertaking specific parameter ('USP') as calculated by the undertaking and approved by the supervisory authority.  This item is not reported where no undertaking specific parameter is used.

#### ***S.26.04 — Solvency Capital Requirement — Health underwriting risk***

##### *General Comments:*

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

Template SR.26.04.01 has to be filled in for each ring-fenced fund (RFF), each matching adjustment portfolio (MAP) and for the remaining part. However, where ~~a~~an RFF/MAP includes a MAP/RFF embedded, the fund should be treated as different funds. This template

shall be reported for all sub-funds of a material RFF/MAP as identified in the second table of S.01.03.

All values shall be reported net of reinsurance and other risk mitigating techniques.

Amounts before and after shock shall be filled in with the amount of assets and liabilities sensitive to that shock. For the liabilities the assessment shall be done at the most granular level available between contract and homogeneous risk group. This means that if a contract/HRG is sensitive to a shock the amount of liabilities associated to that contract/HRG shall be reported as amount sensitive to that shock.

	ITEM	INSTRUCTIONS
Z0010	Article 112	Identifies whether the reported figures have been requested under Article 112(7), to provide an estimate of the SCR using standard formula. One of the options in the following closed list shall be used:  1 — Article 112(7) reporting 2 — Regular reporting
Z0020	Ring-fenced fund, matching adjustment portfolio or remaining part	Identifies whether the reported figures are with regard to a RFF, matching adjustment portfolio or to the remaining part. One of the options in the following closed list shall be used:  1 — RFF/MAP 2 — Remaining part
Z0030	Fund/Portfolio number	When item Z0020 = 1, identification number for a <del>ring fenced</del> <u>ring-fenced</u> fund or matching adjustment portfolio. This number is attributed by the undertaking and must be consistent over time and with the fund/portfolio number reported in other templates.
R0010/C0010	Simplifications used — health mortality risk	Identify whether an <del>undertakings</del> <u>undertaking</u> used simplifications for the calculation of health mortality risk. The following options shall be used:  1 — Simplifications used 2 — Simplifications not used  If R0010/C0010 = 1, only C0060 and C0080 shall be filled in for R0100.
R0020/C0010	Simplifications used — health longevity risk	Identify whether an undertaking used simplifications for the calculation of health

		<p>longevity risk. The following options shall be used:</p> <p>1 — Simplifications used</p> <p>2 — Simplifications not used</p> <p>If R0020/C0010 = 1, only C0060 and C0080 shall be filled in for R0200.</p>
R0030/C0010	Simplifications used: health disability– morbidity risk — Medical expense	<p>Identify whether an undertaking used simplifications for the calculation of health disability morbidity risk — Medical expense. The following options shall be used:</p> <p>1 — Simplifications used</p> <p>2 — Simplifications not used</p> <p>If R0030/C0010 = 1, only C0060/R0310 and C0080/R0310 shall be filled in. R0320 and R0330 shall not be filled in.</p>
R0040/C0010	Simplifications used: health disability– morbidity risk — Income protection	<p>Identify whether an undertaking used simplifications for the calculation of health disability morbidity risk — Income protection. The following options shall be used:</p> <p>1 — Simplifications used</p> <p>2 — Simplifications not used</p> <p>If R0040/C0010 = 1, only C0060 and C0080 shall be filled in for R0340.</p>
R0050/C0010	Simplifications used: SLT lapse risk	<p>Identify whether an undertaking used simplifications for the calculation of lapse risk. The following options shall be used:</p> <p>1 – Simplification for the purposes of Article 102</p> <p>2 – Simplification for the purposes of Article 102a</p> <p>9 – Simplifications not used</p> <p>Options 1 and 2 may be used simultaneously.</p> <p>If R0050/C0010 = 1, only C0060 and C0080 shall be filled in for R0400 to R0420.</p>
R0051/C0010	Simplifications – NSLT lapse risk	<p>Identify whether an undertaking used simplifications for the calculation of lapse risk. The following options shall be used:</p>

		<p>1 – Simplification for the purposes of Article 96a</p> <p>9 – Simplifications not used</p>
R0060/C0010	Simplifications used: health expense risk	<p>Identify whether an undertaking used simplifications for the calculation of health expense risk. The following options shall be used:</p> <p>1 — Simplifications used</p> <p>2 — Simplifications not used</p> <p>If R0060/C0010 = 1, only C0060 and C0080 shall be filled in for R0500.</p>
<i>SLT health underwriting risk</i>		
R0100/C0020	Initial absolute values before shock — Assets — Health mortality risk	<p>This is the absolute value of the assets sensitive to health mortality risk, before the shock.</p> <p>Recoverables from reinsurance and SPVs shall not be included in this cell.</p>
R0100/C0030	Initial absolute values before shock — Liabilities — Health mortality risk	<p>This is the absolute value of liabilities sensitive to health mortality risk, before the shock.</p> <p>The amount of <b>Technical Provisions<sup>TP</sup></b> shall be net of reinsurance and SPV recoverables.</p>
R0100/C0040	Absolute values after shock — Assets — Health mortality risk	<p>This is the absolute value of the assets sensitive to health mortality risk charge, after the shock (i.e. permanent increase in mortality rates).</p> <p>Recoverables from reinsurance and SPVs shall not be included in this cell.</p>
R0100/C0050	Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — Health mortality risk	<p>This is the absolute value of the liabilities (after the loss absorbing capacity of technical provisions) sensitive to health mortality risk charge, after the shock (i.e. permanent increase in mortality rates).</p> <p>The amount of <b>Technical Provisions<sup>TP</sup></b> shall be net of reinsurance and SPV recoverables.</p>
R0100/C0060	Absolute value after shock — Net solvency capital requirement — Health mortality risk	<p>This is the net capital charge for health mortality risk, after adjustment for the loss absorbing capacity of technical provisions.</p>

		If R0010/C0010=1, this item represents net capital charge for health mortality risk calculated using simplifications.
R0100/C0070	Absolute value after shock — Liabilities (before the loss absorbing capacity of technical provisions) — Health mortality risk	This is the absolute value of the liabilities (before the loss absorbing capacity of technical provisions) sensitive to health mortality risk charge, after the shock (permanent increase in mortality rates). The amount of <b>Technical Provisions<sup>TP</sup></b> shall be net of reinsurance and SPV recoverables.
R0100/C0080	Absolute value after shock — Gross solvency capital requirement — Health mortality risk	This is the gross capital charge (before the loss absorbing capacity of technical provisions) for health mortality risk. If R0010/C0010=1, this item represents gross capital charge for health mortality risk calculated using simplifications.
R0200/C0020	Initial absolute values before shock — Assets — Health longevity risk	This is the absolute value of the assets sensitive to health longevity risk, before the shock. Recoverables from reinsurance and SPVs shall not be included in this cell.
R0200/C0030	Initial absolute values before shock — Liabilities — Health longevity risk	This is the absolute value of liabilities sensitive to health longevity risk, before the shock. The amount of <b>Technical Provisions<sup>TP</sup></b> shall be net of reinsurance and SPV recoverables.
R0200/C0040	Absolute values after shock — Assets — Health longevity risk	This is the absolute value of the assets sensitive to health longevity risk after the shock (i.e. permanent decrease in mortality rates). Recoverables from reinsurance and SPVs shall not be included in this cell.
R0200/C0050	Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — Health longevity risk	This is the absolute value of the liabilities (after the loss absorbing capacity of technical provisions) sensitive to health longevity risk, after the shock (i.e. permanent decrease in mortality rates). The amount of <b>Technical Provisions<sup>TP</sup></b> shall be net of reinsurance and SPV recoverables.
R0200/C0060	Absolute value after shock — Net solvency capital requirement — Health longevity risk	This is the net capital charge for health longevity risk, after adjustment for the loss absorbing capacity of technical provisions.

		If R0020/C0010=1, this item represents net capital charge for health longevity risk calculated using simplifications.
R0200/C0070	Absolute value after shock — Liabilities (before the loss absorbing capacity of technical provisions) — Health longevity risk	This is the absolute value of the liabilities (before the loss absorbing capacity of technical provisions) sensitive to health longevity risk, after the shock (permanent decrease in mortality rates).  The amount of <b>Technical Provisions<sup>TP</sup></b> shall be net of reinsurance and SPV recoverables.
R0200/C0080	Absolute value after shock — Gross solvency capital requirement — Health longevity risk	This is the gross capital charge (before the loss absorbing capacity of technical provisions) for health longevity risk.  If R0020/C0010=1, this item represents gross capital charge for health longevity risk calculated using simplifications.
R0300/C0060	Absolute value after shock — Net solvency capital requirement — Health disability — morbidity risk	This is the net capital charge for health disability — morbidity risk, after adjustment for the loss absorbing capacity of technical provisions.
R0300/C0080	Absolute value after shock — Gross solvency capital requirement — Health disability — morbidity risk	This is the gross capital charge (before the loss absorbing capacity of technical provisions) for health disability — morbidity risk.
R0310/C0060	Absolute value after shock — Net solvency capital requirement — Health disability — morbidity risk — Medical expense	This is the net capital charge for health disability — morbidity risk — Medical expense, after adjustment for the loss absorbing capacity of technical provisions.  If R0030/C0010=1, this item represents net capital charge for health disability — morbidity risk — Medical expense calculated using simplifications.
R0310/C0080	Absolute value after shock — Gross solvency capital requirement — Health disability — morbidity risk — Medical expense	This is the gross capital charge (before the loss absorbing capacity of technical provisions) for health disability — morbidity risk — Medical expense.  If R0030/C0010=1, this item represents gross capital charge for health disability — morbidity

		risk — Medical expense calculated using simplifications.
R0320/C0020	Initial absolute values before shock — Assets — Health disability — morbidity risk — Medical expense — increase of medical payments	This is the absolute value of the assets sensitive to health disability — morbidity risk — Medical expense charge due to an increase of medical payments, before the shock.  Recoverables from reinsurance and SPVs shall not be included in this cell.  If R0030/C0010=1, this row shall not be filled in.
R0320/C0030	Initial absolute values before shock — Liabilities — Health disability — morbidity risk — Medical expense — increase of medical payments	This is the absolute value of liabilities sensitive to health disability — morbidity risk — Medical expense charge due to an increase of medical payments, before the shock.  The amount of <b>Technical Provisions<sup>TP</sup></b> shall be net of reinsurance and SPV recoverables.  If R0030/C0010=1, this row shall not be filled in.
R0320/C0040	Absolute values after shock — Assets — Health disability — morbidity risk — Medical expense — increase of medical payments	This is the absolute value of the assets sensitive to health disability — morbidity risk — Medical expense charge due to an increase of medical payments, after the shock (i.e. as prescribed by standard formula).  Recoverables from reinsurance and SPVs shall not be included in this cell.  If R0030/C0010=1, this row shall not be filled in.
R0320/C0050	Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — Health disability — morbidity risk — Medical expense — increase of medical payments	This is the absolute value of liabilities (after the loss absorbing capacity of technical provisions) sensitive to health disability — morbidity risk — Medical expense charge due to an increase of medical payments, after the shock (i.e. as prescribed by standard formula).  The amount of <b>Technical Provisions<sup>TP</sup></b> shall be net of reinsurance and SPV recoverables.  If R0030/C0010=1, this row shall not be filled in.
R0320/C0060	Absolute value after shock — Net solvency capital requirement —	This is the net capital charge for health disability — morbidity risk — Medical expense — increase of medical payments, after adjustment

	Health disability — morbidity risk — Medical expense — increase of medical payments	for the loss absorbing capacity of technical provisions. If R0030/C0010=1, this row shall not be filled in.
R0320/C0070	Absolute value after shock — Liabilities (before the loss absorbing capacity of technical provisions) — Health disability — morbidity risk — Medical expense — increase of medical payments	This is the absolute value of the liabilities (before the loss absorbing capacity of technical provisions) underlying health disability — morbidity risk — Medical expense charge expenses — increase of medical payments, after the shock (i.e. as prescribed by standard formula) as used to compute the risk.  The amount of <b>Technical Provisions<sup>TP</sup></b> shall be net of reinsurance and SPV recoverables.  If R0030/C0010=1, this row shall not be filled in.
R0320/C0080	Absolute value after shock — Gross solvency capital requirement — Health disability — morbidity risk — Medical expense — increase of medical payments	This is the gross capital charge (before the loss absorbing capacity of technical provisions) for health disability — morbidity risk — Medical expense — increase of medical payments.  If R0030/C0010=1, this row shall not be filled in.
R0330/C0020	Initial absolute values before shock — Assets — Health disability — morbidity risk — Medical expense — decrease of medical payments	This is the absolute value of the assets sensitive to health disability — morbidity risk — Medical expense charge due to <del>ana</del> decrease of medical payments, before the shock.  Recoverables from reinsurance and SPVs shall not be included in this cell.  If R0030/C0010=1, this row shall not be filled in.
R0330/C0030	Initial absolute values before shock — Liabilities — Health disability — morbidity risk — Medical expense — decrease of medical payments	This is the absolute value of liabilities sensitive to health disability — morbidity risk — Medical expense charge due to <del>ana</del> decrease of medical payments, before the shock.  The amount of <b>Technical Provisions<sup>TP</sup></b> shall be net of reinsurance and SPV recoverables.  If R0030/C0010=1, this row shall not be filled in.
R0330/C0040	Absolute values after shock — Assets —	This is the absolute value of the assets sensitive to health disability — morbidity risk — Medical

	Health disability — morbidity risk — Medical expense — decrease of medical payments	<p>expense charge due to <del>ana</del> decrease of medical payments, after the shock (i.e. as prescribed by standard formula).</p> <p>Recoverables from reinsurance and SPVs shall not be included in this cell.</p> <p>If R0030/C0010=1, this row shall not be filled in.</p>
R0330/C0050	Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — Health disability — morbidity risk — Medical expense — decrease of medical payments	<p>This is the absolute value of liabilities (after the loss absorbing capacity of technical provisions) sensitive to health disability — morbidity risk — Medical expense charge due to <del>ana</del> decrease of medical payments, after the shock (i.e. as prescribed by standard formula).</p> <p>The amount of <del>TP</del> <u>Technical Provisions</u> shall be net of reinsurance and SPV recoverables.</p> <p>If R0030/C0010=1, this row shall not be filled in.</p>
R0330/C0060	Absolute value after shock — Net solvency capital requirement – Health disability — morbidity risk — Medical expense — decrease of medical payments	<p>This is the net capital charge for health disability — morbidity risk — Medical expense — decrease of medical payments, after adjustment for the loss absorbing capacity of technical provisions.</p> <p>If R0030/C0010=1, this row shall not be filled in.</p>
R0330/C0070	Absolute value after shock — Liabilities (before the loss absorbing capacity of technical provisions) — Health disability — morbidity risk — Medical expense — decrease of medical payments	<p>This is the absolute value of the liabilities (before the loss absorbing capacity of technical provisions) underlying health disability — morbidity risk — Medical expense charge — decrease of medical payments, after the shock (i.e. as prescribed by standard formula) as used to compute the risk.</p> <p>The amount of <u>Technical Provisions</u><del>TP</del> shall be net of reinsurance and SPV recoverables.</p> <p>If R0030/C0010=1, this row shall not be filled in.</p>
R0330/C0080	Absolute value after shock — Gross solvency capital requirement — Health disability — morbidity risk — Medical	<p>This is the gross capital charge (before the loss absorbing capacity of technical provisions) for health disability — morbidity risk — Medical expense — decrease of medical payments.</p> <p>If R0030/C0010=1, this row shall not be filled in.</p>

	expense — increase of medical payments	
R0340/C0020	Initial absolute values before shock — Assets — Health disability — morbidity risk — Income protection	This is the absolute value of the assets sensitive to health disability — morbidity risk — Income protection, before the shock.  Recoverables from reinsurance and SPVs shall not be included in this cell.
R0340/C0030	Initial absolute values before shock — Liabilities — Health disability — morbidity risk — Income protection	This is the absolute value of liabilities sensitive to health disability — morbidity risk — Income protection charge, before the shock.  The amount of <b>Technical Provisions<sup>TP</sup></b> shall be net of reinsurance and SPV recoverables.
R0340/C0040	Absolute values after shock — Assets — Health disability — morbidity risk — Income protection	This is the absolute value of the assets sensitive to health disability — morbidity risk — Income protection charge, after the shock (i.e. as prescribed by standard formula).  Recoverables from reinsurance and SPVs shall not be included in this cell.
R0340/C0050	Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — Health disability — morbidity risk — Income protection	This is the absolute value of liabilities (after the loss absorbing capacity of technical provisions) sensitive to health disability — morbidity risk — Income protection, after the shock (i.e. as prescribed by standard formula).  The amount of <b>Technical Provisions<sup>TP</sup></b> shall be net of reinsurance and SPV recoverables.
R0340/C0060	Absolute value after shock — Net solvency capital requirement — Health disability — morbidity risk — Income protection	This is the net capital charge for health disability — morbidity risk — Income protection, after adjustment for the loss absorbing capacity of technical provisions.  If R0040/C0010=1, this item represents net capital charge for health disability — morbidity risk — Income protection calculated using simplifications.
R0340/C0070	Absolute value after shock — Liabilities (before the loss absorbing capacity of technical provisions) — Health disability —	This is the absolute value of the liabilities (before the loss absorbing capacity of technical provisions) underlying health disability — morbidity risk — Income protection charge, after the shock (i.e. as prescribed by standard formula) as used to compute the risk.

	morbidity risk — Income protection	The amount of <b>Technical Provisions<sup>TP</sup></b> shall be net of reinsurance and SPV recoverables.
R0340/C0080	Absolute value after shock — Gross solvency capital requirement — Health disability — morbidity risk — Income protection	This is the gross capital charge (before the loss absorbing capacity of technical provisions) for health disability — morbidity risk — Income protection.  If R0040/C0010=1, this item represents gross capital charge for health disability — morbidity risk — Income protection calculated using simplifications.
R0400/C0060	Absolute value after shock — Net solvency capital requirement — SLT Health lapse risk	This is the overall net capital charge for SLT health lapse risk referred to in Title I Chapter V Section 4 of Delegated Regulation (EU) 2015/35, after adjustment for the loss absorbing capacity of technical provisions
R0400/C0080	Absolute value after shock — Gross solvency capital requirement — SLT Health lapse risk	This is the overall gross capital charge (before the loss absorbing capacity for technical provisions) for SLT health lapse risk referred to in Title I Chapter V Section 4 of Delegated Regulation (EU) 2015/35.
R0410/C0020	Initial absolute values before shock — Assets — SLT health lapse risk – risk of increase in lapse	This is the absolute value of the assets sensitive to the risk of an increase in lapse rates, before the shock.  Recoverables from reinsurance and SPVs shall not be included in this cell.
R0410/C0030	Initial absolute values before shock — Liabilities — SLT health lapse risk — risk of increase in lapse	This is the absolute value of liabilities sensitive to the risk of an increase in lapse rates, before the shock.  The amount of <b>Technical Provisions<sup>TP</sup></b> shall be net of reinsurance and SPV recoverables.
R0410/C0040	Absolute values after shock — Assets — SLT health lapse risk – risk of increase in lapse	This is the absolute value of the assets sensitive to the risk of an increase in lapse rates after the shock (i.e. permanent increase in the rates of lapse).  Recoverables from reinsurance and SPVs shall not be included in this cell.
R0410/C0050	Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions)	This is the absolute value of the liabilities (after the loss absorbing capacity of technical provisions) sensitive to the risk of an increase in

	— SLT health lapse risk –risk of increase in lapse	lapse rates, after the shock (i.e. permanent increase of the rates of lapse).  The amount of <b>Technical Provisions<sub>TP</sub></b> shall be net of reinsurance and SPV recoverables.
R0410/C0060	Absolute value after shock — Net solvency capital requirement — SLT health lapse risk – risk of increase in lapse	This is the net capital charge for the risk of a permanent increase in lapse rates, after adjustment for the loss absorbing capacity of technical provisions.  If R0050/C0010=1, this item represents net capital charge for a permanent increase in SLT health lapse rates referred to in Title I Chapter V Section 4 of Delegated Regulation (EU) 2015/35, calculated using simplified calculation for SLT health lapse rate.
R0410/C0070	Absolute value after shock — Liabilities (before the loss absorbing capacity of technical provisions) — SLT health lapse risk — risk of increase in lapse	This is the absolute value of the liabilities (before the loss absorbing capacity of technical provisions) underlying the risk of a permanent increase in lapse rates, after the shock (permanent increase in lapse rates) as used to compute the risk.  The amount of <b>Technical Provisions<sub>TP</sub></b> shall be net of reinsurance and SPV recoverables.
R0410/C0080	Absolute value after shock — Gross solvency capital requirement — SLT health lapse risk –risk of increase in lapse	This is the gross capital charge (excluding the loss absorbing capacity for technical provisions) for the risk of a permanent increase in lapse rates.  If R0050/C0010=1, this item represents gross capital charge for a permanent increase in lapse rates, calculated using simplified calculation for SLT health lapse rate referred to in Title I Chapter V Section 4 of Delegated Regulation (EU) 2015/35.
R0420/C0020	Initial absolute values before shock — Assets — SLT health lapse risk– risk of decrease in lapse	This is the absolute value of the assets sensitive to the risk of a permanent decrease in lapse rates, before the shock.  Recoverables from reinsurance and SPVs shall not be included in this cell.
R0420/C0030	Initial absolute values before shock — Liabilities — SLT health lapse risk — risk of decrease in lapse	This is the absolute value of liabilities sensitive to the risk of a permanent decrease in lapse rates, before the shock.

		The amount of <b>Technical Provisions<sup>TP</sup></b> shall be net of reinsurance and SPV recoverables.
R0420/C0040	Absolute values after shock — Assets — SLT health lapse risk – risk of decrease in lapse	This is the absolute value of the assets sensitive to the risk of a permanent decrease in lapse rates, after the shock (i.e. permanent decrease in the rates of lapse).  Recoverables from reinsurance and SPVs shall not be included in this cell.
R0420/C0050	Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — SLT health lapse risk –risk of decrease in lapse	This is the absolute value of the liabilities (after the loss absorbing capacity of technical provisions) sensitive to the risk of a permanent decrease in lapse rates, after the shock (i.e. permanent decrease of the rates of lapse).  The amount of <b>Technical Provisions<sup>TP</sup></b> shall be net of reinsurance and SPV recoverables.
R0420/C0060	Absolute value after shock — Net solvency capital requirement– SLT health lapse risk – risk of decrease in lapse	This is the net capital charge for the risk of a permanent decrease in lapse rates, after adjustment for the loss absorbing capacity of technical provisions.  If R0050/C0010=1, this item represents net capital charge for a permanent decrease in SLT health rates referred to in Title I Chapter V Section 4 of Delegated Regulation (EU) 2015/35, calculated using simplified calculation for SLT health lapse rate.
R0420/C0070	Absolute value after shock — Liabilities (before the loss absorbing capacity of technical provisions) — SLT health lapse risk –risk of decrease in lapse	This is the absolute value of the liabilities (before the loss absorbing capacity of technical provisions) sensitive to the risk of a permanent decrease in lapse rates, after the shock (permanent decrease in lapse rates).  The amount of <b>Technical Provisions<sup>TP</sup></b> shall be net of reinsurance and SPV recoverables.
R0420/C0080	Absolute value after shock — Gross solvency capital requirement — SLT health lapse risk — risk of decrease in lapse	This is the gross capital charge (before the loss absorbing capacity for technical provisions) for the risk of a permanent decrease in lapse rates.  If R0050/C0010=1, this item represents gross capital charge for a permanent decrease in SLT health rates referred to in Title I Chapter V Section 4 of Delegated Regulation (EU) 2015/35, calculated using simplified calculation for SLT health lapse rate.

R0430/C0020	Initial absolute values before shock — Assets — SLT health lapse risk — mass lapse risk	This is the absolute value of the assets sensitive to mass lapse risk, before the shock. Recoverables from reinsurance and SPVs shall not be included in this cell.
R0430/C0030	Initial absolute values before shock — Liabilities — SLT health lapse risk — mass lapse risk	This is the absolute value of liabilities sensitive to mass lapse risk, before the shock. The amount of <b>Technical Provisions<sup>TP</sup></b> shall be net of reinsurance and SPV recoverables.
R0430/C0040	Absolute values after shock — Assets — SLT health lapse risk — mass lapse risk	This is the absolute value of the assets sensitive to mass lapse risk, after the shock. Recoverables from reinsurance and SPVs shall not be included in this cell.
R0430/C0050	Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — SLT health lapse risk — mass lapse risk	This is the absolute value of liabilities (after the loss absorbing capacity of technical provisions) sensitive to mass lapse risk, after the shock. The amount of <b>Technical Provisions<sup>TP</sup></b> shall be net of reinsurance and SPV recoverables.
R0430/C0060	Absolute value after shock — Net solvency capital requirement — SLT health lapse risk — mass lapse risk	This is the net capital charge for SLT health lapse risk — mass lapse risk, after adjustment for the loss absorbing capacity of technical provisions.
R0430/C0070	Absolute value after shock — Liabilities (before the loss absorbing capacity of technical provisions) — Health lapse risk — mass lapse risk	This is the absolute value of the liabilities (before the loss absorbing capacity of technical provisions) sensitive to mass lapse risk, after the shock. The amount of <b>Technical Provisions<sup>TP</sup></b> shall be net of reinsurance and SPV recoverables.
R0430/C0080	Absolute value after shock — Gross solvency capital requirement — SLT health lapse risk — mass lapse risk	This is the gross capital charge (excluding the loss absorbing capacity for technical provisions) for SLT health lapse risk — mass lapse risk referred to in Title I Chapter V Section 4 of Delegated Regulation (EU) 2015/35.
R0500/C0020	Initial absolute values before shock — Assets — Health expense risk	This is the absolute value of the assets sensitive to expense risk, before the shock.

		Recoverables from reinsurance and SPVs shall not be included in this cell.
R0500/C0030	Initial absolute values before shock — Liabilities — Health expense risk	This is the absolute value of liabilities sensitive to expense risk, before the shock. The amount of <b>Technical Provisions<sup>TP</sup></b> shall be net of reinsurance and SPV recoverables.
R0500/C0040	Absolute values after shock — Assets — Health expense risk	This is the absolute value of the assets sensitive to health expense risk, after the shock. Recoverables from reinsurance and SPVs shall not be included in this cell.
R0500/C0050	Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — Health expense risk	This is the absolute value of liabilities (after the loss absorbing capacity of technical provisions) sensitive to health expense risk, after the shock. The amount of <b>Technical Provisions<sup>TP</sup></b> shall be net of reinsurance and SPV recoverables.
R0500/C0060	Absolute value after shock — Net solvency capital requirement — Health expense risk	This is the net capital charge for health expense risk, after adjustment for the loss absorbing capacity of technical provisions. If R0060/C0010=1, this item represents net capital charge for health expense risk calculated using simplified calculations.
R0500/C0070	Absolute value after shock — Liabilities (before the loss absorbing capacity of technical provisions) — Health expense risk	This is the absolute value of the liabilities (before the loss absorbing capacity of technical provisions) sensitive to expense risk charge, after the shock. The amount of <b>Technical Provisions<sup>TP</sup></b> shall be net of reinsurance and SPV recoverables.
R0500/C0080	Absolute value after shock — Gross solvency capital requirement — Health expense risk	This is the gross capital charge (excluding the loss absorbing capacity of technical provisions) for health expense risk. If R0060/C0010=1, this item represents gross capital charge for health expense risk calculated using simplified calculations.
R0600/C0020	Initial absolute values before shock — Assets — Health revision risk	This is the absolute value of the assets sensitive to health revision risk, before the shock. Recoverables from reinsurance and SPVs shall not be included in this cell.

R0600/C0030	Initial absolute values before shock — Liabilities –Health revision risk	This is the absolute value of liabilities sensitive to health revision risk charge, before the shock. The amount of <b>Technical Provisions<sup>TP</sup></b> shall be net of reinsurance and SPV recoverables.
R0600/C0040	Absolute values after shock — Assets — Health revision risk	This is the absolute value of the assets sensitive to health revision risk, after the shock. Recoverables from reinsurance and SPVs shall not be included in this cell.
R0600/C0050	Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — Health revision risk	This is the absolute value of liabilities (after the loss absorbing capacity of technical provisions) sensitive to health revision risk, after the shock. The amount of <b>Technical Provisions<sup>TP</sup></b> shall be net of reinsurance and SPV recoverables.
R0600/C0060	Absolute value after shock — Net solvency capital requirement — Health revision risk	This is the net capital charge for health revision risk, after adjustment for the loss absorbing capacity of technical provisions.
R0600/C0070	Absolute value after shock — Liabilities (before the loss absorbing capacity of technical provisions) — Health revision risk	This is the absolute value of the liabilities (before the loss absorbing capacity of technical provisions) sensitive to health revision risk charge, after the shock (i.e. as prescribed by standard formula, a % increase in the annual amount payable for annuities exposed to revision risk). The amount of <b>Technical Provisions<sup>TP</sup></b> shall be net of reinsurance and SPV recoverables.
R0600/C0080	Absolute value after shock — Gross solvency capital requirement — Health revision risk	This is the gross capital charge (before the loss absorbing capacity of technical provisions) for health revision risk.
R0700/C0060	Diversification within SLT health underwriting risk module — Net	This is the diversification effect within the SLT health underwriting risk module referred to in Title I Chapter V Section 4 of Delegated Regulation (EU) 2015/35, as a result of the aggregation of the net capital requirements (after adjustment for the loss absorbing capacity of technical provisions) of the single risk sub-modules.

		Diversification shall be reported as a negative value if they reduce the capital requirement.
R0700/C0080	Diversification within SLT health underwriting risk module — Gross	This is the diversification effect within the SLT health underwriting risk module referred to in Title I Chapter V Section 4 of Delegated Regulation (EU) 2015/35, as a result of the aggregation of the gross capital requirements (before the loss absorbing capacity of technical provisions) of the single risk sub-modules.  Diversification shall be reported as a negative value if they reduce the capital requirement.
R0800/C0060	Net solvency capital requirement — SLT health underwriting risk	This is the total net capital charge for SLT health underwriting risk referred to in Title I Chapter V Section 4 of Delegated Regulation (EU) 2015/35, after adjustment of the loss absorbing capacity of technical provisions.
R0800/C0080	Gross solvency capital — SLT health underwriting risk	This is the total gross capital charge for SLT health underwriting risk referred to in Title I Chapter V Section 4 of Delegated Regulation (EU) 2015/35, before adjustment of the loss absorbing capacity of technical provisions.
<i>Further details on revision risk</i>		
R0900/C0090	Revision shock USP	Revision shock — undertaking specific parameter as calculated by the undertaking and approved by the supervisory authority.  This item is not reported where no undertaking specific parameter is used.
<i>NSLT Health premium and reserve risk</i>		
R1000– R1030/C0100	Standard deviation for premium risk — USP	This is the undertaking specific standard deviation for premium risk for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, and its proportional reinsurance as calculated by the undertaking and approved or prescribed by the supervisory authority.  This item is not reported where no undertaking specific parameter is used.
R1000– R1030/C0110	USP Standard Deviation gross/net	Identify if the USP standard Deviation was applied gross or net. One of the options in the following closed list shall be used:

		<p>1 — USP gross</p> <p>2 — USP net</p>
R1000– R1030/C0120	Standard deviation for premium risk — USP — Adjustment factor for non — proportional reinsurance	<p>This is the undertaking specific adjustment factor for non–proportional reinsurance of each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, which allows undertakings to take into account the risk–mitigating effect of particular per risk excess of loss (‘XL’) reinsurance — as calculated by the undertaking and approved or prescribed by the supervisory authority.</p> <p>Where no undertaking specific parameter is used, this cell shall be left blank.</p>
R1000– R1030/C0130	Standard deviation for reserve risk — USP	<p>This is the undertaking specific standard deviation for reserve risk for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, and its proportional reinsurance as calculated by the undertaking and approved or prescribed by the supervisory authority.</p> <p>This item is not reported where no undertaking specific parameter is used.</p>
R1000– R1030/C0140	Volume measure for premium and reserve risk — volume measure for premium risk: $V_{prem}$	The volume measure for premium risk for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, and its proportional reinsurance.
R1000– R1030/C0150	Volume measure for premium and reserve risk –Volume measure reserve risk: $V_{res}$	The volume measure for reserve risk for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, and its proportional reinsurance.
R1000– R1030/C0160	Volume measure for premium and reserve risk — Geographical Diversification	<p>This represents the geographical diversification to be used for the volume measure for premium and reserve risk for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, and its proportional reinsurance.</p> <p>If the factor for geographical diversification is not calculated, then this item is set to the default value of 1.</p>

R1000– R1030/C0170	Volume measure for premium and reserve risk — V	The volume measure for NSLT health premium and reserve risk referred to in Title I Chapter V Sections 4 and 12 of Delegated Regulation (EU) 2015/35, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, and its proportional reinsurance.
R1040/C0170	Total Volume measure for premium and reserve risk	The total volume measure for premium and reserve risk, equal to the sum of the volume measures for premium and reserve risk for all lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35.
R1050/C0100	Combined standard deviation	This is the combined standard deviation for premium and reserve risk for all segments.
R1100/C0180	Solvency capital requirement — NSLT health premium and reserve risk	This is the total capital charge for the NSLT health premium and reserve risk sub module referred to in Title I Chapter V Sections 4 and 12 of Delegated Regulation (EU) 2015/35.
R1200/C0190	Initial absolute values before shock — Assets — Lapse risk	This is the absolute value of the assets sensitive to the NSLT health lapse risk referred to in Title I Chapter V Section 4 of Delegated Regulation (EU) 2015/35, before the shock.  Recoverables from reinsurance and SPVs shall not be included in this cell.
R1200/C0200	Initial absolute values before shock — Liabilities — Lapse risk	This is the absolute value of liabilities sensitive to the NSLT health lapse risk referred to in Title I Chapter V Section 4 of Delegated Regulation (EU) 2015/35, before the shock.  The amount of TP shall be net of reinsurance and SPV recoverables.
R1200/C0210	Absolute values after shock — Assets — Lapse risk	This is the absolute value of the assets sensitive to the NSLT health lapse risk referred to in Title I Chapter V Section 4 of Delegated Regulation (EU) 2015/35, after the shock.  Recoverables from reinsurance and SPVs shall not be included in this cell.
R1200/C0220	Absolute values after shock Liabilities — Lapse risk	This is the absolute value of the liabilities sensitive to lapse risk, after the shock.  The amount of <b>Technical Provisions</b> TP shall be net of reinsurance and SPV recoverables.

R1200/C0230	Absolute value after shock– Solvency capital requirement — Lapse risk	This is the capital charge for NSLT health lapse risk referred to in Title I Chapter V Section 4 of Delegated Regulation (EU) 2015/35.
R1300/C0240	Diversification within NSLT health underwriting risk — gross	This is the diversification effect within the NSLT health underwriting risk sub–module referred to in Title I Chapter V Section 4 of Delegated Regulation (EU) 2015/35, as a result of the aggregation of the capital requirements for NSLT health premium and reserve risk and NSLT health lapse risk.  Diversification shall be reported as a negative value if they reduce the capital requirement.
R1400/C0240	Total solvency capital requirement for NSLT health underwriting	This is the total capital charge for the NSLT health underwriting risk sub module referred to in Title I Chapter V Section 4 of Delegated Regulation (EU) 2015/35.
<i>Health catastrophe risk</i>		
R1500/C0250	Net solvency capital requirement for health catastrophe risks — Mass accident risk sub module	The net solvency capital requirement for the mass risk sub–module calculated after loss absorbing capacity of technical provisions
R1500/C0260	Gross solvency capital requirement for health catastrophe risks — Mass accident risk sub module	The gross solvency capital requirement for the mass risk sub–module, calculated before loss absorbing capacity of technical provisions.
R1510/C0250	Net solvency capital requirement for health catastrophe risks — Accident concentration risk	The net solvency capital requirement for the accident concentration risk sub–module, calculated after loss absorbing capacity of technical provisions.
R1510/C0260	Gross solvency capital requirement for health catastrophe risks– Accident concentration risk	The gross solvency capital requirement for the accident concentration risk sub–module calculated before loss absorbing capacity of technical provisions.

R1520/C0250	Net solvency capital requirement for health catastrophe risks — Pandemic risk	The net solvency capital requirement for the pandemic risk sub-module, calculated after loss absorbing capacity of technical provisions.
R1520/C0260	Gross solvency capital requirement for health catastrophe risks — Pandemic risk	The gross solvency capital requirement for the pandemic risk sub-module is calculated before loss absorbing capacity of technical provisions.
R1530/C0250	Diversification within health catastrophe risk — Net	This is the diversification effect within the health catastrophe risk sub-module as a result of the aggregation of the capital requirements for the risks of a mass accident, accident concentration and pandemic risk, calculated after loss absorbing capacity of technical provisions.
R1530/C0260	Diversification within health catastrophe risk — Gross	This is the diversification effect within the health catastrophe risk sub-module as a result of the aggregation of the capital requirements for the risks of a mass accident, accident concentration and pandemic risk, calculated after loss absorbing capacity of technical provisions.
R1540/C0250	Total net solvency capital requirement for health catastrophe risk	This is the total net capital charge (after loss absorbing capacity of technical provisions) for the health catastrophe risk sub-module.
R1540/C0260	Total gross solvency capital requirement for health catastrophe risk	This is the total gross capital charge for the health catastrophe risk sub — module (before loss absorbing capacity of technical provisions).
<i>Total health underwriting risk</i>		
R1600/C0270	Diversification within health underwriting risk module — Net	This is the diversification effect within the health underwriting risk sub-module as a result of the aggregation of the capital requirements SLT health underwriting risk sub-module, NSLT health underwriting risk sub-module and health catastrophe risk sub-module, referred to in Title I Chapter V Section 4 of Delegated Regulation (EU) 2015/35, calculated after loss absorbing capacity of technical provision.
R1600/C0280	Diversification within health underwriting risk module — Gross	This is the diversification effect within the health underwriting risk sub-module as a result of the aggregation of the capital requirements

		SLT health underwriting risk sub-module, NSLT health underwriting risk sub-module and health catastrophe risk sub-module, referred to in Title I Chapter V Section 4 of Delegated Regulation (EU) 2015/35, calculated before loss absorbing capacity of technical provisions.
R1700/C0270	Total net solvency capital requirement for health underwriting risk	This is the total net solvency capital requirement for the health underwriting risk module.
R1700/C0280	Total gross solvency capital requirement for health underwriting risk	This is the total gross solvency capital requirement for the health underwriting risk module.

### ***S.26.05 — Solvency Capital Requirement — Non-Life underwriting risk***

#### *General comments:*

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

Template SR.26.05.01 has to be filled in for each ring-fenced fund (RFF), each matching adjustment portfolio (MAP) and for the remaining part. However, where an RFF/MAP includes a MAP/RFF embedded, the fund should be treated as different funds. This template shall be reported for all sub-funds of a material RFF/MAP as identified in the second table of S.01.03.

All values shall be reported net of reinsurance and other risk mitigating techniques.

Amounts before and after shock shall be filled in with the amount of assets and liabilities sensitive to that shock. For the liabilities the assessment shall be done at the most granular level available between contract and homogeneous risk group. This means that if a contract/HRG is sensitive to a shock the amount of liabilities associated to that contract/HRG shall be reported as amount sensitive to that shock.

	ITEM	INSTRUCTIONS
Z0010	Article 112	Identifies whether the reported figures have been requested under Article 112(7), to provide an estimate of the SCR using standard formula. One of the options in the following closed list shall be used:  1 — Article 112(7) reporting 2 — Regular reporting
Z0020	Ring-fenced fund, matching adjustment	Identifies whether the reported figures are with regard to a RFF, matching adjustment

	portfolio or remaining part	portfolio or to the remaining part. One of the options in the following closed list shall be used: 1 — RFF/MAP 2 — Remaining part
Z0030	Fund/Portfolio number	When item Z0020 = 1, identification number for a <del>ring-fenced</del> <u>ring-fenced</u> fund or matching adjustment portfolio. This number is attributed by the undertaking and must be consistent over time and with the fund/portfolio number reported in other templates.
R0010/C0010	Captives simplifications — non life premium and reserve risk	Identify whether a captive undertaking used simplifications for the calculation of non-life premium and reserve risk. One of the options in the following closed list shall be used: 1 — Simplifications used 2 — Simplifications not used If R0010/C0010 = 1, only C0060, C0070 and C0090 shall be filled in for R0100 — R0230.
R0011/C0010	Simplifications used – non-life lapse risk	Identify whether an undertaking used simplifications for the calculation of non-life underwriting risk. The following options shall be used: 1 – Simplification for the purposes of Article 90a 9 – Simplification not used
<i>Non-life premium and Reserve Risk</i>		
R0100–R0210/C0020	Standard deviation for premium risk — USP Standard Deviation	This is the undertaking specific standard deviation for premium risk for each segment as calculated by the undertaking and approved or prescribed by the supervisory authority. This item is not reported where no undertaking specific parameter is used.
R0100–R0210/C0030	USP Standard Deviation gross/net	Identify if the USP standard Deviation was applied gross or net. One of the options in the following closed list shall be used:

		<p>1 — USP gross</p> <p>2 — USP net</p>
R0100–R0210/C0040	Standard deviation for premium risk — USP — Adjustment factor for non — proportional reinsurance	<p>This is the undertaking specific adjustment factor for non — proportional reinsurance of each segment allows undertakings to take into account the risk — mitigating effect of particular per risk excess of loss reinsurance — as calculated by the undertaking and approved or prescribed by the supervisory authority.</p> <p>This item is not reported where no undertaking specific parameter is used.</p>
R0100–R0210/C0050	Standard deviation for reserve risk — USP	<p>This is the undertaking specific standard deviation for reserve risk each segment as calculated by the undertaking and approved or prescribed by the supervisory authority.</p> <p>This item is not reported where no undertaking specific parameter is used.</p>
R0100–R0210/C0060	Volume measure for premium and reserve risk — volume measure for premium risk: $V_{\text{prem}}$	The volume measure for premium risk for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35.
R0100–R0210/C0070	Volume measure for premium and reserve risk — Volume measure reserve risk: $V_{\text{res}}$	The volume measure for reserve risk for each segment, equal to the best estimate for the provisions for claims outstanding for the segment, after deduction of the amount recoverable from reinsurance contracts and special purpose vehicles.
R0100–R0210/C0080	Volume measure for premium and reserve risk — Geographical Diversification —	<p>Geographical diversification used for the volume measure for each segment.</p> <p>If the factor for geographical diversification is not calculated, then this item is set to the default value of 1.</p>
R0100–R0210/C0090	Volume measure for premium and reserve risk — $V$	<p>The volume measure for non — life premium and reserve risk for each segment</p> <p>If <math>R0010/C0010 = 1</math>, this item shall represent the capital requirement for non —</p>

		life premium and reserve risk of particular segment calculated using simplifications.
R0220/C0090	Total Volume measure for premium and reserve risk	The total volume measure for premium and reserve risk, equal to the sum of the volume measures for premium and reserve risk for all segments.
R0230/C0020	Combined standard deviation	This is the combined standard deviation for premium and reserve risk for all segments.
R0300/C0100	Total capital requirement for non — life premium and reserve risk	This is the total capital charge for the non–life premium and reserve risk sub module.
<i>Non–life lapse risk</i>		
R0400/C0110	Initial absolute values before shock — Assets — Non–life underwriting risk — Lapse risk	This is the absolute value of the assets sensitive to the non–life lapse risk, before the shock. Recoverables from reinsurance and SPVs shall not be included in this cell.
R0400/C0120	Initial absolute values before shock — Liabilities — Non–life underwriting risk — Lapse risk	This is the absolute value of liabilities sensitive to the non–life lapse risk, before the shock. The amount of <b>Technical Provisions<sup>TP</sup></b> shall be net of reinsurance and SPV recoverables.
R0400/C0130	Absolute values after shock — Assets — Non–life underwriting risk — Lapse risk	This is the absolute value of the assets sensitive to non–life lapse risk, after the shock. Recoverables from reinsurance and SPVs shall not be included in this cell.
R0400/C0140	Absolute values after shock — Liabilities — Non–life underwriting risk — Lapse risk	This is the absolute value of the liabilities sensitive to non–life lapse risk, after the shock. The amount of <b>Technical Provisions<sup>TP</sup></b> shall be net of reinsurance and SPV recoverables.
R0400/C0150	Solvency capital requirement — Non–life underwriting risk — Lapse risk	This is the capital charge for non–life underwriting lapse risk.

<i>Non-life catastrophe risk</i>		
R0500/C0160	Capital requirement for non-life catastrophe risk	This is the total non-life catastrophe risk capital requirement.
<i>Total non-life underwriting risk</i>		
R0600/C0160	Diversification within non-life underwriting risk module	This is the diversification effect within the non-life underwriting risk sub-module as a result of the aggregation of the capital requirements premium and reserve risk, catastrophe risk and lapse risk.  Diversification shall be reported as a negative value if they reduce the capital requirement.
R0700/C0160	Total capital requirement for non-life underwriting risk	This is the solvency capital requirement for non-life underwriting risk sub module.

### ***S.26.06 — Solvency Capital Requirements — Operational risk***

#### *General comments:*

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

Template SR.26.06.01 has to be filled in for each ring-fenced fund (RFF), each matching adjustment portfolio (MAP) and for the remaining part. However, where an RFF/MAP includes a MAP/RFF embedded, the fund should be treated as different funds. This template shall be reported for all sub-funds of a material RFF/MAP as identified in the second table of S.01.03.

	ITEM	INSTRUCTIONS
Z0010	Article 112	Identifies whether the reported figures have been requested under Article 112(7), to provide an estimate of the SCR using standard formula. One of the options in the following closed list shall be used:  1 — Article 112(7) reporting 2 — Regular reporting
Z0020	Ring-fenced fund, matching adjustment portfolio or remaining part	Identifies whether the reported figures are with regard to a RFF, matching adjustment portfolio or to the remaining part. One of the options in the following closed list shall be used:

		1 — RFF/MAP 2 — Remaining part
Z0030	Fund/Portfolio number	When item Z0020 = 1, identification number for a <del>ring-fenced</del> fund or matching adjustment portfolio. This number is attributed by the undertaking and must be consistent over time and with the fund/portfolio number reported in other templates.
R0100/C0020	Life gross technical provisions (excluding risk margin)	This is technical provisions for life insurance obligations, excluding unit-linked. For these purposes, technical provisions shall not include the risk margin, and shall be without deduction of recoverables from reinsurance contracts and special purpose vehicles.
R0110/C0020	Life gross technical provisions unit-linked (excluding risk margin)	This is technical provisions for life insurance obligations where the investment risk is borne by the policyholders. For these purposes, technical provisions shall not include the risk margin, and shall be without deduction of recoverables from reinsurance contracts and special purpose vehicles.
R0120/C0020	Non-life gross technical provisions (excluding risk margin)	This is technical provisions for non-life insurance obligations. For these purposes, technical provisions shall not include the risk margin, and shall be without deduction of recoverables from reinsurance contracts and special purpose vehicles.
R0130/C0020	Capital requirement for operational risk based on technical provisions	This is the capital requirement for operational risk based on technical provisions.
R0200/C0020	Earned life gross premiums (previous 12 months)	Premium earned during the previous 12 months for life insurance obligations, excluding unit-linked without deducting premium ceded to reinsurance.
R0210/C0020	Earned life gross premiums unit-linked (previous 12 months)	Premium earned during the previous 12 months for life insurance obligations where the investment risk is borne by the policyholders without deducting premium ceded to reinsurance.
R0220/C0020	Earned non-life gross premiums (previous 12 months)	Premium earned during the previous 12 months for non-life insurance obligations, without deducting premiums ceded to reinsurance.

R0230/C0020	Earned life gross premiums (12 months prior to the previous 12 months)	Premium earned during the 12 months prior to the previous 12 months for life insurance obligations, excluding unit-linked without deducting premium ceded to reinsurance.
R0240/C0020	Earned life gross premiums unit-linked (12 months prior to the previous 12 months)	Premium earned during the 12 months prior to the previous 12 months for life insurance obligations where the investment risk is borne by the policy holders without deducting premium ceded to reinsurance.
R0250/C0020	Earned non-life gross premiums (12 months prior to the previous 12 months)	Premium earned during the 12 months prior to the previous 12 months for non-life insurance obligations, without deducting premiums ceded to reinsurance.
R0260/C0020	Capital requirement for operational risk based on earned premiums	This is the capital requirement for operational risks based on earned premiums.
R0300/C0020	Capital requirement for operational risk before capping	This is the capital requirement for operational risk before capping adjustment.
R0310/C0020	Cap based on Basic Solvency Capital Requirement	This is the result of the cap percentage applied to the Basic SCR.
R0320/C0020	Capital requirement for operational risk after capping	This is the capital requirement for operational risk after capping adjustment.
R0330/C0020	Expenses incurred in respect of unit linked business (previous 12 months)	This is the amount of expenses incurred in the previous 12 months in respect of life insurance where the investment risk is borne by the policyholders.
R0340/C0020	Total capital requirement for operational risk	This is the capital charge for operational risk.

### ***S.26.07 — Solvency Capital Requirement — Simplifications***

#### *General comments:*

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

Template SR.26.07.01 has to be filled in for each ring-fenced fund (RFF), each matching adjustment portfolio (MAP) and for the remaining part. However, where an RFF/MAP

includes a MAP/RFF embedded, the fund should be treated as different funds. This template shall be reported for all sub-funds of a material RFF/MAP as identified in the second table of S.01.03.

	ITEM	INSTRUCTIONS
Z0010	Article 112	Identifies whether the reported figures have been requested under Article 112(7), to provide an estimate of the SCR using standard formula. One of the options in the following closed list shall be used:  1 — Article 112(7) reporting 2 — Regular reporting
Z0020	Ring-fenced fund, matching adjustment portfolio or remaining part	Identifies whether the reported figures are with regard to a RFF, matching adjustment portfolio or to the remaining part. One of the options in the following closed list shall be used:  1 — RFF/MAP 2 — Remaining part
Z0030	Fund/Portfolio number	When item Z0020 = 1, identification number for a <del>ring-fenced</del> ring-fenced fund or matching adjustment portfolio. This number is attributed by the undertaking and must be consistent over time and with the fund/portfolio number reported in other templates.
Z0040	Currency for interest rate risk (captives)	Identify the ISO 4217 alphabetic code of the currency of issue. Each currency shall be reported in a different line.
<i>Market risk (including captives)</i>		
R0010/C0010 – C0070	Spread risk (bonds and loans) — Market value — by credit quality step	Market value of the assets subject to a capital requirement for spread risk on bonds and loans for each credit quality step where a credit assessment by a nominated ECAI is available.
R0010/C0080	Spread risk (bonds and loans) — Market value — No rating available	Market value of the assets subject to a capital requirement for spread risk on bonds and loans where no credit assessment by a nominated ECAI is available.

R0020/C0010 – C0070	Spread risk (bonds and loans) — Modified duration — by credit quality step	Modified duration in years of the assets subject to a capital requirement for spread risk on bonds and loans for each credit quality step where a credit assessment by a nominated ECAI is available.
R0020/C0080	Spread risk (bonds and loans) — Modified duration — No rating available	Modified duration in years of the assets subject to a capital requirement for spread risk on bonds and loans where no credit assessment by a nominated ECAI is available.
R0030/C0090	Spread risk (bonds and loans) — Increase in unit-linked and index-linked technical provisions	Increase in the technical provisions less risk margin for policies where the policyholders bear the investment risk with embedded options and guarantees that would result from an instantaneous decrease in the value of the assets subject to the capital requirement for spread risk on bonds according to the simplified calculation.
<i>Interest rate risk (captives)</i>		
R0040/C0100	Interest rate risk (captives) — Capital requirement — Interest rate up — by currency	Capital requirement for the risk of an increase in the term structure of interest rates according to the captive simplified calculation for each currency reported.
R0040/C0110	Interest rate risk (Captives) — Capital requirement — Interest rate down — by currency	Capital requirement for the risk of a decrease in the term structure of interest rates according to the captive simplified calculation for each currency reported.
<i>Life underwriting risk</i>		
R0100/C0120	Mortality risk — Capital at risk	Sum of positive capitals at risk as defined in Article 91 of Delegated Regulation (EU) 2015/35 for all obligations subject to mortality risk.
R0100/C0160	Mortality risk — Average rate t+1	Average mortality rate during the following 12 (t + 1) months weighted by sum insured for policies with a positive capital at risk.
R0100/C0180	Mortality risk — Modified duration	Modified duration in years of all payments payable on death included in the best estimate for policies with a positive capital at risk.

R0110/C0150	Longevity risk — Best estimate	Best estimate of obligations subject to longevity risk.
R0110/C0160	Longevity risk — Average rate t+1	Average mortality rate during the following 12 (t + 1) months weighted by sum insured for policies where a decrease in the mortality rate leads to an increase in technical provisions.
R0110/C0180	Longevity risk — Modified duration	Modified duration in years of all payments to beneficiaries included in the best estimate for policies where a decrease in the mortality rate leads to an increase in technical provisions.
R0120/C0120	Disability–morbidity risk — Capital at risk	Sum of positive capitals at risk as defined in Article 93 of Delegated Regulation (EU) 2015/35 for all obligations subject to disability–morbidity risk.
R0120/C0130	Disability–morbidity risk — Capital at risk t+1	Capital at risk as defined in R0120/C0120 after 12 (t + 1) months.
R0120/C0150	Disability–morbidity risk — Best estimate	Best estimate of obligations subject to disability–morbidity risk.
R0120/C0160	Disability–morbidity risk — Average rate t+1	Average disability–morbidity rate during the following 12 months (t + 1) weighted by sum insured for policies with a positive capital at risk.
R0120/C0170	Disability–morbidity risk — Average rate t+2	Average disability–morbidity rate during the 12 months after the following 12 months (t+2) weighted by sum insured for policies with a positive capital at risk.
R0120/C0180	Disability–morbidity risk — Modified duration	Modified duration in years of all payments on disability–morbidity included in the best estimate for policies with a positive capital at risk.
R0120/C0200	Disability–morbidity risk — Termination rates	Expected termination rates during the following 12 months for policies with a positive capital at risk.
R0130/C0140	Lapse risk (up) — Surrender strain	Sum of all positive surrender strains as defined in Article 95 of Delegated Regulation (EU) 2015/35.

R0130/C0160	Lapse risk (up) — Average rate (t+1)	Average lapse rate for policies with positive surrender strains.
R0130/C0190	Lapse risk (up) — Average run off period	Average period in years over which the policies with a positive surrender strain run off.
R0140/C0140	Lapse risk (down) — Surrender strain	Sum of all negative surrender strains as defined in Article 95 of Delegated Regulation (EU) 2015/35.
R0140/C0160	Lapse risk (down) — Average rate (t+1)	Average lapse rate for policies with negative surrender strains.
R0140/C0190	Lapse risk (down) — Average run off period	Average period in years over which the policies with a negative surrender strain run off.
R0150/C0180	Life expense risk — Modified duration	Modified duration in years of the cash flows included in the best estimate of life insurance and reinsurance obligations.
R0150/C0210	Life expense risk — Payments	Expenses paid related to life insurance and reinsurance during the last 12 months.
R0150/C0220	Life expense risk — Average inflation rate	Weighted average inflation rate included in the calculation of the best estimate of those obligations, where the weights are based on the present value of expenses included in the calculation of the best estimate for servicing existing life obligations.
R0160/C0120	Life catastrophe risk — Capital at risk	Sum of positive capitals at risk as defined in Article 96 of Delegated Regulation (EU) 2015/35.
<i>Health underwriting risk</i>		
R0200/C0120	Health mortality risk — Capital at risk	Sum of positive capitals at risk as defined in Article 97 of Delegated Regulation (EU) 2015/35 for all obligations subject to health mortality risk.
R0200/C0160	Health mortality risk — Average rate t+1	Average mortality rate during the following 12 months (t + 1) weighted by sum insured for policies with a positive capital at risk.
R0200/C0180	Health mortality risk — Modified duration	Modified duration in years of all payments payable on death included in the best

		estimate for policies with a positive capital at risk.
R0210/C0150	Health longevity risk — Best estimate	Best estimate of obligations subject to health longevity risk.
R0210/C0160	Health longevity risk — Average rate t+1	Average mortality rate during the following 12 months (t + 1) weighted by sum insured for policies where a decrease in the mortality rate leads to an increase in technical provisions.
R0210/C0180	Health longevity risk — Modified duration	Modified duration in years of all payments to beneficiaries included in the best estimate for policies where a decrease in the mortality rate leads to an increase in technical provisions.
R0220/C0180	Health disability–morbidity risk (medical expense) — Modified duration	Modified duration in years of the cash flows included in the best estimate of medical expense insurance and reinsurance obligations.
R0220/C0210	Health disability–morbidity risk (medical expense) — Payments	Expenses paid related to medical expense insurance and reinsurance during the last 12 months.
R0220/C0220	Health disability–morbidity risk (medical expense) — Average inflation rate	Weighted average rate of inflation on medical payments included in the calculation of the best estimate of those obligations, where the weights are based on the present value of medical payments included in the calculation of the best estimate of those obligations.
R0230/C0120	Health disability–morbidity risk (income protection) — Capital at risk	Sum of positive capitals at risk as defined in Article 100 of Delegated Regulation (EU) 2015/35 for all obligations subject to disability–morbidity risk (income protection).
R0230/C0130	Health disability–morbidity risk (income protection) — Capital at risk t+1	Capital at risk as defined in R0230/C0120 after 12 months.
R0230/C0150	Health disability–morbidity risk (income protection) — Best estimate	Best estimate of obligations subject to disability–morbidity risk.

R0230/C0160	Health disability–morbidity risk (income protection) — Average rate t+1	Average disability–morbidity rate during the following 12 (t + 1) months weighted by sum insured for policies with a positive capital at risk.
R0230/C0170	Health disability–morbidity risk (income protection) — Average rate t+2	Average disability–morbidity rate during the 12 months after the following 12 months (t + 2) weighted by sum insured for policies with a positive capital at risk.
R0230/C0180	Health disability–morbidity risk (income protection) — Modified duration	Modified duration in years of all payments on disability–morbidity included in the best estimate for policies with a positive capital at risk.
R0230/C0200	Health disability–morbidity risk (income protection) — Termination rates	Expected termination rates during the following 12 months for policies with a positive capital at risk.
R0240/C0140	Health SLT lapse risk (up) — Surrender strain	Sum of all positive surrender strains as defined in Article 102 of Delegated Regulation (EU) 2015/35.
R0240/C0160	Health SLT lapse risk (up) — Average rate t+1	Average lapse rate for policies with positive surrender strains.
R0240/C0190	Health SLT lapse risk (up) — Average run off period	Average period in years over which the policies with a positive surrender strain run off.
R0250/C0140	Health SLT lapse risk (down) — Surrender strain	Sum of all negative surrender strains as defined in Article 102 of Delegated Regulation (EU) 2015/35.
R0250/C0160	Health SLT lapse risk (down) — Average rate t+1	Average lapse rate for policies with negative surrender strains.
R0250/C0190	Health SLT lapse risk (down) — Average run off period	Average period in years over which the policies with a negative surrender strain run off.
R0260/C0180	Health expense risk — Modified duration	Modified duration in years of the cash flows included in the best estimate of health insurance and reinsurance obligations.
R0260/C0210	Health expense risk — Payments	Expenses paid related to health insurance and reinsurance during the last 12 months.

R0260/C0220	Health expense risk — Average inflation rate	Weighted average inflation rate included in the calculation of the best estimate of these obligations, weighted by the present value of expenses included in the calculation of the best estimate for servicing existing health obligations.
<i>Market risk — Market risk concentrations</i>		
R0300/C0300	Debt portfolio share	The share of the debt portfolio for which a simplified SCR calculation was performed.  This item shall only be reported in case of the reporting exemption of S.06.02.
<i>NAT CAT simplifications</i>		
<del>R0400/C0320</del>	<del>Windstorm—risk weight chosen in the NAT CAT simplifications</del>	<del>Include risk weight used in windstorm simplifications</del>
R0400/C0330	Windstorm – sum of exposures subject to the NAT CAT simplifications	Include sum of exposures subject to windstorm simplifications.
<del>R0410/C0320</del>	<del>Hail—risk weight chosen in the NAT CAT simplifications</del>	<del>Include risk weight chosen in hail simplifications</del>
R0410/C0330	Hail – sum of exposures subject to the NAT CAT simplifications	Include sum of exposures subject to hail simplifications.
<del>R0420/C0320</del>	<del>Earthquake—risk weight chosen in the NAT CAT simplifications</del>	<del>Include risk weight chosen in earthquake simplifications</del>
R0420/C0330	Earthquake – sum of exposures subject to the NAT CAT simplifications	Include sum of exposures subject to earthquake simplifications.
<del>R0430/C0320</del>	<del>Flood—risk weight chosen in the NAT CAT simplifications</del>	<del>Include risk weight chosen in flood simplifications</del>
R0430/C0330	Flood – sum of exposures subject to the NAT CAT simplifications	Include sum of exposures subject to flood simplifications.

<del>R0440/C0320</del>	<del>Subsidence—risk weight chosen in the NAT-CAT simplifications</del>	<del>Include risk weight chosen in subsidence simplifications</del>
R0440/C0330	Subsidence – sum of exposures subject to the NAT CAT simplifications	Include sum of exposures subject to subsidence simplifications.

**S.26.08 – Solvency Capital Requirement - for undertakings using an internal model (partial or full)**

General comments:

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

The purpose of this template is to collect data on an aggregate level and show diversification benefits between separate risk modules. Some entries are taken from other templates but are indicated below. From a technical perspective these are not duplicated as they are essentially the same datapoints. Therefore, by filling data in one template it automatically appears in the other one.

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.

Partial internal models:

Template SR.26.08 shall be reported by ring-fenced fund, matching adjustment portfolio and the remaining part for every undertaking under an internal model. For partial internal models, this includes undertakings where a partial internal model is applied to a full ring-fenced fund and/or matching adjustment portfolio while the other ring-fenced funds and/or matching adjustment portfolios are under the standard formula. This template should be reported for all sub-funds of a material RFF/MAP as identified in the second table of S.01.03.

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 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
  - o adjustment = Adjustment calculated according to one of the three methods referred above
  - o BSCR' = Basic solvency capital requirement calculated according to the information reported in this template
  - o 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)

Full internal models:

Template SR.26.08 has to be filled in for each ring-fenced fund (RFF), each matching adjustment portfolio (MAP) and for the remaining part for every undertaking under a full internal model. However, where an RFF/MAP includes a MAP/RFF embedded, the fund should be treated as different funds. This template should be reported for all sub-funds of a material RFF/MAP as identified in the second table of S.01.03.

<u>CODE</u>	<u>ITEM</u>	<u>INSTRUCTIONS</u>
<u>Aggregation</u>		
<u>Z0020</u>	<u>Ring-fenced fund, matching adjustment portfolio or Remaining Part</u>	Identifies whether the reported figures are with regard to a RFF, matching adjustment portfolio or to the remaining part. One of the options in the following closed list shall be used: <u>1 – RFF/MAP</u> <u>2 – Remaining part</u>
<u>Z0030</u>	<u>Fund/Portfolio number</u>	When item Z0020 = 1, identification number for a ring-fenced fund or matching adjustment portfolio. This number is attributed by the undertaking and must be consistent over time and with the fund/portfolio number reported in other templates.  When item Z0020 = 2, then report “0”

<u>C0010/R0010</u>	<u>Total stand-alone risk</u>	<u>Sum of diversified capital charges for each risk module. Diversification between risk modules is not included.</u> <u>S.26.09.01 C0020/R0020 + S.26.11.01 C0110/R0210 + S.26.12.01 C0070/R0220 + S.26.13.01 C0430/R1760 + S.26.13.01 C0130/R1160 + S.26.14.01 C0270/R0630 + S.26.15.01 C0220/R0070</u>
<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>Amount of diversified capital charges before tax.</u>
<u>C0010/R0040</u>	<u>Total diversified risk after tax</u>	<u>Amount of 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>Same as S.26.09.01 C0020/R0010.S.26.08</u>
<u>C0010/R0080</u>	<u>Market &amp; Credit risk - diversified</u>	<u>S.43.09.01 C0010/R0070 minus part of total diversification allocated to Market &amp; Credit risk by the undertaking's algorithm.</u>
<u>C0010/R0090</u>	<u>Interest rate risk</u>	<u>Same as S.26.09.01 C0020/R0060.</u>
<u>C0010/R0100</u>	<u>Interest rate volatility risk</u>	<u>Same as S.26.09.01 C0020/R0070.</u>
<u>C0010/R0110</u>	<u>Inflation risk</u>	<u>Same as S.26.09.01 C0020/R0080.</u>
<u>C0010/R0120</u>	<u>Equity risk</u>	<u>Same as S.26.09.01 C0020/R0110.</u>

<u>C0010/R0130</u>	<u>Equity volatility risk</u>	<u>Same as S.26.09.01 C0020/R0120.</u>
<u>C0010/R0140</u>	<u>Property risk</u>	<u>Same as S.26.09.01 C0020/R0130.</u>
<u>C0010/R0150</u>	<u>Currency risk</u>	<u>Same as S.26.09.01 C0020/R0140.</u>
<u>C0010/R0160</u>	<u>Credit spread risk</u>	<u>Same as S.26.09.01 C0020/R0180.</u>
<u>C0010/R0170</u>	<u>Credit event risk (migration &amp; default)</u>	<u>Same as S.26.09.01 C0020/R0170.</u>
<u>C0010/R0180</u>	<u>Credit risk sum (spread, migration &amp; default)</u>	<u>Same as S.26.09.01 C0020/R0150.</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 market &amp; credit risk - diversified</u>	<u>S.26.08.01 C0010/R0190 minus diversification allocated to credit event risk that is not covered by the market &amp; credit risk module.</u>
<u>C0010/R0210</u>	<u>Basis risk financial instruments</u>	<u>Capital charge allocated to basis risk for financial instruments (risk of imperfect hedges. Sum of price differences between asset and hedging instrument).</u> <u>To be reported only if undertaking models this explicitly in its own module and has indicated so in C0140/R0760.</u>
<u>C0010/R0220</u>	<u>Derivatives risk</u>	<u>Capital charge allocated to derivatives risk (all derivatives not used for hedging purposes).</u> <u>To be reported only if undertaking models this explicitly in its own module and has indicated so in C0140/R0770.</u>
<u>C0010/R0230</u>	<u>Participations</u>	<u>Capital charge allocated to participations.</u> <u>To be reported only if undertaking models this explicitly in its own module and has indicated so in C0140/R0720.</u>
<u>C0010/R0240</u>	<u>Liquidity risk</u>	<u>Capital charge allocated to liquidity risk.</u>

		<u>To be reported only if undertaking models this explicitly in its own module and has indicated so in C0140/R0730.</u>
<u>C0010/R0250</u>	<u>Pension risk</u>	<u>Capital charge allocated to pension risk.</u> <u>To be reported only if undertaking models this explicitly in its own module and has indicated so in C0140/R0740.</u>
<u>C0010/R0260</u>	<u>Concentration risk</u>	<u>Capital charge allocated to concentration risk.</u> <u>To be reported only if undertaking models this explicitly in its own module and has indicated so in C0140/R0750.</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.26.08.01 C0010/R0240 minus part of total diversification allocated to Business risk by the undertaking's algorithm.</u>
<u>C0010/R0290</u>	<u>Total underwriting risk</u>	<u>S.26.08.01 C0010/R0310 + S.26.08.01 C0010/R0400</u>
<u>C0010/R0300</u>	<u>Total underwriting risk - diversified</u>	<u>S.26.08.01 C0010/R0290 minus part of total diversification allocated to underwriting risk by the undertaking's algorithm.</u>
<u>C0010/R0310</u>	<u>Total Net Non-life risk</u>	<u>Sum of S.26.08.01 C0010/R0330-R0360, R0370.</u>
<u>C0010/R0320</u>	<u>Total Net Non-life risk - diversified</u>	<u>S.26.08.01 C0010/R0310 minus part of total diversification allocated to Non-Life risk by the undertaking's algorithm.</u>
<u>C0010/R0330</u>	<u>Net premium and reserve risk</u>	<u>Same as S.26.13.01 C0130/R1160.</u>
<u>C0010/R0340</u>	<u>Net of reinsurance reserve risk</u>	<u>Same as S.26.13.01 C0050/R0300.</u>
<u>C0010/R0350</u>	<u>Net of reinsurance premium risk</u>	<u>Same as S.26.13.01 C0080/R0780.</u>

<u>C0010/R0360</u>	<u>Net Nat-cat risk</u>	<u>S.26.13.01 C0430/R1690 + S.26.13.01 C0430/R1700</u>
<u>C0010/R0370</u>	<u>Net Man-made risk</u>	<u>S.26.13.01 C0430/R1710 + S.26.13.01 C0430/R1720</u>
<u>C0010/R0380</u>	<u>Gross reserve risk</u>	<u>Same as S.26.13.01 C0050/R0090.</u>
<u>C0010/R0390</u>	<u>Gross premium risk</u>	<u>Same as S.26.13.01 C0080/R0540.</u>
<u>C0010/R0400</u>	<u>Total Life &amp; Health underwriting risk</u>	<u>Sum of S.26.08.01 C0010/R0420-R0480 or sum of S.26.08.01 C0010/R0480-R0500.</u>
<u>C0010/R0410</u>	<u>Total Life &amp; Health underwriting risk - diversified</u>	<u>S.26.08.01 C0010/R0400 minus part of total diversification allocated to Life &amp; Health risk by the undertaking's algorithm.</u>
<u>C0010/R0420</u>	<u>Mortality risk</u>	<u>S.26.14.01 C0070/R0010 + S.26.14.01 C0070/R0310</u>
<u>C0010/R0430</u>	<u>Longevity risk</u>	<u>S.26.14.01 C0070/R0050 + S.26.14.01 C0070/R0360</u>
<u>C0010/R0440</u>	<u>Disability-Morbidity risk</u>	<u>S.26.14.01 C0070/R0110 + S.26.14.01 C0070/R0410</u>
<u>C0010/R0450</u>	<u>Lapse</u>	<u>S.26.14.01 C0070/R0160 + S.26.14.01 C0070/R0470</u>
<u>C0010/R0460</u>	<u>Expense risk</u>	<u>S.26.14.01 C0070/R0240 + S.26.14.01 C0070/R0550</u>
<u>C0010/R0470</u>	<u>Revision risk</u>	<u>S.26.14.01 C0070/R0260 + S.26.14.01 C0070/R0570</u>
<u>C0010/R0480</u>	<u>Catastrophe risk</u>	<u>Same as S.26.14.01 C0070/R0250 + S.26.14.01 C0070/R0560 or S.26.14.01 C0070/R0300 + S.26.14.01 C0070/R0600 depending on the model structure.</u>
<u>C0010/R0490</u>	<u>Trend risk</u>	<u>Same as S.26.14.01 C0070/R0280 + S.26.14.01 C0070/R0580.</u>

<u>C0010/R0500</u>	<u>Level risk</u>	<u>Same as S.26.14.01 C0070/R0290 + S.26.14.01 C0070/R0590.</u>
<u>C0010/R0510</u>	<u>Total Operational risk</u>	<u>Same as S.26.15.01 C0220/R0070.</u>
<u>C0010/R0520</u>	<u>Total Operational risk - diversified</u>	<u>S.26.08.01 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>C0050/R0010-R0530</u>	<u>Allocation from adjustments due to RFF and Matching adjustment portfolios</u>	<u>Where applicable, part of the adjustment allocated to each risk module according to the procedure described in the general comments. This amount shall be positive.</u>
<u>C0060/R0010-R0530</u>	<u>Consideration of the future management actions regarding technical provisions and/or deferred taxes</u>	<u>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:</u> <u>1 - Future management actions regarding the loss-absorbing capacity of technical provisions embedded within the component</u> <u>2 - Future management actions regarding the loss-absorbing capacity of deferred taxes embedded within the component</u> <u>3 - Future management actions regarding the loss-absorbing capacity of technical provisions and deferred taxes embedded within the component</u> <u>4 - No embedded consideration of future management actions.</u>
<u>C0070/R0010-R0530</u>	<u>Amount modelled</u>	<u>For each component this cell represents the amount calculated according to the partial internal model.</u>
<u>C0080/ R0540</u>	<u>Memorandum item: Other risk description</u>	<u>Description of what is included in the capital charge of C0010/R0530</u>

**Modelled Specific Risks** – Multiple ‘Modelled’ are allowed for columns in each row if C0140 is ‘Not modelled’.

<p><u>R0700-R0820/C0140</u></p>	<p><u>Modelled explicitly in its own module</u></p>	<p><u>One of the options in the following closed list shall be used:</u></p> <p><u>1 – Modelled</u></p> <p><u>2 – Not modelled</u></p> <p><u>If answer is ‘Modelled’ then refer to table at the beginning of the LOG file to see what shall be completed. If the answer is ‘Not modelled’ then C0150 to C0190 must be completed for each row depending on where this risk is covered. If it is not covered then all codes in the same row should be ‘Not modelled’.</u></p>
<p><u>R0700-R0770/C0150</u></p>	<p><u>Market &amp; Credit</u></p>	<p><u>One of the options in the following closed list shall be used:</u></p> <p><u>1 – Modelled</u></p> <p><u>2 – Not modelled</u></p> <p><u>If the answer in C0140 is ‘Modelled’ then this must be set to ‘Not modelled’. Otherwise it should be set to ‘Modelled’ if the specified risk in each row is covered in the Market &amp; Credit risk module.</u></p>
<p><u>R0700-R0770/C0160</u></p>	<p><u>Non-life</u></p>	<p><u>One of the options in the following closed list shall be used:</u></p> <p><u>1 – Modelled</u></p> <p><u>2 – Not modelled</u></p> <p><u>If the answer in C0140 is ‘Modelled’ then this must be set to ‘Not modelled’. Otherwise it should be set to ‘Modelled’ if the specified risk in each row is covered in the Non-Life risk module.</u></p>
<p><u>R0700-R0770/C0170</u></p>	<p><u>Life &amp; Health</u></p>	<p><u>One of the options in the following closed list shall be used:</u></p> <p><u>1 – Modelled</u></p> <p><u>2 – Not modelled</u></p>

		<u>If the answer in C0140 is ‘Modelled’ then this must be set to ‘Not modelled’. Otherwise it should be set to ‘Modelled’ if the specified risk in each row is covered in the Life &amp; Health risk module.</u>
<u>R0700-R0770/C0180</u>	<u>Operational</u>	<p><u>One of the options in the following closed list shall be used:</u></p> <p><u>1 – Modelled</u></p> <p><u>2 – Not modelled</u></p> <p><u>If the answer in C0140 is ‘Modelled’ then this must be set to ‘Not modelled’. Otherwise it should be set to ‘Modelled’ if the specified risk in each row is covered in the Operational risk module.</u></p>
<u>R0700-R0770/C0190</u>	<u>Other</u>	<p><u>One of the options in the following closed list shall be used:</u></p> <p><u>1 – Modelled</u></p> <p><u>2 – Not modelled</u></p> <p><u>If the answer in C0140 is ‘Modelled’ then this must be set to ‘Not modelled’. Otherwise it should be set to ‘Modelled’ if the specified risk in each row is covered in another risk module not mentioned here.</u></p>

### S.26.09 – Internal model: Market & Credit risk – for financial instruments

#### General comments:

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

If not indicated differently, “Solvency II values” shall be used, i.e. applying the valuation principles set out in the Directive 2009/138/EC, Delegated Regulation (EU) 2015/35, Solvency 2 Technical Standards and Guidelines.

Cells have only to be filled if this is possible with reasonable effort. Please choose methods that result in values as close as possible to the undertaking’s internal model.

This template covers the market and credit risk arising from the level or volatility of market prices of financial instruments, which have an impact upon the value of assets and liabilities of

the undertaking or the group. Credit risk covers the usual three facets ‘spread’, ‘migration’ and ‘default’.

The figures shall include the impact on assets and liabilities including any impacts on the options and guarantees and on future discretionary benefits for policyholders (‘loss absorbing capacity of technical provisions’).

The figures shall not include the loss absorbing capacity of deferred taxes.

The template consists of three main building blocks:

1. ‘General information’ on few key aspects of the modelling approach
2. ‘Stand-alone capital requirements for market & credit risk and supplementing distribution data’
3. ‘Sensitivities and exposure data’

S.26.09 Regarding market and credit risk models three facts on the modelling approach and scope are requested.

S.26.09S.26.09 Internal model users are requested to provide certain basic statistical values from the distribution of own funds impacts associated with the ‘probability distribution forecast’ when restricting the events to those associated with a certain type of risk only (‘stand-alone risk’ or ‘marginal risk’). For example, the ‘marginal risk’ for interest rates would especially cover changes in the level of the interest rate, but inter alia the value of equity would typically not be changed in the simulations.

S.26.09 It covers the typical sub-risks of market and credit risk and requires figures in two subsets:

- I. ‘SCR’ like figures under variation of the allowance for ‘long-term guarantee measures’ similar to the template S.22.01:

These figures should correspond to impact on the ‘net asset value’ associated with the 99.5% VaR under the risk measure used for the calculation of the Solvency Capital Requirement (SCR). Broadly speaking, you are expected to apply your modelled ‘SCR definition’ to the basic own funds without eligibility restrictions and without the loss absorbing capacity of deferred taxes. Hence requested figure might differ from the 0.5% sample quantile on the simulated impacts (with negative sign), owing to the statistical estimator for the 0.5 percentile (e.g. including any interpolation or smoothing scheme).

For the purpose of these reporting requirements this value is called the ‘modelled VaR’ (mVaR) for the 99.50% of basic own funds.

This ‘mVaR 99.50%’ is requested for the following variations of the ‘long-term guarantee measures’ (LTGM):

- mVaR 99.50% including all LTGM you regularly apply
- mVaR 99.50% without transitional on technical provisions
- mVaR 99.50% without transitional on interest rates
- mVaR 99.50% without volatility adjustment (VA) and without transitionals

- mVaR 99.50% without matching adjustment (MA) and without all the other LTGMs

## II. Basic statistical data form the ‘marginal distribution’

From the distribution for the marginal risk under consideration provide the impacts associated with the following data. These values should be directly taken from the distribution, i.e. in case the mVaR would be different from the 99.50% quantile, please provide the figures without allowing for features from your statistical estimator:

- Mean
- Standard deviation
- Impacts corresponding to the VaR for the following quantiles:

<u>99.90%</u>	<u>0.10%</u>
<u>99.80%</u>	
<u>99.75%</u>	
<u>99.60%</u>	
<u>99.50%</u>	<u>0.50%</u>
<u>99.40%</u>	
<u>99.30%</u>	<u>1.00%</u>
<u>95.00%</u>	<u>5.00%</u>
<u>90.00%</u>	<u>10.00%</u>
<u>85.00%</u>	
<u>80.00%</u>	
<u>75.00%</u>	<u>25.00%</u>
<u>50.00%</u>	

### S.26.09.01.03: Sensitivities and exposure data

In template S.26.09.01.03, data is requested which should support the analysis of results and risk profile, namely ‘sensitivities’ of the own funds and ‘exposure’ information with respect to market and credit risk for financial instruments.

S.26.09.01.03 for each of the sub-risks covered by S.26.09.01.02 asks for exposure data in the base case and under certain stressed scenarios. Exposure data is the Solvency II value of the following items but only for those entries under these items, which are subject to the respective risk:

- Assets
- Liabilities
- Assets minus Liabilities
- Assets excl. Unit-linked
- Liabilities excl. Unit-linked
- Assets excl. Unit-linked minus Liabilities excl. Unit-linked

<u>CODE</u>	<u>ITEM</u>	<u>INSTRUCTIONS</u>
<i>General information</i>		
<u>C0010/R0010</u>	<u>Type of VA used</u>	<p><u>Identifies whether the undertaking applies a Volatility Adjustment (VA) in the calculation of the SCR, and in case of 'yes', identifies whether changes of the VA over the 1-year-time-horizon of Solvency II are anticipated ('dynamic VA') or not ('constant VA'). One of the options in the following closed list shall be used:</u></p> <p><u>1 – No VA</u></p> <p><u>2 – Constant VA</u></p> <p><u>3 – Dynamic VA</u></p>
<u>C0010/R0020</u>	<u>Type of shock model for market risk</u>	<p><u>For market &amp; credit risk, internal models regarding the 1-year-time-horizon of Solvency II roughly follow two approaches. Instantaneous shock models or a projection over 1 year, at the end of which e.g. a bond with two years maturity at the beginning of the projection would have a maturity of one year. The undertaking is asked to answer the question for 'market risk'.</u></p> <p><u>One of the options in the following closed list shall be used:</u></p> <p><u>1 – Instantaneous shock model</u></p> <p><u>2 – Projection model</u></p>
<u>C0010/R0030</u>	<u>Type of shock model for credit risk</u>	<p><u>For market &amp; credit risk, internal models regarding the 1-year-time-horizon of Solvency II roughly follow two approaches. Instantaneous shock models or a projection over 1 year, at the end of which e.g. a bond with two years maturity at the beginning of the projection would have a maturity of one year. The answer should be given for 'credit risk'.</u></p> <p><u>One of the options in the following closed list shall be used:</u></p> <p><u>1 – Instantaneous shock model</u></p> <p><u>2 – Projection model</u></p>
<u>C0010/R0040</u>	<u>Coverage of non-financial instruments</u>	<p><u>Identifies whether credit risk for non-financial instruments is covered in the tables 2 and 3 and to which extent. One of the options in the following closed list shall be used:</u></p> <p><u>1 – No</u></p>

		<p><u>2 – Fully</u></p> <p><u>3 – Partial</u></p> <p><u>The choice relates mainly to the approach of modelling ‘credit event’ risk, i.e. ‘migration’ and ‘default’. Especially so called ‘credit portfolio models’ cover not only investments but for example also reinsurance, receivables and also off-balance sheet items.</u></p> <p><u>The corresponding information is relevant for the interpretation of credit risk related line R12 to R17 in table 2 (‘marginal risks’) and for table 3 (‘combined risks’).</u></p>
<i><u>STAND ALONE MARKET &amp; CREDIT RISK: “SCR” AND DISTRIBUTION DATA</u></i>		
<u>C0020-C0270/R0050</u>	<u>Interest rate risk diversified</u>	<p><u>Within the market &amp; credit risk, the interest rate risk comprises the sensitivity of the values of assets, liabilities and financial instruments to changes in the term structure of interest rates, or in the volatility of interest rates. It does not comprise the sensitivity to any of the facets of credit risk.</u></p> <p><u>In this line, only diversification between changes in the term structure of interest rates and changes in the volatility of interest rates should be taken into account.</u></p>
<u>C0020-C0060/R0040</u>	<u>Interest rate risk sum</u>	<u>Sum of the respective values of C0020-C0270/R0060 and C0020-C0270/R0070.</u>
<u>C0020-C0270/R0060</u>	<u>Interest rate risk</u>	<u>This risk comprises the sensitivity of the values of assets, liabilities and financial instruments to changes in the term structure of interest rates, but neither changes in the volatility of interest rates nor any facets of credit risk.</u>
<u>C0020-C0270/R0070</u>	<u>Interest rate volatility risk</u>	<u>This risk comprises the sensitivity of the values of assets, liabilities and financial instruments to changes in the volatility of interest rates but no facets of credit risk.</u>
<u>C0020-C0270/R0080</u>	<u>Inflation risk</u>	<p><u>Within the market &amp; credit risk, this risk comprises the sensitivity of the values of assets, liabilities and financial instruments to changes in the inflation.</u></p> <p><u>As inflation in certain internal models is also allowed for e.g. in the underwriting risk, please ensure, that there is no double-counting.</u></p>

<u>C0020-C0270/R0100</u>	<u>Equity risk diversified</u>	<p><u>Within the market &amp; credit risk, the equity risk comprises the sensitivity of the values of assets, liabilities and financial instruments to changes in the level, or in the volatility of market prices of equities.</u></p> <p><u>In this line, diversification between changes in the level and changes in the volatility of market prices should be taken into account.</u></p>
<u>C0020-C0060/R0090</u>	<u>Equity risk sum</u>	<u>Sum of the respective values of C0020-C0270/R0100 and C0020-C0270/R0110.</u>
<u>C0020-C0270/R0110</u>	<u>Equity risk</u>	<u>Equity risk comprises the sensitivity of the values of assets, liabilities and financial instruments to changes in the level of market prices of equities.</u>
<u>C0020-C0270/R0120</u>	<u>Equity volatility risk</u>	<u>Equity volatility risk comprises the sensitivity of the values of assets, liabilities and financial instruments to changes in the volatility of market prices of equities.</u>
<u>C0020-C0270/R0130</u>	<u>Property risk</u>	<p><u>Within the market &amp; credit risk, the property risk comprises the sensitivity of the values of assets, liabilities and financial instruments to changes in the level, or in the volatility of market prices of real estate.</u></p> <p><u>Differently from e.g. equity risk no split in ‘level’ and ‘volatility’ is requested.</u></p>
<u>C0020-C0270/R0140</u>	<u>Currency risk</u>	<p><u>Within the market &amp; credit risk, the currency risk comprises the sensitivity of the values of assets, liabilities and financial instruments to changes in the level, or in the volatility of currency exchange rates.</u></p> <p><u>Differently from e.g. equity risk no split in ‘level’ and ‘volatility’ is requested.</u></p>
<u>C0020-C0270/R0160</u>	<u>Credit risk diversified</u>	<u>Within the market &amp; credit risk, the credit risk comprises the sensitivity of the values of assets, liabilities and financial instruments to changes in the value of assets due to changes in credit spreads or credit migration or by credit default.</u>

		<p><u>In this line, diversification between changes in credit spreads or credit migration or credit default should be taken into account.</u></p> <p><u>Credit risk shall be given according to the scope as defined in the internal model and could cover only financial instruments or could cover any assets and also off-balance sheet items.</u></p>
<u>C0020-C0060/R0150</u>	<u>Credit risk sum</u>	<p><u>Sum of the respective following values:</u></p> <ul style="list-style-type: none"> <li><u>- Credit Event Risk ('migration and default') (R0170)</u></li> <li><u>- Credit Spread risk 'Government and central banks' (R0190)</u></li> <li><u>- Credit Spread risk other (R0200)</u></li> </ul> <p><u>If the split in 'Government and central banks' (R0190) and 'other' (R0200) is not available in the model, please use 'Credit Spread Risk' (R0180) instead in the sum.</u></p>
<u>C0020-C0270/R0170</u>	<u>Credit event risk ('migration and default')</u>	<p><u>Credit event risk comprises the sensitivity of the values of assets, liabilities and financial instruments to changes in the value of assets due to changes in credit migration or by credit default.</u></p> <p><u>Diversification between credit migration and credit default should be taken into account.</u></p> <p><u>Credit risk shall be given according to the scope as defined in the internal model and could cover only financial instruments or could cover any assets and also off-balance sheet items.</u></p>
<u>C0020-C0270/R0180</u>	<u>Credit Spread risk</u>	<p><u>Credit spread risk comprises the sensitivity of the values of assets, liabilities and financial instruments to changes in the value of financial instruments due to changes in spreads over the risk-free term structure which are not owed to migration or (partial) default.</u></p>
<u>C0020-C0270/R0190</u>	<u>Credit Spread risk 'Government and central banks'</u>	<p><u>Credit spread risk 'Government and central banks' comprises the sensitivity of the values of assets, liabilities and financial instruments to changes in the value of financial instruments issued by governments and central banks due to changes in spreads over the risk-free term structure which are not owed to migration or (partial) default.</u></p> <p><u>The following list enumerates the CIC codes of the asset classes that are considered to government or</u></p>

		central banks: 13, 14, 15, 16, 17, 19. The CIC codes 13 and 14 were used to identify bonds issued by Regional government and local authorities (RGLA). RGLA should be allocated to government portfolio if they are listed in the Commission Implementing Regulation (EU) 2015/2011 and otherwise to non-financial corporate portfolio according to their credit quality step.
<u>C0020-C0270/R0200</u>	<u>Credit Spread risk other</u>	<u>Credit spread risk 'other' comprises the sensitivity of the values of assets, liabilities and financial instruments to changes in the value of financial instruments not issued by governments and central banks due to changes in spreads over the risk-free term structure which are not owed to migration or (partial) default.</u>
<i>STAND ALONE MARKET &amp; CREDIT RISK : Combined market and credit risk</i>		
<u>C0020-C0060/R0020</u>	<u>Market &amp; credit risk diversified</u>	<u>In this line, please provide data for the combined market &amp; credit risk, i.e. the risk arising from the level or volatility of market prices of assets, which have an impact upon the value of assets and liabilities of the undertaking or the group. Credit risk covers the usual three facets 'spread', 'migration' and 'default'.</u>  <u>Credit risk shall be given according to the scope as defined in the internal model and could cover only financial instruments or could cover any assets and also off-balance sheet items.</u>
<u>C0020-C0060/R0010</u>	<u>Market &amp; credit risk sum (level 2 components)</u>	<u>Sum of the respective following values:</u> <ul style="list-style-type: none"> <li>- <u>Interest rate risk diversified (R0050)</u></li> <li>- <u>Inflation risk (R0080)</u></li> <li>- <u>Equity risk diversified (R0100)</u></li> <li>- <u>Property risk (R0130)</u></li> <li>- <u>Currency risk (R0140)</u></li> <li>- <u>Credit risk sum (R0150)</u></li> </ul>
<u>C0020-C0060/R0030</u>	<u>Market &amp; credit risk diversification</u>	<u>Amount corresponding to the difference between C0020-C0060/R0020 and C0020-C0060/R0010.</u>  <u>This amount should be reported as a negative value.</u>
<i>STAND ALONE MARKET &amp; CREDIT RISK: Sensitivities &amp; exposure data</i>		
<u>C0280-C0330/R0210</u>	<u>Exposure sensitive to interest rates - base case / no shock</u>	<u>Solvency II value in the Solvency II balance sheet at the key date of the exposure as specified above and subject to interest rate risk.</u>

<u>C0280- C0330/R0220</u>	<u>Interest Rates (parallel shift all maturities) by - 100bps</u>	<u>Solvency II value of the exposure subject to interest rate risk as specified above but under the scenario of a parallel -100 bps shift on interest rates for all maturities. This shift impacts all maturities not only those before the 'last liquid point' (LLP).</u>
<u>C0280- C0330/R0230</u>	<u>Interest Rates (parallel shift all maturities) by +100bps</u>	<u>Solvency II value of the exposure subject to interest rate risk as specified above but under the scenario of a parallel +100 bps shift on interest rates for all maturities. Please note that this shift impacts all maturities not only those before the 'last liquid point' (LLP).</u>
<u>C0280- C0330/R0240</u>	<u>Interest Rates (parallel shift all maturities) by - 50bps</u>	<u>Solvency II value of the exposure subject to interest rate risk as specified above but under the scenario of a parallel -50 bps shift on interest rates for all maturities. Please note that this shift impacts all maturities not only those before the 'last liquid point' (LLP).</u>
<u>C0280- C0330/R0250</u>	<u>Interest Rates (parallel shift all maturities) by +50bps</u>	<u>Solvency II value of the exposure subject to interest rate risk as specified above but under the scenario of a parallel +50 bps shift on interest rates for all maturities. Please note that this shift impacts all maturities not only those before the 'last liquid point' (LLP).</u>
<u>C0280- C0330/R0260</u>	<u>Exposure sensitive to inflation rates - base case / no shock</u>	<u>Solvency II value in the Solvency II balance sheet at the key date of the exposure as specified above and subject to inflation risk.</u>
<u>C0280- C0330/R0270</u>	<u>Inflation rates - 100bps</u>	<u>Solvency II value of the exposure subject to inflation risk as specified above but under the scenario of a decrease of -100 bps on inflation rates.</u>  <u>This sensitivity should be applied in line with the internal models definition and allocation of inflation risk.</u>
<u>C0280- C0330/R0280</u>	<u>Inflation rates +100bps</u>	<u>Solvency II value of the exposure subject to inflation risk as specified above but under the scenario of an increase of +100 bps on inflation rates.</u>  <u>This sensitivity should be applied in line with the internal models definition and allocation of inflation risk.</u>

<u>C0280- C0330/R0290</u>	<u>Exposure sensitive to credit spreads - base case / no shock</u>	<u>Solvency II value in the Solvency II balance sheet at the key date of the exposure as specified above and subject to credit spread risk.</u>
<u>C0280- C0330/R0300</u>	<u>Spread (uniform shift all maturities and assets) -100 bps</u>	<u>Solvency II value of the exposure subject to credit spread risk as specified above but under the scenario of uniform shift in credit spreads for all maturities and assets by -100 bps.</u>
<u>C0280- C0330/R0310</u>	<u>Spread (uniform shift all maturities and assets) +100 bps</u>	<u>Solvency II value of the exposure subject to credit spread risk as specified above but under the scenario of uniform shift in credit spreads for all maturities and assets by +100 bps.</u>
<u>C0280- C0330/R0320</u>	<u>Exposure sensitive to equity level risk - base case / no shock</u>	<u>Solvency II value in the Solvency II balance sheet at the key date of the exposure as specified above and subject to equity level risk.</u>
<u>C0280- C0330/R0330</u>	<u>Equity (uniform shift in values) - 30%</u>	<u>Solvency II value of the exposure subject to equity level risk as specified above but under the scenario of uniform decrease in values by -30%.</u>
<u>C0280- C0330/R0340</u>	<u>Equity (uniform shift in values) +30%</u>	<u>Solvency II value of the exposure subject to equity level risk as specified above but under the scenario of uniform increase in values by +30%.</u>
<u>C0280- C0330/R0350</u>	<u>Exposure sensitive to Property risk - base case / no shock</u>	<u>Solvency II value in the Solvency II balance sheet at the key date of the exposure as specified above and subject to property risk.</u>
<u>C0280- C0330/R0360</u>	<u>Property (uniform shift in values) - 30%</u>	<u>Solvency II value of the exposure subject to property risk as specified above but under the scenario of uniform decrease in values by -30%.</u>
<u>C0280- C0330/R0370</u>	<u>Property (uniform shift in values) +30%</u>	<u>Solvency II value of the exposure subject to property risk as specified above but under the scenario of uniform increase in values by +30%.</u>
<u>C0280- C0330/R0380</u>	<u>Exposure sensitive to Currency risk - base case / no shock</u>	<u>Solvency II value in the Solvency II balance sheet at the key date of the exposure as specified above and subject to currency risk.</u>
<u>C0280- C0330/R0390</u>	<u>Currency (uniform shift in exchange rates) -10%</u>	<u>Solvency II value of the exposure subject to currency risk as specified above but under the</u>

		<u>scenario of uniform decrease in exchange rates by -10%.</u>
<u>C0280-C0330/R0400</u>	<u>Currency (uniform shift in exchange rates) +10%</u>	<u>Solvency II value of the exposure subject to currency risk as specified above but under the scenario of uniform increase in exchange rates by +10%.</u>
<u>C0280-C0330/R0410</u>	<u>Exposure sensitive to interest rate volatility - base case / no shock</u>	<u>Solvency II value in the Solvency II balance sheet at the key date of the exposure as specified above and subject to interest rate volatility risk.</u>
<u>C0280-C0330/R0420</u>	<u>Interest rate volatility down - 25%</u>	<u>Solvency II value of the exposure subject to interest rate risk as specified above but under the scenario of a decrease of interest rate volatility by -25%.</u> <u>This shift is a parallel shift of the whole volatility surface for log-normal and normal vols.</u> <u>Only one of the rows R0420 or R0430 may be reported.</u>
<u>C0280-C0330/R0430</u>	<u>Interest rate volatility down - 20bp for normal vols</u>	<u>Solvency II value of the exposure subject to interest rate risk as specified above but under the scenario of a decrease of interest rate volatility by -20 bp for normal vols.</u> <u>This shift is a parallel shift of the whole volatility surface for log-normal and normal vols.</u> <u>Only one of the rows R0420 or R0430 may be reported.</u>
<u>C0280-C0330/R0440</u>	<u>Interest rate volatility up +25%</u>	<u>Solvency II value of the exposure subject to interest rate risk as specified above but under the scenario of an increase of interest rate volatility by +25%.</u> <u>This shift is a parallel shift of the whole volatility surface for log-normal and normal vols.</u> <u>Only one of the rows R0440 or R0450 may be reported.</u>
<u>C0280-C0330/R0450</u>	<u>Interest rate volatility up +20bp for normal vols</u>	<u>Solvency II value of the exposure subject to interest rate risk as specified above but under the scenario of an increase of interest rate volatility by +20 bp for normal vols.</u> <u>This shift is a parallel shift of the whole volatility surface for log-normal and normal vols.</u>

		<u>Only one of the rows R0440 or R0450 may be reported.</u>
<u>C0280- C0330/R0460</u>	<u>Exposure sensitive to equity volatility - base case / no shock</u>	<u>Solvency II value in the Solvency II balance sheet at the key date of the exposure as specified above and subject to equity volatility risk.</u>
<u>C0280- C0330/R0470</u>	<u>Equity volatility down -25%</u>	<u>Solvency II value of the exposure subject to interest rate risk as specified above but under the scenario of a decrease of equity volatility by -25%.</u>
<u>C0280- C0330/R0480</u>	<u>Equity volatility up +25%</u>	<u>Solvency II value of the exposure subject to interest rate risk as specified above but under the scenario of an increase of equity volatility by +25%.</u>

### S.26.10 - Internal model: Credit event risk – portfolio view details

#### General comments:

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

The following data requirements ask for six kinds of views on the asset portfolio which is subject to credit migration and credit default risk from a portfolio perspective. All kinds of exposures are covered, especially investments and reinsurance.

The four main views are:

- Top 10 exposures in terms of impact on SCR
- Top 10 exposures in terms of market value
- Split by asset classes
- Split by credit quality steps (CQS)

Regarding the top 10 exposures these each are required in two metrics:

- ‘group’, i.e. exposure ranking among groups of connected obligors
- ‘single’, i.e. obligors stand alone

Example: An undertaking A has the following contractual relations with undertakings of an insurance group G. And A is not part of group G: (1) A has a reinsurance contract with undertaking R in group G, (2) A holds shares of the paid in capital for R and (3) A holds a loan issued by a life insurer L in group G in its asset portfolio. The blocks ‘group’ would show the three exposures combined. The blocks ‘single’ would show those separately: (1) and (2) combined for obligor R and (3) for obligor L.

<u>CODE</u>	<u>ITEM</u>	<u>INSTRUCTIONS</u>
		<u>Top 10 exposures in terms of impact on SCR (group)</u>

<u>C0010/ R0030-R0120</u>	<u>Name Group Exposure</u>	<p>Names of the top 10 exposures of groups of obligors in terms of impact on the SCR.</p> <p><u>The impact on SCR is in the column “Credit Risk Contribution”, which should be the contribution to the credit SCR, i.e. incl. diversification and the sum of entries in the column gives the credit risk SCR.</u></p>
<u>C0020/R0010-R0130</u>	<u>Market value</u>	<p><u>Market value in reporting currency according to the valuation used for solvency purposes of</u></p> <ul style="list-style-type: none"> <li>- <u>in R0030 to R0120 for the top 10 exposures</u></li> <li>- <u>in R0020 for the sum of these top 10 exposures</u></li> <li>- <u>in R0130 for the remaining exposures</u></li> <li>- <u>in R0010 for the sum of all exposures</u></li> </ul>
<u>C0030/R0010-R0130</u>	<u>Exposure at default</u>	<p><u>Amount of the Exposure at default:</u></p> <ul style="list-style-type: none"> <li>- <u>in R0030 to R0120 for the top 10 exposures</u></li> <li>- <u>in R0020 for the sum of these top 10 exposures</u></li> <li>- <u>in R0130 for the remaining exposures</u></li> <li>- <u>in R0010 for the sum of all exposures</u></li> </ul>
<u>C0040/R0010-R0130</u>	<u>Credit Risk Contribution</u>	<p><u>Contribution to the credit SCR incl. diversification, i.e. the sum of entries in this column gives the credit risk SCR:</u></p> <ul style="list-style-type: none"> <li>- <u>in R0030 to R0120 for the top 10 exposures</u></li> <li>- <u>in R0020 for the sum of these top 10 exposures</u></li> <li>- <u>in R0130 for the remaining exposures</u></li> <li>- <u>in R0010 for the sum of all exposures</u></li> </ul>
<u>C0050/ R0020-R0120</u>	<u>Average Probability of Default (in %)</u>	<p><u>Average probability of default in %</u></p> <ul style="list-style-type: none"> <li>- <u>in R0030 to R0120 for the top 10 exposures</u></li> <li>- <u>in R0020 for the sum of these top 10 exposures</u></li> </ul>

<u>C0060/ R0020-R0120</u>	<u>Average Loss Given Default (in %)</u>	<u>Average loss given default in %</u> - <u>in R0030 to R0120 for the top 10 exposures</u> - <u>in R0020 for the sum of these top 10 exposures</u>
<u>C0070/R0010-R0130</u>	<u>Market value (% of total sum)</u>	<u>Share of the market value (in %) relative to the total sum of market values of exposures to credit event risk</u> - <u>in R0030 to R0120 for the top 10 exposures</u> - <u>in R0020 for the sum of these top 10 exposures</u> - <u>in R0130 for the remaining exposures</u> - <u>in R0010 for the sum of all exposures (which should be 100%)</u>
<u>C0080/R0010-R0130</u>	<u>Credit Risk Contribution (% of total sum)</u>	<u>Share of the credit risk contribution (in %) relative to the total credit risk SCR</u> - <u>in R0030 to R0120 for the top 10 exposures</u> - <u>in R0020 for the sum of these top 10 exposures</u> - <u>in R0130 for the remaining exposures</u> - <u>in R0010 for the sum of all exposures (which should be 100%)</u>
<u>Top 10 exposures in terms of impact on SCR (single)</u>		
<u>C0090/ R0160-R0250</u>	<u>Name of Exposure</u>	<u>Names of the top 10 exposures of single exposures in terms of impact on the SCR.</u> <u>The impact on SCR is in the column “Credit Risk Contribution”, which should be the contribution to the credit SCR, i.e. incl. diversification and the sum of entries in the column gives the credit risk SCR.</u>
<u>C0020/R0140-R0260</u>	<u>Market value</u>	<u>Market value according to the valuation used for solvency purposes:</u> - <u>in R0160 to R0250 for the top 10 exposures</u> - <u>in R0150 for the sum of these top 10 exposures</u> - <u>in R0260 for the remaining exposures</u>

		- <u>in R0140 for the sum of all exposures</u>
<u>C0030/R0140-R0260</u>	<u>Exposure at default</u>	<u>Amount of Exposure at default:</u> - <u>in R0160 to R0250 for the top 10 exposures</u> - <u>in R0150 for the sum of these top 10 exposures</u> - <u>in R0260 for the remaining exposures</u> - <u>in R0140 for the sum of all exposures</u>
<u>C0040/R0140-R0260</u>	<u>Credit Risk Contribution</u>	<u>Contribution to the credit SCR incl. diversification, i.e. the sum of entries in this column gives the credit risk SCR:</u> - <u>in R0160 to R0250 for the top 10 exposures</u> - <u>in R0150 for the sum of these top 10 exposures</u> - <u>in R0260 for the remaining exposures</u> - <u>in R0140 for the sum of all exposures</u>
<u>C0050/R0150-R0250</u>	<u>Average Probability of Default (in %)</u>	<u>Average probability of default in %</u> - <u>in R0160 to R0250 for the top 10 exposures</u> - <u>in R0150 for the sum of these top 10 exposures</u>
<u>C0060/R0150-R0250</u>	<u>Average Loss Given Default (in %)</u>	<u>Average loss given default in %</u> - <u>in R0160 to R0250 for the top 10 exposures</u> - <u>in R0150 for the sum of these top 10 exposures</u>
<u>C0070/R0140-R0260</u>	<u>Market value (% of total sum)</u>	<u>Share of the market value (in %) relative to the total sum of market values of exposures to credit event risk:</u> - <u>in R0160 to R0250 for the top 10 exposures</u> - <u>in R0150 for the sum of these top 10 exposures</u> - <u>in R0260 for the remaining exposures</u> - <u>in R0140 for the sum of all exposures (which should be 100%)</u>

<u>C0080/R0140-R0260</u>	<u>Credit Risk Contribution (% of total sum)</u>	<u>Share of the credit risk contribution (in %) relative to the total credit risk SCR:</u> - <u>in R0160 to R0250 for the top 10 exposures</u> - <u>in R0150 for the sum of these top 10 exposures</u> - <u>in R0260 for the remaining exposures</u> - <u>in R0140 for the sum of all exposures (which should be 100%)</u>
<i>Top 10 exposures in terms of market value (group)</i>		
<u>C0010/R0290-R0380</u>	<u>Name Group Exposure</u>	<u>Names of the top 10 exposures of groups of obligors in terms of market value.</u>
<u>C0020/R0270-R0390</u>	<u>Market value</u>	<u>Market value according to the valuation used for solvency purposes:</u> - <u>in R0290 to R0380 for the top 10 exposures</u> - <u>in R0280 for the sum of these top 10 exposures</u> - <u>in R0390 for the remaining exposures</u> - <u>in R0270 for the sum of all exposures</u>
<u>C0030/R0270-R0390</u>	<u>Exposure at default</u>	<u>Amount of Exposure at default:</u> - <u>in R0290 to R0380 for the top 10 exposures</u> - <u>in R0280 for the sum of these top 10 exposures</u> - <u>in R0390 for the remaining exposures</u> - <u>in R0270 for the sum of all exposures</u>
<u>C0040/R0270-R0390</u>	<u>Credit Risk Contribution</u>	<u>Contribution to the credit SCR incl. diversification, i.e. the sum of entries in this column gives the credit risk SCR:</u> - <u>in R0290 to R0380 for the top 10 exposures</u> - <u>in R0280 for the sum of these top 10 exposures</u> - <u>in R0390 for the remaining exposures</u> - <u>in R0270 for the sum of all exposures</u>
<u>C0050/R0280-R0380</u>	<u>Average Probability of Default (in %)</u>	<u>Average probability of default in %</u> - <u>in R0290 to R0380 for the top 10 exposures</u>

		- <u>in R0280 for the sum of these top 10 exposures</u>
<u>C0060/R0280-R0380</u>	<u>Average Loss Given Default (in %)</u>	<u>Average loss given default in %</u> - <u>in R0290 to R0380 for the top 10 exposures</u> - <u>in R0280 for the sum of these top 10 exposures</u>
<u>C0070/R0270-R0390</u>	<u>Market value (% of total sum)</u>	<u>Share of the market value (in %) relative to the total sum of market values of exposures to credit event risk</u> - <u>in R0290 to R0380 for the top 10 exposures</u> - <u>in R0280 for the sum of these top 10 exposures</u> - <u>in R0390 for the remaining exposures</u> - <u>in R0270 for the sum of all exposures (which should be 100%)</u>
<u>C0080/R0270-R0390</u>	<u>Credit Risk Contribution (% of total sum)</u>	<u>Share of the credit risk contribution (in %) relative to the total credit risk SCR</u> - <u>in R0290 to R0380 for the top 10 exposures</u> - <u>in R0280 for the sum of these top 10 exposures</u> - <u>in R0390 for the remaining exposures</u> - <u>in R0270 for the sum of all exposures (which should be 100%)</u>
<u>Top 10 exposures in terms of market value (single)</u>		
<u>C0090/R0420-R0510</u>	<u>Name of Exposure</u>	<u>Names of the top 10 exposures of single exposures in terms of impact on the SCR.</u> <u>The impact on SCR is in the column “Credit Risk Contribution”, which should be the contribution to the credit SCR, i.e. incl. diversification and the sum of entries in the column gives the credit risk SCR.</u>
<u>C0020/R0400-R0520</u>	<u>Market value</u>	<u>Market value in reporting currency according to the valuation used for solvency purposes of</u> - <u>in R0420 to R0510 for the top 10 exposures</u>

		<ul style="list-style-type: none"> <li>- <u>in R0410 for the sum of these top 10 exposures</u></li> <li>- <u>in R0520 for the remaining exposures</u></li> <li>- <u>in R0400 for the sum of all exposures</u></li> </ul>
<u>C0030/R0400-R0520</u>	<u>Exposure at default</u>	<u>Exposure at default in reporting currency of</u> <ul style="list-style-type: none"> <li>- <u>in R0420 to R0510 for the top 10 exposures</u></li> <li>- <u>in R0410 for the sum of these top 10 exposures</u></li> <li>- <u>in R0520 for the remaining exposures</u></li> <li>- <u>in R0400 for the sum of all exposures</u></li> </ul>
<u>C0040/R0400-R0520</u>	<u>Credit Risk Contribution</u>	<u>Contribution to the credit SCR incl. diversification, i.e. the sum of entries in this column gives the credit risk SCR:</u> <ul style="list-style-type: none"> <li>- <u>in R0420 to R0510 for the top 10 exposures</u></li> <li>- <u>in R0410 for the sum of these top 10 exposures</u></li> <li>- <u>in R0520 for the remaining exposures</u></li> <li>- <u>in R0400 for the sum of all exposures</u></li> </ul>
<u>C0050/R0410-R0510</u>	<u>Average Probability of Default (in %)</u>	<u>Average probability of default in %</u> <ul style="list-style-type: none"> <li>- <u>in R0420 to R0510 for the top 10 exposures</u></li> <li>- <u>in R0410 for the sum of these top 10 exposures</u></li> </ul>
<u>C0060/R0410-R0510</u>	<u>Average Loss Given Default (in %)</u>	<u>Average loss given default in %</u> <ul style="list-style-type: none"> <li>- <u>in R0420 to R0510 for the top 10 exposures</u></li> <li>- <u>in R0410 for the sum of these top 10 exposures</u></li> </ul>
<u>C0070/R0400-R0520</u>	<u>Market value (% of total sum)</u>	<u>Share of the market value (in %) relative to the total sum of market values of exposures to credit event risk</u> <ul style="list-style-type: none"> <li>- <u>in R0420 to R0510 for the top 10 exposures</u></li> <li>- <u>in R0410 for the sum of these top 10 exposures</u></li> <li>- <u>in R0520 for the remaining exposures</u></li> <li>- <u>in R0400 for the sum of all exposures (which should be 100%)</u></li> </ul>

<u>C0080/R0400-R0520</u>	<u>Credit Risk Contribution (% of total sum)</u>	<u>Share of the credit risk contribution (in %) relative to the total credit risk SCR</u> - <u>in R0420 to R0510 for the top 10 exposures</u> - <u>in R0410 for the sum of these top 10 exposures</u> - <u>in R0520 for the remaining exposures</u> - <u>in R0400 for the sum of all exposures (which should be 100%)</u>
<u>Split by asset class</u>		
<u>C0020/R0530-R0640</u>	<u>Market value</u>	<u>Market value according to the valuation used for solvency purposes split by asset class:</u> - <u>Bond and loans</u> - <u>Covered bonds</u> - <u>Sovereign bonds</u> - <u>Mortgages</u> - <u>Asset backed</u> - <u>Other</u> - <u>Cash</u> - <u>Receivables</u> - <u>Reinsurance and derivatives</u> - <u>Credit insurance</u> - <u>Off BS and other</u> - <u>Total</u>
<u>C0030/R0530-R0640</u>	<u>Exposure at default</u>	<u>Exposure at default split by asset class:</u> - <u>Bond and loans</u> - <u>Covered bonds</u> - <u>Sovereign bonds</u> - <u>Mortgages</u> - <u>Asset backed</u> - <u>Other</u> - <u>Cash</u> - <u>Receivables</u> - <u>Reinsurance and derivatives</u> - <u>Credit insurance</u> - <u>Off BS and other</u> - <u>Total</u>
<u>C0040/R0530-R0640</u>	<u>Credit Risk Contribution</u>	<u>Contribution to the credit SCR (in reporting currency) incl. diversification, i.e. the sum of entries in this column gives the credit risk SCR.</u> <u>Contribution split by asset class:</u> - <u>Bond and loans</u> - <u>Covered bonds</u>

		<ul style="list-style-type: none"> <li>- <u>Sovereign bonds</u></li> <li>- <u>Mortgages</u></li> <li>- <u>Asset backed</u></li> <li>- <u>Other</u></li> <li>- <u>Cash</u></li> <li>- <u>Receivables</u></li> <li>- <u>Reinsurance and derivatives</u></li> <li>- <u>Credit insurance</u></li> <li>- <u>Off BS and other</u></li> <li>- <u>Total</u></li> </ul>
<u>C0050/R0540-R0640</u>	<u>Average Probability of Default (in %)</u>	<u>Average probability of default in % for the assets as sorted in the asset class split:</u> <ul style="list-style-type: none"> <li>- <u>Bond and loans</u></li> <li>- <u>Covered bonds</u></li> <li>- <u>Sovereign bonds</u></li> <li>- <u>Mortgages</u></li> <li>- <u>Asset backed</u></li> <li>- <u>Other</u></li> <li>- <u>Cash</u></li> <li>- <u>Receivables</u></li> <li>- <u>Reinsurance and derivatives</u></li> <li>- <u>Credit insurance</u></li> <li>- <u>Off BS and other</u></li> <li>- <u>Total</u></li> </ul>
<u>C0060/R0540-R0640</u>	<u>Average Loss Given Default (in %)</u>	<u>Average loss given default in % for the assets as sorted in the asset class split:</u> <ul style="list-style-type: none"> <li>- <u>Bond and loans</u></li> <li>- <u>Covered bonds</u></li> <li>- <u>Sovereign bonds</u></li> <li>- <u>Mortgages</u></li> <li>- <u>Asset backed</u></li> <li>- <u>Other</u></li> <li>- <u>Cash</u></li> <li>- <u>Receivables</u></li> <li>- <u>Reinsurance and derivatives</u></li> <li>- <u>Credit insurance</u></li> <li>- <u>Off BS and other</u></li> <li>- <u>Total</u></li> </ul>
<u>C0070/R0530-R0640</u>	<u>Market value (% of total sum)</u>	<u>Share of the market value (in %) relative to the total sum of market values of exposures to credit event risk split by asset classes:</u> <ul style="list-style-type: none"> <li>- <u>Bond and loans</u></li> <li>- <u>Covered bonds</u></li> <li>- <u>Sovereign bonds</u></li> <li>- <u>Mortgages</u></li> <li>- <u>Asset backed</u></li> </ul>

		<ul style="list-style-type: none"> <li>- <u>Other</u></li> <li>- <u>Cash</u></li> <li>- <u>Receivables</u></li> <li>- <u>Reinsurance and derivatives</u></li> <li>- <u>Credit insurance</u></li> <li>- <u>Off BS and other</u></li> <li>- <u>Total</u></li> </ul>
<u>C0080/R0530-R0640</u>	<u>Credit Risk Contribution (% of total sum)</u>	<u>Share of the credit risk contribution (in %) relative to the total credit risk SCR split by asset classes</u> <ul style="list-style-type: none"> <li>- <u>Bond and loans</u></li> <li>- <u>Covered bonds</u></li> <li>- <u>Sovereign bonds</u></li> <li>- <u>Mortgages</u></li> <li>- <u>Asset backed</u></li> <li>- <u>Other</u></li> <li>- <u>Cash</u></li> <li>- <u>Receivables</u></li> <li>- <u>Reinsurance and derivatives</u></li> <li>- <u>Credit insurance</u></li> <li>- <u>Off BS and other</u></li> <li>- <u>Total</u></li> </ul>
<u>Split by credit quality step (CQS)</u>		
<u>C0020/R0650-R0730</u>	<u>Market value</u>	<u>Market value in reporting currency according to the valuation used for solvency purposes split by credit quality step:</u> <ul style="list-style-type: none"> <li>- <u>CQS 0</u></li> <li>- <u>CQS 1</u></li> <li>- <u>CQS 2</u></li> <li>- <u>CQS 3</u></li> <li>- <u>CQS 4</u></li> <li>- <u>CQS 5</u></li> <li>- <u>CQS 6</u></li> <li>- <u>NR (not rated)</u></li> <li>- <u>Total</u></li> </ul>
<u>C0030/R0650-R0730</u>	<u>Exposure at default</u>	<u>Exposure at default in reporting currency split by credit quality step:</u> <ul style="list-style-type: none"> <li>- <u>CQS 0</u></li> <li>- <u>CQS 1</u></li> <li>- <u>CQS 2</u></li> <li>- <u>CQS 3</u></li> </ul>

		<ul style="list-style-type: none"> <li>- <u>CQS 4</u></li> <li>- <u>CQS 5</u></li> <li>- <u>CQS 6</u></li> <li>- <u>NR (not rated)</u></li> <li>- <u>Total</u></li> </ul>
<u>C0040/R0650-R0730</u>	<u>Credit Risk Contribution</u>	<p><u>Contribution to the credit SCR (in reporting currency) incl. diversification, i.e. the sum of entries in this column gives the credit risk SCR.</u></p> <p><u>Contribution split by credit quality step:</u></p> <ul style="list-style-type: none"> <li>- <u>CQS 0</u></li> <li>- <u>CQS 1</u></li> <li>- <u>CQS 2</u></li> <li>- <u>CQS 3</u></li> <li>- <u>CQS 4</u></li> <li>- <u>CQS 5</u></li> <li>- <u>CQS 6</u></li> <li>- <u>NR (not rated)</u></li> <li>- <u>Total</u></li> </ul>
<u>C0050/R0660-R0730</u>	<u>Average Probability of Default (in %)</u>	<p><u>Average probability of default in % for the assets as sorted in the credit quality steps:</u></p> <ul style="list-style-type: none"> <li>- <u>CQS 0</u></li> <li>- <u>CQS 1</u></li> <li>- <u>CQS 2</u></li> <li>- <u>CQS 3</u></li> <li>- <u>CQS 4</u></li> <li>- <u>CQS 5</u></li> <li>- <u>CQS 6</u></li> <li>- <u>NR (not rated)</u></li> <li>- <u>Total</u></li> </ul>
<u>C0060/R0660-R0730</u>	<u>Average Loss Given Default (in %)</u>	<p><u>Average loss given default in % for the assets as sorted in the credit quality steps:</u></p> <ul style="list-style-type: none"> <li>- <u>CQS 0</u></li> <li>- <u>CQS 1</u></li> <li>- <u>CQS 2</u></li> <li>- <u>CQS 3</u></li> <li>- <u>CQS 4</u></li> <li>- <u>CQS 5</u></li> <li>- <u>CQS 6</u></li> <li>- <u>NR (not rated)</u></li> <li>- <u>Total</u></li> </ul>
<u>C0070/R0650-R0730</u>	<u>Market value (% of total sum)</u>	<p><u>Share of the market value (in %) relative to the total sum of market values of exposures to credit event risk split by credit quality step:</u></p> <ul style="list-style-type: none"> <li>- <u>CQS 0</u></li> </ul>

		<ul style="list-style-type: none"> <li>- <u>CQS 1</u></li> <li>- <u>CQS 2</u></li> <li>- <u>CQS 3</u></li> <li>- <u>CQS 4</u></li> <li>- <u>CQS 5</u></li> <li>- <u>CQS 6</u></li> <li>- <u>NR (not rated)</u></li> <li>- <u>Total</u></li> </ul>
<u>C0080/R0650-R0730</u>	<u>Credit Risk Contribution (% of total sum)</u>	<u>Share of the credit risk contribution (in %) relative to the total credit risk SCR split by credit quality step:</u> <ul style="list-style-type: none"> <li>- <u>CQS 0</u></li> <li>- <u>CQS 1</u></li> <li>- <u>CQS 2</u></li> <li>- <u>CQS 3</u></li> <li>- <u>CQS 4</u></li> <li>- <u>CQS 5</u></li> <li>- <u>CQS 6</u></li> <li>- <u>NR (not rated)</u></li> <li>- <u>Total</u></li> </ul>
<u>C0100/R0740</u>	<u>Credit event risk ('migration and default')</u>	<u>This is the total amount of the capital charge for credit event risk ('migration and default').</u>
<u>C0100/R0750</u>	<u>Expected loss</u>	<u>This is the total amount of expected loss for credit event risk ('migration and default').</u>

**S.26.11 – Internal model: Credit risk – details for financial instruments**

General comments

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

<u>CODE</u>	<u>ITEM</u>	<u>INSTRUCTIONS</u>
<u>Exposure at Default</u>		
<u>C0010-C0090/R0010</u>	<u>Overall Exposure at Default</u>	<u>Exposure at Default for different Credit Quality Steps.</u>
<u>C0010-C0090/R0020-R0080</u>	<u>Exposure at Default breakdown</u>	<u>Amount of Exposure at Default for different asset classes and different Credit Quality Steps.</u>

<u>C0100/R0090</u>	<u>Other description</u>	<u>Summary of content of R0080 so materiality can be judged.</u>
<u>Probability of Default – weighted average where the weight is Exposure at Default</u>		
<u>R0100</u>	<u>Overall Probability of Default</u>	<u>Probability of Default for different Credit Quality Steps.</u>
<u>C0010-C0090/R0110-R0170</u>	<u>Probability of Default breakdown</u>	<u>Probability of Default for different asset classes and different Credit Quality Steps.</u>
<u>C0100/R0180</u>	<u>Other description</u>	<u>Summary of content of R0080 so materiality can be judged.</u>
<u>Solvency Capital Requirements</u>		
<u>C0110/R0190</u>	<u>Total undiversified credit risk</u>	<u>This is the total amount of the capital charge for credit risk before any diversification effects.</u>
<u>C0110/R0200</u>	<u>Diversification: credit risk</u>	<u>This is the amount of gross diversification effects allowed in aggregation of capital requirements for credit risk.</u> <u>This amount should be reported as a negative value.</u>
<u>C0110/R0210</u>	<u>Diversified risk: credit risk</u>	<u>This is the total amount of the capital charge for credit risk.</u>

**S.26.12 – Internal model: Credit risk – for non-financial instruments**

**General comments:**

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

<u>CODE</u>	<u>ITEM</u>	<u>INSTRUCTIONS</u>
<u>Type 1 exposures in terms of impact on SCR</u>		
<u>C0010/R0020-R0110</u>	<u>Name of single name exposure</u>	<u>Describe the name of the 10 largest single exposures.</u>
<u>C0020/R0020-R0110</u>	<u>Code of single name exposure</u>	<u>Identification code using the Legal Entity Identifier (LEI) if available.</u>

		<u>If not available this item should not be reported</u>
<u>C0030/R0010</u>	<u>Sum of all Losses Given Default</u>	<u>The sum of the Loss Given Default for all Type 1 exposures.</u>
<u>C0030/R0020-R0110</u>	<u>Type 1 exposures – Single name exposure X – Loss Given Default</u>	<u>The value of the Loss Given Default for each of the 10 largest single name exposures.</u>
<u>C0030/R0120</u>	<u>Type 1 aggregate Loss Given Default excluding 10 largest single name exposures</u>	<u>Loss Given Default for all Type 1 exposures excluding 10 largest single name exposures.</u>
<u>C0040/R0010</u>	<u>Sum of all Exposures at Default</u>	<u>The sum of the Exposure at Default for all Type 1 exposures.</u>
<u>C0040/R0020-R0110</u>	<u>Type 1 exposures – Single name exposure X – Exposure at Default</u>	<u>The value of the Exposure at Default for each of the 10 largest single name exposures.</u>
<u>C0040/R0120</u>	<u>Type 1 aggregate Exposure at Default excluding 10 largest single name exposures</u>	<u>The value of the Exposure at Default for all Type 1 exposures excluding 10 largest single name exposures.</u>
<u>C0050/R0010</u>	<u>Weighted average Probability of Default for Type 1 exposures</u>	<u>Weighted average of Probability of Default for Type 1 exposures where the weight is Exposure at Default.</u>
<u>C0050/R0020-R0110</u>	<u>Type 1 exposures – Single name exposure X – Probability of Default</u>	<u>The Probability of Default for each of the 10 largest single name exposures.</u>
<u>Type 2 exposures in terms of impact on SCR</u>		
<u>C0030/R0130</u>	<u>Sum of all Losses Given Default</u>	<u>The sum of the Loss Given Default for all Type 2 exposures.</u>

<u>C0030/R0140-R0180</u>	<u>Type 2 exposures – Loss Given Default</u>	<u>Loss Given Default for the different exposures.</u>  <u>For R0160 include the other highest main exposure excluding R0140–R0150.</u> <u>For R0170 include the other highest main exposure excluding R0140–R0160.</u> <u>For R0180 include the other highest main exposure excluding R0140–R0170.</u>
<u>C0030/R0190</u>	<u>Type 2 aggregate Loss Given Default excluding R0140–R0180</u>	<u>Loss Given Default for all Type 2 exposures excluding R0140–R0180.</u>
<u>C0040/R0130</u>	<u>Sum of all Exposures at Default</u>	<u>The sum of the Exposure at Default for all Type 2 exposures.</u>
<u>C0040/R0140-R0180</u>	<u>Type 2 exposures – Exposure at Default</u>	<u>Exposure at Default for the different exposures:</u> <u>For R0160 include the other highest main exposure excluding R0140–R0150.</u> <u>For R0170 include the other highest main exposure excluding R0140–R0160.</u> <u>For R0180 include the other highest main exposure excluding R0140–R0170.</u>
<u>C0040/R0190</u>	<u>Type 2 aggregate Exposure at Default excluding R0140–R0180</u>	<u>Exposure at Default for all Type 2 exposures excluding R0140–R0180.</u>
<u>C0050/R0130</u>	<u>Weighted average Probability of Default for Type 2 exposures</u>	<u>Weighted average of Probability of Default for Type 2 exposures where the weight is Exposure at Default.</u>
<u>C0050/R0140-R0180</u>	<u>Type 2 exposures – Probability of Default</u>	<u>The Probability of Default for each of R0140–R0180. For R0140 and R0150 it shall be the weighted average of the Probabilities of Default where the weight is Exposure at Default.</u>
<u>C0060/R0140-R0180</u>	<u>Description of exposure</u>	<u>Short description of the Type 2 exposure.</u>

		<p><u>For R0160 include the other highest main exposure excluding R0140–R0150.</u></p> <p><u>For R0170 include the other highest main exposure excluding R0140–R0160.</u></p> <p><u>For R0180 include the other highest main exposure excluding R0140–R0170.</u></p>
<u>Solvency Capital Requirements</u>		
<u>C0070/R0200</u>	<u>Total undiversified counterparty default risk</u>	<u>This is the total amount of the capital charge for counterparty default risk before any diversification effects.</u>
<u>C0070/R0210</u>	<u>Diversification: counterparty default risk</u>	<p><u>This is the amount of gross diversification effects allowed in aggregation of capital requirements for counterparty default risk for Type 1 and Type 2 exposures.</u></p> <p><u>This amount should be reported as a negative value.</u></p>
<u>C0070/R0220</u>	<u>Diversified risk: counterparty default risk</u>	<u>This is the total amount of the capital charge for counterparty default risk.</u>

### S.26.13 – Internal model: Non-Life & Health NSLT Underwriting risk

#### General comments:

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

This template collects information on Non-Life and Health NSLT underwriting risk in the following different risk granularities gross and net of reinsurance:

<u>Risks</u>	<u>Description</u>
<u>Premium &amp; Reserve Risk</u>	<u>Premium and Reserve Risk data including Cat</u>
<u>Catastrophe Risk (Cat)</u>	<u>Catastrophe Risk data</u>
<u>Premium &amp; Reserve Risk (Excluding explicit Cat)</u>	<u>Premium and Reserve Risk data excluding explicit Cat</u>
<u>Premium Risk</u>	<p><u>The premium risk distribution should be such that its mean reflects an expected profit or loss including the movement of Premium Provisions over the year.</u></p> <p><u>Results should exclude Cat</u></p>

<b><u>Reserve Risk</u></b>	<u>The Reserve Risk distribution should be such that its mean is approximately zero, as there is no expected profit in a Best Estimate.</u> <u>Results should exclude Cat</u>
<b><u>Within Premium and Reserve Risk the following two segmentations are requested</u></b>	- <b><u>Solvency 2 Lines of Business (S2LoB):</u></b> <u>As defined in Annex II of the Delegated Regulation, based on lines of business (LoBs) defined in Annex I.</u> - <b><u>Internal Model Lines of Business (IntLoB):</u></b> <u>Is understood as the most granular level from the internal model direct outputs at which the probability distribution function of the losses and SCR are available. IntLoBs are expected to be used for internal reporting as well as the management of the capital positions by the undertaking. IntLoBs typically are close to the parameterisation level. They should enable an understanding of the internal model specific behaviour.</u>

In case of co-Insurance on direct business, for leading insurance undertakings the full proportion of business is understood to be reported as gross direct business, whereby the proportion shared with non-leading insurers is considered to be treated as outward reinsurance.

Overall the following applies:

<b><u>Topic</u></b>	<b><u>Description</u></b>
<b><u>Discounting</u></b>	<u>Monetary amounts of this template are discounted</u>
<b><u>Percentiles</u></b>	<u>High percentiles represent adverse results for the undertaking since the underlying distribution is a loss distribution (i.e. 99.5 is used for the SCR calculation).</u>
<b><u>Availability of figures</u></b>	<u>In general, it is expected that the requested figures are available at both granularities (internal or Solvency 2 LoBs) and consistently reported for each of these 2 granularities to the extent possible (means add up, etc.).</u>
<b><u>Diversification</u></b>	<u>The word diversified is in this template used to differentiate between different levels of granularity (e.g. diversified reserve risk is the overall aggregated reserve risk in comparison to the sum of undiversified S2LoBs).</u>

Because there are different ways of modelling these risks, undertakings are not requested to change their internal model to be able to follow the structure of the codes. So, if undertakings model the catastrophe risk together with the risk of premiums and/or reserves, then they should not fill in section “Distribution of losses from catastrophe perils”. In addition, if undertakings obtain a specific distribution of premium and reserve risks for Health NSLT underwriting risk and a separate one for non-life underwriting risk without aggregating the two together, the information will be included in “OVERALL HEALTH NSLT GROSS OF REINSURANCE”

– “OVERALL HEALTH NSLT NET OF REINSURANCE” sections and “OVERALL NON-LIFE GROSS OF REINSURANCE” – “OVERALL NON-LIFE NET OF REINSURANCE” sections respectively. Otherwise, “OVERALL NON-LIFE GROSS OF REINSURANCE” – “OVERALL NON-LIFE NET OF REINSURANCE” sections should not be reported.

The Occurrence Exceedance Probability (OEP) is the probability that the associated loss level will be exceeded by any event in any given year. It is used when the insurance program is written on an occurrence basis, or when the loss associated with one event is important.

The Aggregate Exceedance Probability (AEP) is the probability that the associated loss level will be exceeded by the aggregated losses in any given year and is used when the insurance program is written on an aggregate basis.

<u>CODE</u>	<u>ITEM</u>	<u>INSTRUCTIONS</u>
<i>Risk model data</i>		
<u>C0010/R0010</u>	<u>Is SCR risk measure for Premium risk centred?</u>	<p><u>One of the options in the following closed list shall be used:</u></p> <p><u>Yes – SCR is measured as deviation from the expected result (Centred risk). Please describe in code C0010/R0020. No – SCR is measured as deviation from zero (Non-centred risk). Please describe in code C0010/R0020.</u></p> <p><u>Other – Please describe in code C0010/R0020.</u></p>
<u>C0010/R0020</u>	<u>Short description of SCR risk measure used for Premium risk</u>	<p><u>Describe the way in which the Internal Model SCR risk measure for Premium risk is derived (e.g. from the “economic” Profit and Loss distribution).</u></p> <p><u>Use as reference point the metric defined for the SCR in Article 101 of the Solvency II Directive and go through all aspects where your approach may differ (e.g. deviations from the VaR 1/200, the 1-year time horizon of risk, risk as deviation from the expected result, etc).</u></p> <p><u>If the approved Internal Model risk measure complies with the risk measure as defined by Article 101 of the Solvency II Directive, please confirm by inserting “Internal Model risk measure as defined in Article 101 of the Solvency II directive”.</u></p>

<p><u>C0010/R0030</u></p>	<p><u>Is SCR risk measure for Reserve risk centred?</u></p>	<p><u>One of the options in the following closed list shall be used:</u></p> <p><u>Yes – Risk Capital includes a deviation from the expected result (centred risk). Please describe in code C0010/R0040.</u></p> <p><u>No – Risk Capital includes a deviation from zero (Non-centred risk). Please describe in code C0010/R0040.</u></p> <p><u>Other – Please describe in code C0010/R0040.</u></p>
<p><u>C0010/R0040</u></p>	<p><u>Short description of SCR risk measure used for Reserve risk</u></p>	<p><u>Describe the way the in which Internal Model the SCR risk measure for Reserve risk is derived (e.g. from the economic Profit and Loss distribution).</u></p> <p><u>Use as reference point the standard metric used for the SCR under Solvency II Directive Section 4 Subsection 1 &amp; 2 (Focus in particular on Article 101, 104, 105, 108) under Solvency II and go through all aspects where your approach may differ (e.g. deviations from the VaR 1/200, the 1-year time horizon of risk, risk as deviation from the expected result, going concern, etc).</u></p> <p><u>If the approved Internal Model risk measure complies with all assumptions of Section 4 Subsection 2 please confirm by inserting “Internal Model risk measure in line with Standard Formula risk measure definition”</u></p>
<p><u>C0010/R0050</u></p>	<p><u>Is SCR risk measure for Catastrophe risk centred?</u></p>	<p><u>One of the options in the following closed list shall be used:</u></p> <p><u>Yes – Risk Capital includes a deviation from the expected result (centred risk). Please describe in code C0010/R0060.</u></p> <p><u>No – Risk Capital includes a deviation from zero (Non-centred risk). Please describe in code C0010/R0060.</u></p> <p><u>Other – Please describe in code C0010/R0060.</u></p>

<u>C0010/R0060</u>	<u>Short description of SCR risk measure used for Catastrophe risk</u>	<p><u>Describe the way the in which the Internal Model SCR risk measure for Catastrophe risk is derived. (e.g. from the economic Profit and Loss distribution).</u></p> <p><u>Use as reference point the standard metric used for the SCR under Solvency II Directive Section 4 Subsection 1 &amp; 2 (Focus in particular on Article 101, 104, 105, 108) under Solvency II and go through all aspects where your approach may differ (e.g. deviations from the VaR 1/200, the 1-year time horizon of risk, risk as deviation from the expected result, going concern, etc).</u></p> <p><u>If the approved Internal Model risk measure complies with all assumptions of Section 4 Subsection 2 please confirm by inserting “Internal Model risk measure in line with Standard Formula risk measure definition”.</u></p>
<u>Internal LoB mapping</u>		
<u>C0020-C0040</u>	<u>Map to Solvency II line of business</u>	<p><u>Identification of the Non-Life line of business as defined in Annex I to Delegated Regulation (EU) 2015/35, reported. The following closed list shall be used:</u></p> <ul style="list-style-type: none"> <li><u>1 – Medical expense insurance</u></li> <li><u>2 – Income protection insurance</u></li> <li><u>3 – Workers' compensation insurance</u></li> <li><u>4 – Motor vehicle liability insurance</u></li> <li><u>5 – Other motor insurance</u></li> <li><u>6 – Marine, aviation and transport insurance</u></li> <li><u>7 – Fire and other damage to property insurance</u></li> <li><u>8 – General liability insurance</u></li> <li><u>9 – Credit and suretyship insurance</u></li> <li><u>10 – Legal expenses insurance</u></li> <li><u>11 – Assistance</u></li> <li><u>12 – Miscellaneous financial loss</u></li> <li><u>13 – Proportional medical expense reinsurance</u></li> </ul>

		<p><u>14 – Proportional income protection reinsurance</u></p> <p><u>15 – Proportional workers' compensation reinsurance</u></p> <p><u>16 – Proportional motor vehicle liability reinsurance</u></p> <p><u>17 – Proportional other motor reinsurance</u></p> <p><u>18 – Proportional marine, aviation and transport reinsurance</u></p> <p><u>19 – Proportional fire and other damage to property reinsurance</u></p> <p><u>20 – Proportional general liability reinsurance</u></p> <p><u>21 – Proportional credit and suretyship reinsurance</u></p> <p><u>22 – Proportional legal expenses reinsurance</u></p> <p><u>23 – Proportional assistance reinsurance</u></p> <p><u>24 – Proportional miscellaneous financial loss reinsurance</u></p> <p><u>25 – Non-proportional health reinsurance</u></p> <p><u>26 – Non-proportional casualty reinsurance</u></p> <p><u>27 – Non-proportional marine, aviation and transport reinsurance</u></p> <p><u>28 – Non-proportional property reinsurance</u></p> <p><u>It is expected the insurance and reinsurance undertakings indicate in which Solvency II LoB each internal LoB is included.</u></p> <p><u>If one Internal LoB maps to two or more Solvency II LoBs then C0040 reports the corresponding proportion (as a value between 0 and 1) of the internal LoB for each mapped Solvency II LoB. These values shall add up to 1 for each internal LoB that maps to two or more Solvency II LoBs. If there is a one-to-one mapping, then C0040 shall be 1.</u></p>
<u>Gross Reserve risk model data</u>		

<u>Z0010</u>	<u>SII Line of Business</u>	<p><u>Identification of the Non-Life line of business as defined in Annex I to Delegated Regulation (EU) 2015/35, reported. The following closed list shall be used:</u></p> <ul style="list-style-type: none"> <li><u>1 – Medical expense insurance</u></li> <li><u>2 – Income protection insurance</u></li> <li><u>3 – Workers' compensation insurance</u></li> <li><u>4 – Motor vehicle liability insurance</u></li> <li><u>5 – Other motor insurance</u></li> <li><u>6 – Marine, aviation and transport insurance</u></li> <li><u>7 – Fire and other damage to property insurance</u></li> <li><u>8 – General liability insurance</u></li> <li><u>9 – Credit and suretyship insurance</u></li> <li><u>10 – Legal expenses insurance</u></li> <li><u>11 – Assistance</u></li> <li><u>12 – Miscellaneous financial loss</u></li> <li><u>13 – Proportional medical expense reinsurance</u></li> <li><u>14 – Proportional income protection reinsurance</u></li> <li><u>15 – Proportional workers' compensation reinsurance</u></li> <li><u>16 – Proportional motor vehicle liability reinsurance</u></li> <li><u>17 – Proportional other motor reinsurance</u></li> <li><u>18 – Proportional marine, aviation and transport reinsurance</u></li> <li><u>19 – Proportional fire and other damage to property reinsurance</u></li> <li><u>20 – Proportional general liability reinsurance</u></li> <li><u>21 – Proportional credit and suretyship reinsurance</u></li> <li><u>22 – Proportional legal expenses reinsurance</u></li> <li><u>23 – Proportional assistance reinsurance</u></li> <li><u>24 – Proportional miscellaneous financial loss reinsurance</u></li> </ul>
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		<u>25 – Non–proportional health reinsurance</u> <u>26 – Non–proportional casualty reinsurance</u> <u>27 – Non–proportional marine, aviation and transport reinsurance</u> <u>28 – Non–proportional property reinsurance</u>
<u>Z0020</u>	<u>Risk type</u>	<u>One of the options in the following closed list shall be used:</u>  <u>1 – Non-life and NSLT health reserve risk aggregated jointly with implicit catastrophe risk</u> <u>2 – Non-life and NSLT health reserve risk aggregated jointly</u> <u>3 – Non-life underwriting reserve risk with implicit catastrophe risk</u> <u>4 – Non-life underwriting reserve risk</u>
<u>C0050</u>	<u>Diversified reserve risk excluding explicit Catastrophe Risk</u>	<u>Aggregate reserve risk gross/net of reinsurance after applying diversification effects among different risks.</u>  <u>It will include catastrophe risk if it is modelled jointly with the reserve risk, otherwise catastrophe risk will be reported using separate fields described in the “DISTRIBUTION OF LOSSES FROM CATASTROPHE PERILS” section of this LOG file.</u>
<u>C0060</u>	<u>SII Line of Business</u>	<u>Reserve risk gross/net of reinsurance for each Solvency II LoB.</u>  <u>It will include catastrophe risk if it is modelled jointly with the reserve risk, otherwise catastrophe risk will be reported using separate fields described in the “DISTRIBUTION OF LOSSES FROM CATASTROPHE PERILS” section of this LOG file.</u>
<u>C0070</u>	<u>Internal Line of Business</u>	<u>Reserve risk gross/net of reinsurance for each internal LoB.</u>  <u>It will include catastrophe risk if it is modelled jointly with the reserve risk, otherwise catastrophe risk will be reported</u>

		using separate fields described in the <u>“DISTRIBUTION OF LOSSES FROM CATASTROPHE PERILS”</u> section of this LOG file.
<u>R0070</u>	<u>Provision for claims outstanding - discounted</u>	<u>The best estimate of claims (gross of reinsurance) that have not been settled. It includes all claims not yet settled, reported and not reported. Based on article 77 solvency II Directive, the best estimate corresponds to the probability-weighted average of future cash-flows, taking account of the time value of money (expected present value of future cash-flows), using the relevant risk-free interest rate term structure.</u>
<u>R0080</u>	<u>Premium Provision - discounted (only if premium provision allocated to reserve risk)</u>	<u>The discounted sum of future cash flows that comprise the premium provisions, gross of the amounts recoverable from reinsurance contracts, special purpose vehicles and finite reinsurance regarding direct and accepted business. This cell should be filled in if the premium provision at the reporting reference date is allocated to reserve risk.</u>
<u>R0090</u>	<u>Solvency Capital Requirement</u>	<u>This is the amount of funds that insurance and reinsurance undertakings need to face their risks. It is required to identify the solvency capital requirement for each internal line of business, SII LoB and aggregate level based on gross of reinsurance data.</u> <u>This cell represents the stand-alone risk of the respective granularity with the approved risk measure of the Internal Model.</u>
<u>R0100</u>	<u>Simulated (output) mean</u>	<u>This is the mean of the probability distribution of the future cash out-flows relating to claims events on a one-year time horizon basis as at the reporting reference date. It is the output obtained based on the simulation process (gross of reinsurance and on a discounted basis).</u>

<u>R0110</u>	<u>Simulated (output) standard deviation</u>	<u>This is the standard deviation of the probability distribution of the future cash out-flows (Combined ratio styled) relating to claims events on a one-year time horizon basis as at the reporting reference date. It is the output obtained based on the simulation process (gross of reinsurance and on a discounted basis).</u>
<u>R0120-R0270</u>	<u>Percentiles from 0.001 to 0.999 (see Annex XII for the required percentiles)</u>	<u>The undertaking is expected to indicate the amounts of the percentiles required in the table related to the probability distribution of the future cash out-flows relating to claims events on a one-year time horizon basis as at the reporting reference date obtained based on the simulation process (gross of reinsurance and on a discounted basis).</u> <u>If the risk measure definition is in line with the risk measure definition of article 101 of the Solvency II Directive, the 99.5 percentile will differ by the Simulated (output) mean from the SCR.</u>
<u>Net Reserve risk model data</u>		
<u>R0280</u>	<u>Provision for claims outstanding - discounted</u>	<u>The best estimate of claims (net of reinsurance recoverables) that have not been settled. It includes all claims not yet settled, reported and not reported. Based on article 77 solvency II Directive, the best estimate corresponds to the probability-weighted average of future cash-flows, taking account of the time value of money (expected present value of future cash-flows), using the relevant risk-free interest rate term structure.</u>
<u>R0290</u>	<u>Premium Provision - discounted (only if premium provision allocated to reserve risk)</u>	<u>The discounted sum of future cash flows that comprise the premium provisions net of reinsurance recoverables. This cell should be filled in if the premium provision at the reporting reference date is allocated to reserve risk.</u>
<u>R0300</u>	<u>Solvency Capital Requirement</u>	<u>This is the amount of funds that insurance and reinsurance undertakings need to face their risks. It is required to identify the solvency capital requirement for each</u>

		<u>internal line of business, SII LoB and aggregate level based on net of reinsurance data.</u>
<u>R0310</u>	<u>Simulated (output) mean</u>	<u>This is the mean of the probability distribution. It is the output obtained based on the simulation process (net of reinsurance and on discounted basis).</u>
<u>R0320</u>	<u>Simulated (output) standard deviation</u>	<u>This is the standard deviation of the probability distribution. It is the output obtained based on the simulation process (net of reinsurance and on discounted basis).</u>
<u>R0330-R0480</u>	<u>Percentiles from 0.001 to 0.999 (see Annex XII for the required percentiles)</u>	<u>The undertaking is expected to indicate the amounts of the percentiles required in the table related to the probability distribution obtained based on the simulation process (net of reinsurance and on discounted basis).</u>
<u>Gross Premium risk model data</u>		
<u>Z0020</u>	<u>Risk type</u>	<u>One of the options in the following closed list shall be used:</u>  <u>1 – Non-life and NSLT health premium risk aggregated jointly with implicit catastrophe risk</u> <u>2 – Non-life and NSLT health premium risk aggregated jointly</u> <u>3 – Non-life underwriting premium risk with implicit catastrophe risk</u> <u>4 – Non-life underwriting premium risk</u>
<u>C0080</u>	<u>Diversified premium risk excluding explicit Catastrophe Risk</u>	<u>Aggregate premium risk gross/net of reinsurance after applying diversification effects among different risks.</u>  <u>It will include catastrophe risk if it is modelled jointly with the premium risk, otherwise catastrophe risk will be reported using separate codes described in the “DISTRIBUTION OF LOSSES FROM CATASTROPHE PERILS” section of this LOG file.</u>

<u>C0090</u>	<u>SII Line of Business</u>	<p><u>Premium risk gross/net of reinsurance for each Solvency II LoB.</u></p> <p><u>It will include catastrophe risk if it is modelled jointly with the premium risk, otherwise catastrophe risk will be reported using separate codes described in the “DISTRIBUTION OF LOSSES FROM CATASTROPHE PERILS” section of this LOG file.</u></p>
<u>C0100</u>	<u>Internal Line of Business</u>	<p><u>Premium risk gross/net of reinsurance for each internal LoB.</u></p> <p><u>It will include catastrophe risk if it is modelled jointly with the premium risk, otherwise catastrophe risk will be reported using separate codes described in the “DISTRIBUTION OF LOSSES FROM CATASTROPHE PERILS” section of this LOG file.</u></p>
<u>R0490</u>	<u>Gross Written Premium</u>	<u>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.</u>
<u>R0500</u>	<u>Gross Earned Premium</u>	<u>It is the sum of gross premiums written minus the change in the gross provision for unearned premiums related to insurance direct business.</u>
<u>R0510</u>	<u>Gross written premium planned in the 12 months post the reporting Reference Date</u>	<u>Gross premium planned to be written within the 12 months following the reporting reference date via binder agreements either signed before or after the reference date.</u>
<u>R0520</u>	<u>Gross written unearned premium at the Reference Date (only if premium provision allocated to premium risk)</u>	<u>Written unearned premium gross of reinsurance. This cell should be filled in if the premium provision at the reporting reference date is allocated to premium risk.</u>

<u>R0530</u>	<u>Premium Provision - discounted (only if premium provision allocated to premium risk)</u>	<u>The discounted sum of future cash flows that comprise the premium provisions, gross of the amounts recoverable from reinsurance contracts, special purpose vehicles and finite reinsurance regarding direct and accepted business. This cell should be filled in if the premium provision at the reporting reference date is allocated to premium risk.</u>
<u>R0540</u>	<u>Solvency Capital Requirement</u>	<u>This is the amount of funds that insurance and reinsurance undertakings need to face their risks. It is required to identify the solvency capital requirement for each internal line of business, SII LoBs and aggregate level based on gross of reinsurance data.</u>
<u>R0550</u>	<u>Simulated (output) mean</u>	<u>This is the mean loss ratio of the probability distribution. It is the output obtained based on the simulation process (gross of reinsurance and on a discounted basis).</u>
<u>R0560</u>	<u>Simulated (output) standard deviation</u>	<u>This is the standard deviation of the probability distribution. It is the output obtained based on the simulation process (gross of reinsurance and on a discounted basis).</u>
<u>R0550-R0720</u>	<u>Percentiles from 0.001 to 0.999 (see Annex XII for the required percentiles)</u>	<u>The undertaking is expected to indicate the amounts of the percentiles required in the table related to the probability distribution obtained based on the simulation process (gross of reinsurance and on a discounted basis).</u>
<u>Net Premium risk model data</u>		
<u>R0730</u>	<u>Net Written Premium</u>	<u>Net 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.</u>
<u>R0740</u>	<u>Net Earned Premium</u>	<u>It is the sum of net premiums written minus the change in the net provision for unearned premiums related to insurance direct business.</u>

<u>R0750</u>	<u>Net written premium planned in the 12 months post the Reference Date</u>	<u>Net premium planned to be written within the 12 months following the reporting reference date via binder agreements either signed before or after the reference date.</u>
<u>R0760</u>	<u>Net written unearned premium at the Reference Date (only if premium provision allocated to premium risk)</u>	<u>Written unearned premium net of reinsurance. This cell should be filled in if the premium provision at the reporting reference date is allocated to premium risk.</u>
<u>R0770</u>	<u>Premium Provision - discounted (only if premium provision allocated to premium risk)</u>	<u>The discounted sum of future cash flows that comprise the premium provisions net of reinsurance recoverables. This cell should be filled in if the premium provision at the reporting reference date is allocated to premium risk.</u>
<u>R0780</u>	<u>Solvency Capital Requirement</u>	<u>This is the amount of funds that insurance and reinsurance undertakings need to face their risks. It is required to identify the solvency capital requirement for each internal line of business, SII LoBs and aggregate level based on net of reinsurance data.</u>
<u>R0790</u>	<u>Simulated (output) mean</u>	<u>This is the mean of the probability distribution. It is the output obtained based on the simulation process (net of reinsurance and on a discounted basis).</u>
<u>R0800</u>	<u>Simulated standard deviation</u>	<u>This is the standard deviation of the probability distribution. It is the output obtained based on the simulation process (net of reinsurance and on a discounted basis).</u>
<u>R0810-R0960</u>	<u>Percentiles from 0.001 to 0.999 (see Annex XII for the required percentiles)</u>	<u>The undertaking is expected to indicate the amounts of the percentiles required in the table related to the probability distribution obtained based on the simulation process (net of reinsurance and on a discounted basis).</u>
<u>Overall Non-Life and Health NSLT gross of reinsurance</u>		
<u>Z0020</u>	<u>Risk type</u>	<u>One of the options in the following closed list shall be used:</u>

		<p><u>1 – Non-life and NSLT health premium risk and reserve risk aggregated jointly with implicit catastrophe risk</u></p> <p><u>2 – Non-life and NSLT health premium risk and reserve risk aggregated jointly</u></p> <p><u>3 – Non-life underwriting premium risk and reserve risk with implicit catastrophe risk</u></p> <p><u>4 – Non-life underwriting premium risk and reserve risk</u></p> <p><u>5 – NSLT health underwriting premium risk and reserve risk aggregated separately with implicit catastrophe risk</u></p> <p><u>6 – NSLT health underwriting premium risk and reserve risk aggregated separately</u></p>
<u>C0110</u>	<u>Total undiversified</u>	<u>The total amount of non-life and health NSLT underwriting risk before applying diversification effects among different non-life risks. This amount will include catastrophe risk if it is modelled jointly with the premium and reserve risk, otherwise catastrophe risk will be reported using separate codes described in the “DISTRIBUTION OF LOSSES FROM CATASTROPHE PERILS” section of this LOG file.</u>
<u>C0120</u>	<u>Diversification</u>	<u>The difference between total undiversified standalone non-life and health NSLT underwriting risk and total non-life underwriting risk diversified. This amount is the diversification effect and shall be reported as a negative value.</u>
<u>C0130</u>	<u>Diversified</u>	<u>The total amount of non-life and health NSLT risk underwriting after applying diversification effects among different risks. This amount will include catastrophe risk if it is modelled jointly with the premium and reserve risk, otherwise catastrophe risk will be reported using separate codes described in the “DISTRIBUTION OF LOSSES FROM CATASTROPHE PERILS” section of this LOG file.</u>
<u>R0970</u>	<u>Solvency Capital Requirement</u>	<u>This is the amount of funds that insurance and reinsurance undertakings need to face</u>

		<u>their risks. It is required to identify the solvency capital requirement for each internal line of business, SII LoBs and aggregate level based on gross of reinsurance data.</u>
<u>R0980</u>	<u>Simulated (output) mean</u>	<u>This is the mean of the probability distribution. It is the output obtained based on the simulation process (gross of reinsurance and on a discounted basis).</u>
<u>R0990</u>	<u>Simulated (output) standard deviation</u>	<u>This is the standard deviation of the probability distribution. It is the output obtained based on the simulation process (gross of reinsurance and on a discounted basis).</u>
<u>R1000-R1150</u>	<u>Percentiles (see Annex XII for the required percentiles)</u>	<u>The undertaking is expected to indicate the amounts of the percentiles required in the chart related to the probability distribution obtained based on the simulation process (gross of reinsurance and on a discounted basis).</u>
<u>Overall Non-Life and Health NSLT net of reinsurance</u>		
<u>R1160</u>	<u>Solvency Capital Requirement</u>	<u>This is the amount of funds that insurance and reinsurance undertakings need to face their risks. It is required to identify the solvency capital requirement for each internal line of business, SII LoBs and aggregate level based on net of reinsurance data.</u>
<u>R1170</u>	<u>Simulated (output) mean</u>	<u>This is the mean of the probability distribution. It is the output obtained based on the simulation process (net of reinsurance and on a discounted basis).</u>
<u>R1180</u>	<u>Simulated (output) standard deviation</u>	<u>This is the standard deviation of the probability distribution. It is the output obtained based on the simulation process (net of reinsurance and on a discounted basis).</u>
<u>R1190-R1340</u>	<u>Percentiles (see Annex XII for the required percentiles)</u>	<u>The undertaking is expected to indicate the amounts of the percentiles required in the chart related to the probability distribution obtained based on the simulation process</u>

		<u>(net of reinsurance and on a discounted basis).</u>
<u><i>Distribution of losses from Catastrophe Perils</i></u>		
<u>C0020</u>	<u>Classes (set out at the LoBs row of premium risk template) impacted by the catastrophe event</u>	<u>List of all classes impacted by the catastrophe event for the relevant peril.</u>
<u>C0140</u>	<u>Catastrophe</u>	<u>Name of natural catastrophe or man-made peril per modelled region. Please include name of region and peril. Do not include generic names like region1 or peril1. It is recommended that the names of the perils and the regions are in English.</u>
<u>C0150</u>	<u>Commercially available vendor model used (if applicable)</u>	<u>One of the options in the following closed list shall be used: Yes No</u>
<u>C0160</u>	<u>Commercially available vendor model name and version used (if applicable)</u>	<u>If a commercially available vendor model is used in the internal model for the peril this field should contain the name of the model and the version of the model that the simulations are based on.</u>
<u>C0170</u>	<u>Explanatory information (if AEP loss is not available)</u>	<u>Provide short concise information on model and reasons, if the field “AEP loss” is not available. If agreed with the responsible supervisor this field could also be used to provide information on modelling approaches in other cases.</u>
<u>C0180</u>	<u>Total Sum insured</u>	<u>The insurance or reinsurance undertaking is expected to report their total sum insured for direct business by peril and region.</u>
<u>C0190</u>	<u>Exposure amount</u>	<u>The exposure amount used by the undertaking that has been agreed upon with the respective supervisor. The metric used can be different among perils and regions.</u>
<u>C0200</u>	<u>Exposure metric</u>	<u>Short description of exposure metric used in previous column (C6).</u>
<u><i>Distribution of losses from Catastrophe Perils - Total (property and non-property) business</i></u>		

<u>Z0010</u>	<u>Internal line of business</u>	<u>Name of the internal line of business used by the undertaking.</u>
<u>R1350</u>	<u>Simulated mean from model for Total (property and non-property) business</u>	<p><u>This is the mean of the probability distribution corresponding to each peril and aggregation of perils. It is the output obtained based on the simulation process. The mean should be reported with the following splits:</u></p> <ul style="list-style-type: none"> <li><u>- Mean of OEP for all business gross of reinsurance</u></li> <li><u>- Mean of AEP for all business gross of reinsurance</u></li> <li><u>- Mean of Annual loss for all business gross of reinsurance</u></li> <li><u>- Mean of OEP for all business net of reinsurance</u></li> <li><u>- Mean of AEP for all business net of reinsurance</u></li> <li><u>- Mean of Annual loss for all business net of reinsurance</u></li> </ul> <p><u>“Annual loss” is explicitly not “Average Annual Loss” (AAL), but the loss determined according to the statistical measure, i.e. mean, standard deviation or percentile. AAL corresponds to the mean annual loss.”.</u></p>
<u>R1360</u>	<u>Simulated standard deviation for Total (property and non-property) business</u>	<u>This is the standard deviation of the probability distribution corresponding to each peril and aggregation of perils. It is the output obtained based on the simulation process. The standard deviation should be reported with the same split as the Simulated mean.</u>
<u>R1370-R1450</u>	<u>Simulated percentiles for Total (property and non-property) business</u>	<u>Probability distribution percentiles obtained based on the simulation process for each peril and aggregation of perils. Reported percentiles are 0.75, 0.9, 0.96, 0.98, 0.99, 0.995, 0.996, 0.998 and 0.999. The information for each separate percentile shall be reported with the same split as the Simulated mean.</u>
<u>Premium and sums insured data</u>		

<p><u>C0390/R1460-R1590</u></p>	<p><u>Gross Annual Premium – Direct insurance</u></p>	<p><u>Split of gross annual premium written for direct business by geographical region. Geographical regions to be used are Europe, Africa, North East US, South East US, Mid-West US, Western US, Northern America (excluding US), Caribbean &amp; Central America, South America, Australia, Japan, Asia (excluding Japan) and Rest of World. Any unallocated premium should be put in the Unallocated bucket.</u></p> <p><u>The definition of these geographical areas can be found in Annex III of the COMMISSION DELEGATED REGULATION (EU) 2015/35. When one of the above geographical regions is a superset of the defined regions in the delegated regulation then all countries in the subsets should be considered for this region. The only exception here is Japan which is singled out from the rest of Asia.</u></p>
<p><u>C0400/R1470-R1590</u></p>	<p><u>Total Sum Insured – Direct insurance</u></p>	<p><u>Split of total sum insured for direct business by geographical region. Geographical regions to be used are Europe, Africa, North East US, South East US, Mid-West US, Western US, Northern America (excluding US), Caribbean &amp; Central America, South America, Australia, Japan, Asia (excluding Japan) and Rest of World. Any unallocated premium should be put in the Unallocated bucket.</u></p> <p><u>The definition of these geographical areas can be found in Annex III of the COMMISSION DELEGATED REGULATION (EU) 2015/35. When one of the above geographical regions is a superset of the defined regions in the delegated regulation then all countries in the subsets should be considered for this region. The only exception here is Japan which is singled out from the rest of Asia.</u></p>
<p><u>C0390/R1600-R1630</u></p>	<p><u>Gross Annual Premium - Reinsurance</u></p>	<p><u>The insurance or reinsurance undertaking is expected to split their gross annual written premium for direct business by geographical region. Geographical regions to be used are</u></p>

		<u>Europe, North America and Rest of World. Any unallocated premium should be put in the Unallocated bucket.</u>
<u>C0400/R1600-1630</u>	<u>Total Sum Insured - Reinsurance</u>	<u>The insurance or reinsurance undertaking is expected to split their total sum insured for direct business by geographical region. Geographical regions to be used are Europe, North America and Rest of World. Any unallocated premium should be put in the Unallocated bucket.</u>
<u>SPLIT OF PREMIUM INCOME</u>		
<u>C0410/R1640</u>	<u>Direct insurance</u>	<u>Premium income (gross allocated written premium forecasted for the next 12 months as used in the model) for the insurance or reinsurance undertaking direct business.</u>
<u>C0410/R1650</u>	<u>Reinsurance</u>	<u>Premium income (gross allocated written premium forecasted for the next 12 months as used in the model) for the insurance or reinsurance undertaking reinsurance business.</u>
<u>C0410/R1660</u>	<u>Retrocession</u>	<u>Premium income (gross allocated written premium forecasted for the next 12 months as used in the model) for the insurance or reinsurance undertaking retrocession.</u>
<u>SIGNIFICANT OTHER PERILS</u>		
<u>C0420/R1670</u>	<u>Significant other perils</u>	<u>The insurance or reinsurance undertaking should here indicate if their business contains other significant perils not included in the NatCat or Man-made perils above with a Y, otherwise this cell should contain a N.</u>
<u>C0420/R1680</u>	<u>Description of other perils</u>	<u>If the above cell is Y the insurance or reinsurance undertaking should provide here a text description of those other significant peril(s).</u>
<u>CATASTROPHE SCR AGGREGATION</u>		
<u>C0430/R1690</u>	<u>Total undiversified NatCat risk</u>	<u>Sum of separate SCR for all NatCat risk perils.</u>

<u>C0430/R1700</u>	<u>Diversification between NatCat perils</u>	<u>Diversification effect on SCR between NatCat perils. Calculated as SCR for NatCat risk perils - Sum of separate SCR for all NatCat risk perils.</u>
<u>C0430/R1710</u>	<u>Total undiversified man-made risk</u>	<u>Sum of SCR for all Man-made risk perils.</u>
<u>C0430/R1720</u>	<u>Diversification between man-made perils</u>	<u>Diversification effect on SCR between Man-made perils. Calculated as SCR for Man-made risk perils - Sum of separate SCR for all Man-made risk perils.</u>
<u>C0430/R1730</u>	<u>Other non-life catastrophe risk</u>	<u>SCR for other non-life Catastrophe risk.</u>
<u>C0430/R1740</u>	<u>Diversification between other non-life catastrophe perils</u>	<u>Diversification effect on SCR between Other perils. Calculated as SCR for Other risk perils - Sum of separate SCR for all Other risk perils.</u>
<u>C0430/R1750</u>	<u>Non-life catastrophe risk - total diversification</u>	<u>Diversification effect on SCR between NatCat, Man-made and Other perils. Calculated as SCR for Catastrophe risk - SCR for NatCat risk perils - SCR for all Man-made risk perils -SCR for all Other risk perils.</u>
<u>C0430/R1760</u>	<u>Total Non-life catastrophe risk - diversified</u>	<u>SCR for Catastrophe risk.</u>

#### **S.26.14 – Internal model: Life and Health underwriting risk**

##### General comments:

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

In this template, the results of internal models for Life and Health SLT underwriting risk are reported. If insurers also integrate Health NSLT underwriting risk in the Life + Health SLT underwriting risk model structure, the results of the Health NSLT model should also be reported in this template.

Depending on the structure of Life and Health SLT underwriting risk modelling, one of the two approaches for longevity and mortality risk should be used. If the internal model structure is such that Mortality and Longevity risks are modelled together, then for these risks only R0270 where these risks are combined, shall be reported.

In general, if cells cannot be sensibly reported an alternative should be selected. For example, if an undertaking cannot separate trend, level or volatility modelling within a submodule, then information should be provided at the corresponding aggregate level.

<u>CODE</u>	<u>ITEM</u>	<u>INSTRUCTIONS</u>
<u>LIFE RISK</u>		
<u>C0010/R0010, R0060, R0250, R0270</u> <u>C0030-C0040/R0110</u>	<u>Net Best Estimate liability + Technical provisions calculated as a whole</u>	<p><u>Best estimate shall be reported net of reinsurance and refers to the products of the life insurance portfolio that are sensitive to the relevant risk category. TPs calculated as a whole should be taken in as well.</u></p> <p><u>The split for disability-morbidity risk aggregate refers to annuities paid out (“APO”) or not (“ANPO”).</u></p> <p><u>If R0270 is reported then R0010 (Mortality) and R0060 (Longevity) shall not be reported.</u></p>
<u>C0050/R0010, R0060, R0110, R0250, R0270</u>	<u>Net Written Premiums</u>	<p><u>The total of the written premiums net of reinsurance shall be reported for the products of the life insurance portfolio that are sensitive to the relevant risk category.</u></p> <p><u>If R0270 is reported then R0010 (Mortality) and R0060 (Longevity) shall not be reported.</u></p>
<u>C0060/R0010, R0060, R0110, R0250, R0270</u>	<u>Sum insured</u>	<p><u>The total sum insured shall be reported for the products of the life insurance portfolio that are sensitive to the relevant risk category.</u></p> <p><u>If R0270 is reported then R0010 (Mortality) and R0060 (Longevity) shall not be reported.</u></p>
<u>C0070/R0010-R0270</u>	<u>Solvency Capital Requirements</u>	<p><u>The SCR for the relevant risk category, net of reinsurance.</u></p> <p><u>The following explanations apply for C0070 – C0260:</u></p> <p><u>For the aggregate risks, the SCR after aggregation over the underlying sub-risks should be reported.</u></p> <p><u>For lapse risk the following applies:</u></p> <ul style="list-style-type: none"> <li>- <u>‘Lapse’ covers exercising contractual options in a general sense.</u></li> <li>- <u>Risk of increase in lapse rates (R0170) and decrease of lapse rates (R0180) are lapse risks other than mass lapse risk, where R0170 (R0180) covers the part of the business leading to a loss if lapse rates</u></li> </ul>

		<p>increase (decrease) as defined in the <u>internal model</u>.</p> <ul style="list-style-type: none"> <li>- <u>Risk of mass lapse (R0190) is risk of accumulation or catastrophe risk for lapse as defined in the internal model.</u></li> <li>- <u>'Lapse type split (other than mass lapse)' covers non-mass lapse risk if a split in increase / decrease is not available and offers a split in three rough categories: 'full surrender', i.e. termination of the contract, 'partial surrender' and 'other' exercising of contractual options or 'Policyholder behaviour'.</u></li> </ul> <p><u>If R0270 is reported then R0010 to R0100 shall not be reported.</u></p>
<u>C0080/R0010-R0270</u>	<u>Mean</u>	<p><u>The mean of the probability distribution of the net SCR</u></p> <p><u>If R0270 is reported then R0010 to R0100 shall not be reported.</u></p>
<u>C0090/R0010-R0270</u>	<u>Standard deviation</u>	<p><u>The Standard deviation of the probability distribution of the net SCR</u></p> <p><u>If R0270 is reported then R0010 to R0100 shall not be reported.</u></p>
<u>C0100-C0260/R0010-R0270</u>	<u>Percentiles from 0.001 to 0.999 (see <u>required percentiles in Annex XII</u>)</u>	<p><u>It is expected that the insurance and reinsurance undertakings indicate the amounts of the percentiles required in the table related to the probability distribution obtained based on the simulation process (net of reinsurance and on discounted basis).</u></p> <p><u>If R0270 is reported then R0010 to R0100 shall not be reported.</u></p>
<p><u>ALTERNATIVE TEMPLATE FOR LIFE RISK</u></p> <p><u>To be completed if the internal model only has a split between Trend and Level risk. In that case the following template (S.26.14.01.02) replaces the template above (S.26.14.01.01).</u></p>		
<u>C0010/R0300</u>	<u>Net Best Estimate liability + Technical provisions calculated as a whole</u>	<u>Catastrophe risk best estimate shall be reported net of reinsurance and refers to the products of the life insurance portfolio that are sensitive to the relevant risk category. TPs calculated as a whole should be taken in as well.</u>
<u>C0050/R0300</u>	<u>Net Written Premiums</u>	<u>The total of the net written premiums for catastrophe risk shall be reported for the</u>

		<u>products of the life insurance portfolio that are sensitive to the relevant risk category.</u>
<u>C0060/R0300</u>	<u>Sum insured</u>	<u>The total sum insured for catastrophe risk shall be reported for the products of the life insurance portfolio that are sensitive to the relevant risk category.</u>
<u>C0070/R0280-R0300</u>	<u>Solvency Capital Requirements</u>	<u>The SCR for the relevant risk category, net of reinsurance.</u> <u>For the aggregate risks, the net SCR after aggregation over the underlying submodules should be reported.</u>
<u>C0080/R0280-R0300</u>	<u>Mean</u>	<u>The mean of the probability distribution of the SCR</u>
<u>C0090/R0280-R0300</u>	<u>Standard deviation</u>	<u>The Standard deviation of the probability distribution of the net SCR</u>
<u>C0100-C0260/R0280-R0300</u>	<u>Percentiles from 0.001 to 0.999 (see required percentiles in Annex XII)</u>	<u>It is expected that the insurance and reinsurance undertakings indicate the amounts of the percentiles required in the table related to the probability distribution obtained based on the simulation process (net of reinsurance and on discounted basis).</u>
<u>HEALTH RISK</u>		
<u>Z0010</u>	<u>Type of Health risk modelled in Life &amp; Health?</u>	<u>In the closed list there are 3 options: SLT, NSLT and SLT+NSLT</u>
<u>C0010/R0310, R0360, R0560</u> <u>C0030-C0040/R0410-R0460</u>	<u>Net Best Estimate liability + Technical provisions calculated as a whole</u>	<u>Best estimate shall be reported net of reinsurance and refers to the products of the health insurance portfolio that are sensitive to the relevant risk category. TPs calculated as a whole should be taken in as well.</u> <u>The split for disability-morbidity risk aggregate refers to annuities paid out (“APO”) or not (“ANPO”).</u>
<u>C0050/R0310, R0360, R0410-R0460, R0560</u>	<u>Net Written Premiums</u>	<u>The total of the net written premiums shall be reported for the products of the health insurance portfolio that are sensitive to the relevant risk category.</u>

<u>C0060/R0310, R0360, R0410-R0460, R0560</u>	<u>Sum insured</u>	<u>The total sum insured shall be reported for the products of the health insurance portfolio that are sensitive to the relevant risk category.</u>
<u>C0070/R0310-R0570</u>	<u>Solvency Capital Requirements</u>	<p><u>The SCR for the relevant risk category, net of reinsurance.</u></p> <p><u>The following explanations apply for C0070 – C0260:</u></p> <p><u>For the aggregate risks, the SCR after aggregation over the underlying submodules should be reported.</u></p> <p><u>For lapse risk the following applies:</u></p> <ul style="list-style-type: none"> <li>- <u>‘Lapse’ covers exercising contractual options in a general sense.</u></li> <li>- <u>Risk of increase in lapse rates (R0480) and decrease of lapse rates (R0490) are lapse risks other than mass lapse risk, where R0480 (R0490) covers the part of the business leading to a loss if lapse rates increase (decrease) as defined in the internal model.</u></li> <li>- <u>Risk of mass lapse (R0500) is risk of accumulation or catastrophe risk for lapse as defined in the internal model.</u></li> </ul> <p><u>‘Lapse type split (other than mass lapse)’ covers non-mass lapse risk if a split in increase / decrease is not available and offers a split in three rough categories: ‘full surrender’, i.e. termination of the contract, ‘partial surrender’ and ‘other’ exercising of contractual options or ‘Policyholder behaviour’.</u></p>
<u>C0080/R0310-R0570</u>	<u>Mean</u>	<u>The mean of the probability distribution of the net SCR</u>
<u>C0090/R0310-R0570</u>	<u>Standard deviation</u>	<u>The Standard deviation of the probability distribution of the net SCR</u>
<u>C0100-C0260/R0310-R0570</u>	<u>Percentiles from 0.001 to 0.999 (see required percentiles in Annex XII)</u>	<u>It is expected that the insurance and reinsurance undertakings indicate the amounts of the percentiles required in the table related to the probability distribution obtained based on the simulation process (net of reinsurance and on discounted basis).</u>
<u>ALTERNATIVE TEMPLATE FOR HEALTH RISK</u>		

To be completed if the internal model only has a split between Trend and Level risk. In that case the following template (S.26.14.01.05) replaces the template above (S.26.14.01.03).

<u>C0010/R0600</u>	<u>Net Best Estimate liability + Technical provisions calculated as a whole</u>	<p><u>Best estimate shall be reported net of reinsurance and refers to the products of the health insurance portfolio that are sensitive to the relevant risk category. TPs calculated as a whole should be taken in as well.</u></p> <p><u>The split for disability-morbidity risk aggregate refers to annuities paid out (“APO”) or not (“ANPO”).</u></p>
<u>C0050/R0600</u>	<u>Net Written Premiums</u>	<u>The total of the net written premiums shall be reported for the products of the health insurance portfolio that are sensitive to the relevant risk category.</u>
<u>C0060/R0600</u>	<u>Sum insured</u>	<u>The total sum insured shall be reported for the products of the health insurance portfolio that are sensitive to the relevant risk category.</u>
<u>C0070/R0580-R0600</u>	<u>Solvency Capital Requirements</u>	<p><u>The SCR for the relevant risk category, net of reinsurance.</u></p> <p><u>For the aggregate risks, the net SCR after aggregation over the underlying submodules should be reported.</u></p>
<u>C0080/R0580-R0600</u>	<u>Mean</u>	<u>The mean of the probability distribution of the net SCR</u>
<u>C0090/R0580-R0600</u>	<u>Standard deviation</u>	<u>The Standard deviation of the probability distribution of the net SCR</u>
<u>C0100-C0260/R0580-R0600</u>	<u>Percentiles from 0.001 to 0.999 (see required percentiles in Annex XII)</u>	<u>It is expected that the insurance and reinsurance undertakings indicate the amounts of the percentiles required in the table related to the probability distribution obtained based on the simulation process (net of reinsurance and on discounted basis).</u>
<u>SOLVENCY CAPITAL REQUIREMENTS</u>		
<u>C0270/R0610</u>	<u>Total undiversified risk: Life underwriting,</u> <u>Health underwriting,</u> <u>Life and Health underwriting</u>	<p><u>The sum of all (sub-) SCRs.</u></p> <p><u>For lapse, please choose the sum as appropriate to the splits presented on the most granular level.</u></p> <p><u>Examples: (1) If lapse increase and lapse decrease and mass lapse are available please</u></p>

		<u>sum up these. Irrespectively if the lapse split is additionally available. (2) If mass lapse and lapse split are available and also lapse split sublevels, please take the sum of mass lapse and lapse split. If only sublevels of lapse split are available, please chose those.</u>
<u>C0270/R0620</u>	<u>Diversification:</u> <u>Life underwriting,</u> <u>Health underwriting,</u> <u>Life and Health underwriting</u>	<u>The diversification between the sub risks.</u> <u>This amount should be reported as a negative value.</u>
<u>C0270/R0630</u>	<u>Diversified risk:</u> <u>Life underwriting,</u> <u>Health underwriting,</u> <u>Life and Health underwriting</u>	<u>The aggregated SCR Life and Health risk after aggregating all sub risks.</u>

### S.26.15 – Internal model: Operational risk

#### General comments:

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

Each undertaking can use their own operational risks classification.

The columns C0020-C0060 contain information on the scenarios defined by the undertaking. In case of multi-tier classifications, data on at least the two highest levels of operational risk should be provided (define L1 as the highest level and L2 the immediately lower one, if present). All the information to be filled in is related to the one year forecasted loss probability distributions.

For an event type category defined as Level 1 (L1) occurrence, all numerical information (SCR, quantiles) should refer to the aggregation of the risk made at that level. Of course, each category identified in the Level 2 (L2) occurrence could come from an aggregation of lower levels loss distributions.

An example of filling in the form (for consultation purposes – to be deleted in the final ITS)

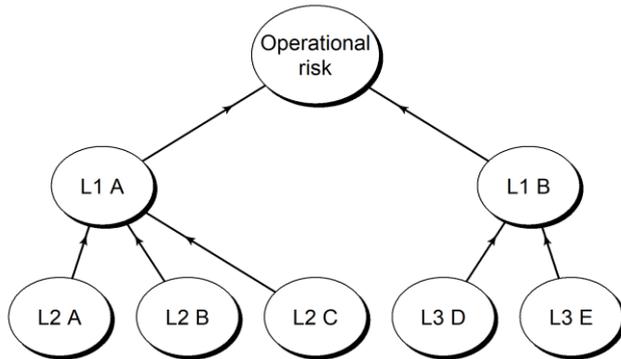
Consider for example a model in which operational risks are modelled using two levels of aggregation; level L1 and L2 (L1 is obtained by aggregating L2; total operational risk is obtained aggregating L1 levels). In this case:

- the table must contain the list of L1 and L2 levels with information relating to the probability distributions of the estimated losses (losses corresponds to the right tail; gains to the left tail);
- the field “Probability distribution” must contain a text indicating the probability distribution used for losses (for example “Poisson-lognormal”) in case of levels obtained by quantification and the text “Obtained by aggregation of lower levels” for

example for a level L1, whose probability distribution is obtained by aggregating L2 items.

- the numerical fields “Unique ID” and “Unique ID of parent level” are used to provide the definition of the aggregation hierarchy. For each of the level in the hierarchy define a numerical identifier (first field) and indicate the numerical identifier of the corresponding containing level (second field).

**Example: L1 and L2 levels**



<u>Internal scenario classification</u> [free text]	<u>Unique ID</u> [number]	<u>Unique ID of parent level.</u> [number]
<u>L2 A</u>	<u>201</u>	<u>101</u>
<u>L2 B</u>	<u>202</u>	<u>101</u>
<u>L2 C</u>	<u>203</u>	<u>101</u>
<u>L2 D</u>	<u>204</u>	<u>102</u>
<u>L2 E</u>	<u>205</u>	<u>102</u>
<u>L1 A</u>	<u>101</u>	
<u>L1 B</u>	<u>102</u>	

Note that the ID of the containing level is not valued for L1 levels, as the ultimate parent level is the operational risk itself.

Operational Risk

	<u>ITEM</u>	<u>INSTRUCTIONS</u>
<u>C0010/R0010</u>	<u>Is Basel L1 classification used?</u>	<u>Identify if the seven high-level categories (L1) specified in Basel II are used.</u>

		<p><u>One of the options in the following closed list shall be used:</u></p> <p><u>Yes</u></p> <p><u>No</u></p>
<u>C0010/R0020</u>	<u>Is Basel L1 and L2 classification used?</u>	<p><u>Identify if the Basel Level 1 and 2 categories and their hierarchy (which L2 are included in each L1) specified in Basel II [Annex 7].</u></p> <p><u>One of the options in the following closed list shall be used:</u></p> <p><u>Yes</u></p> <p><u>No</u></p>
<u>C0020</u>	<u>Scenario name</u>	<u>This table should be completed by all undertakings, also in the cases where the undertaking answers ‘No’ to ‘C0010/R0010’ and/or ‘C0010/R0020’, with the names of the internal scenarios used for Operational risk calculations by the internal model.</u>
<u>C0030</u>	<u>Unique ID</u>	<u>This is a unique ID of the internal scenario. This should be consistent across different reporting periods. This is a numeric field.</u>
<u>C0040</u>	<u>Unique ID of parent level.</u>	<u>This is a unique ID of the immediate parent internal scenario. This should be consistent across different reporting periods. This is a numeric field.</u>
<u>C0050</u>	<u>Basel L1 classification mapping</u>	<p><u>For completion by undertakings which answer ‘Yes’ in C0010/R0010 or the mapping to Basel L1 exists. Field should be empty if the scenario is higher than level 2 in the classification.</u></p> <p><u>One of the options in the following closed list shall be used:</u></p> <ol style="list-style-type: none"> <li><u>1) Internal fraud</u></li> <li><u>2) External fraud</u></li> <li><u>3) Employment practices and workspace safety</u></li> <li><u>4) Damage to physical assets</u></li> <li><u>5) Business disruption and system failures</u></li> <li><u>6) Clients, products and business practices</u></li> <li><u>7) Execution, delivery and process management</u></li> </ol>
<u>C0060</u>	<u>Basel L2 classification mapping</u>	<u>For completion by undertakings which answer ‘Yes’ in C0010/R0020 or the mapping to Basel L2 exists. Field should be empty if the scenario is higher than level 2 in the classification.</u>

		<p><u>The occurrence “Other” can be used in case the risk could be classified in a Level 1 Basel category but there is not a Level 2 one.</u></p> <p><u>One of the options in the following closed list shall be used:</u></p> <p><u>1) Internal fraud</u></p> <p><u>Unauthorized activity</u></p> <p><u>Theft and fraud</u></p> <p><u>Other</u></p> <p><u>2) External fraud</u></p> <p><u>Theft and fraud</u></p> <p><u>Systems security</u></p> <p><u>Other</u></p> <p><u>3) Employment practices and workspace safety</u></p> <p><u>Employee relations</u></p> <p><u>Safe environment</u></p> <p><u>Diversity and discrimination</u></p> <p><u>Other</u></p> <p><u>4) Damage to physical assets</u></p> <p><u>Disasters and other events</u></p> <p><u>Other</u></p> <p><u>5) Business disruption and system failures</u></p> <p><u>Systems</u></p> <p><u>Other</u></p> <p><u>6) Clients, products and business practices</u></p> <p><u>Suitability, disclosure and fiduciary</u></p> <p><u>Improper business or market practices</u></p> <p><u>Product flaws</u></p> <p><u>Selection, sponsorship and exposure</u></p> <p><u>Advisory activities</u></p> <p><u>Other</u></p> <p><u>7) Execution, delivery and process management</u></p> <p><u>Transaction capture, execution and maintenance</u></p> <p><u>Monitoring and reporting</u></p>
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		<u>Customer intake and documentation</u> <u>Customer / client account management</u> <u>Trade counterparties</u> <u>Vendors and suppliers</u> <u>Other</u>
<u>C0070</u>	<u>Probability Distribution</u>	<u>Identify the probability distribution. One of the options in the following closed list shall be used:</u> <u>1. Poisson-lognormal</u> <u>2. Lognormal</u> <u>3. Poisson-Pareto</u> <u>4. Empirical</u> <u>5. Pareto</u> <u>6. Other, please specify</u> <u>7. Obtained by aggregation of lower levels</u>  <u>Item 1 to 6 to be used in case the probability distribution is quantified; item 7 in case the probability distribution is obtained by aggregation of lower level distributions.</u>
<u>C0080</u>	<u>Solvency Capital Requirement</u>	<u>Solvency capital requirement net of risk mitigating contracts per scenario.</u>
<u>C0090-C0210</u>	<u>Percentiles (see Annex XII for the required percentiles)</u>	<u>Percentiles of the loss distribution (losses corresponds to the right tail) net of risk mitigating contracts per scenario.</u>
<u>C0220/R0030</u>	<u>Total undiversified Level 2</u>	<u>Sum of stand-alone capital requirements contributions for Level 2 operational risks classification.</u>  <u>Any lower aggregation level should be already considered.</u>
<u>C0220/R0040</u>	<u>Sum of diversification inside Level 2 items</u>	<u>Difference between the sum of undiversified leaf risks SCR and C0220/R0030.</u>  <u>This amount should be reported as a negative value.</u>  <u>For example, if the lower level is L3 (the ones quantified with probability distributions), enter the difference between the sum of Level 3 and the sum of Level 2 (standalone).</u>
<u>C0220/R0050</u>	<u>Total undiversified Level 1</u>	<u>Sum of stand-alone capital requirements contributions for Level 1 operational risks classification (if applicable, net of risk mitigating contracts).</u>

		<u>Any lower aggregation level should be already considered.</u>
<u>C0220/R0060</u>	<u>Operational risk – diversification between Level 1 items</u>	<u>Difference of C0220/R0050 and C0220/R0070.</u> <u>This amount should be reported as a negative value.</u>
<u>C0220/R0070</u>	<u>Operational risk - diversified</u>	<u>Diversified operational risk capital requirement net of risk mitigating contracts.</u>

### S.26.16 - Internal model - Model Changes

#### General comments:

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

The purpose of this template is to collect information on the characteristics of the changes to the model according to the approved model change policy and on how the SCR has moved in an annual reporting period due to these changes, that were implemented in that period. This period may be different from the one determined by the model change policy on the accumulation of minor changes, for instance.

Minor changes to the model should not be double counted within or across reporting periods. Therefore, if a major change includes minor changes or is the accumulation of minor changes, then either:

- remove the impact of these minor changes in the major change if the minor changes were implemented in a previous reporting period; or
- include them in the “total minor changes” and remove their effect from the major change due to accumulation of minor change impact.

	<u>ITEM</u>	<u>INSTRUCTIONS</u>
<u>Type of Change</u>		
<u>C0010</u>	<u>Major</u>	<u>The information in this row should refer to a major change (in a given reporting period). While several major changes may be batched together for a single approval, they should be separated where there are distinct major changes. Naming convention: Major change 1 Component 1.</u>
<u>Change ID</u>		
<u>C0020</u>	<u>Change ID</u>	<u>This change ID should be consistent between the solo and the group submission. It is used to match the solo</u>

		<u>changes that correspond to the group change for the reporting period.</u>
<u>Description of Change</u>		
<u>C0030</u>	<u>Date of approval</u>	<u>Identify the ISO 8601 (yyyy-mm-dd) code of the date when approval is granted, according to the decision of the NCA's concerned.</u>
<u>C0040</u>	<u>Date of submission</u>	<u>Identify the ISO 8601 (yyyy-mm-dd) code of the date when the written application for approval to the NCA's concerned (for approved changes) was made.</u>
<u>C0050</u>	<u>Description of change</u>	<u>Briefly describe the nature of the change and what aspects of the model have been changed.</u>
<u>C0060</u>	<u>Change resulting from</u>	<u>One of the options in the following closed list shall be used:</u> <u>1 – Change in risk profile</u> <u>2 – Change in input data and assumptions</u> <u>3 – Change in methodology</u> <u>4 – Other</u>
<u>C0070</u>	<u>Other categorization and explanation</u>	<u>Describe the categorisation if different from column C0060. If filled-in, then use Other option in column C0060.</u>
<u>C0080</u>	<u>Market risk impact</u>	<u>If the market risk charge is impacted by the major model change then indicate it here. One of the options in the following closed list shall be used:</u> <u>Yes</u> <u>No</u>
<u>C0090</u>	<u>CREDIT FinInstr risk impact</u>	<u>If the credit risk charge on financial instruments is impacted by the major model change then indicate it here. One of the options in the following closed list shall be used:</u> <u>Yes</u> <u>No</u>
<u>C0100</u>	<u>CREDIT NonFinInstr impact</u>	<u>If the credit risk charge on non-financial instruments is impacted by the major model change then indicate it here. One of the options in the following closed list shall be used:</u> <u>Yes</u>

		<u>No</u>
<u>C0110</u>	<u>Non-Life &amp; Health NSLT risk impact</u>	<u>If the non-life &amp; health NSLT risk charge is impacted by the major model change then indicate it here. One of the options in the following closed list shall be used:</u> <u>Yes</u> <u>No</u>
<u>C0120</u>	<u>Life &amp; Health risk impact</u>	<u>If the life &amp; health risk charge is impacted by the major model change then indicate it here. One of the options in the following closed list shall be used:</u> <u>Yes</u> <u>No</u>
<u>C0130</u>	<u>Operational risk impact</u>	<u>If the operational risk charge is impacted by the major model change then indicate it here. One of the options in the following closed list shall be used:</u> <u>Yes</u> <u>No</u>
<u>C0140</u>	<u>Pension risk impact</u>	<u>If the pension risk charge is impacted by the major model change then indicate it here. One of the options in the following closed list shall be used:</u> <u>Yes</u> <u>No</u>
<u>C0150</u>	<u>Dependency structure and correlation impact</u>	<u>If the diversification benefit due to changes to the dependency structure and/or the correlations is impacted by the major model change then indicate it here. One of the options in the following closed list shall be used:</u> <u>Yes</u> <u>No</u>
<u>C0160</u>	<u>Other (free text)</u>	<u>Describe how other modelled contributions (if any) to the SCR were impacted by the model change.</u>
<u>C0170</u>	<u>Change qualification</u>	<u>One of the options in the following closed list shall be used:</u> <u>1 – Qualitative</u> <u>2 – Quantitative</u>

		<u>3 – Combination of quantitative/qualitative</u>
<u>Change Impact</u>		
<u>C0180</u>	<u>Total SCR value before change (amount)</u>	<u>Amount of Total SCR (full model run including the standard formula part for partial internal models and diversification benefit) value before the model change in units of the reporting currency. Report only for major changes. The value expected is as in S.23.01.01.01 R0580/C0010 for solos and S.23.01.04.01 R0680/C0010 for groups.</u>
<u>C0190</u>	<u>Reference date of SCR impact</u>	<u>Identify the ISO 8601 (yyyy-mm-dd) code of the reference date of the SCR impact caused by the model change (major changes only). Specified date given by the NCAs in the approval letter of the major change application from which the approved model can be used to calculate the SCR.</u>
<u>C0200</u>	<u>Total SCR value after change (amount)</u>	<u>Amount of Total SCR (full model run, if necessary, including the standard formula part for partial internal models and diversification benefit) value after the model change as specified in the model change application in units of the reporting currency. Report only for major changes. The value expected is as in S.23.01.01.01 R0580/C0010 for solos and S.23.01.04.01 R0680/C0010 for groups.</u>
<u>C0210</u>	<u>Total SCR change %</u>	<u>The relative change of total SCR in percentage. (major changes only)</u>
<u>C0220</u>	<u>Own Funds w/o change (amount)</u>	<u>Total Eligible Own Funds without the model change in units of the reporting currency. Report only for major changes. The value expected is as in S.23.01.01.01 R0540/C0010 for solos and S.23.01.04.01 R0660/C0010 for groups.</u>
<u>C0230</u>	<u>Own Funds with change (amount)</u>	<u>Total Eligible Own Funds with the model change in units of the reporting currency. Report only for major changes. The value expected is as in S.23.01.01.01 R0540/C0010 for solos and S.23.01.04.01 R0660/C0010 for groups.</u>
<u>C0260</u>	<u>Other trigger</u>	<u>If the level of change in SCR is not the trigger for the major change classification, then describe what criteria is classifying the change as major (only the relevant trigger that triggered the change).</u>

<u>C0270</u>	<u>Other trigger impact (amount)</u>	<u>Impact amount in relation to the trigger in C0260 (other than SCR)</u>
<u>C0280</u>	<u>Other trigger impact %</u>	<u>Percentage impact in relation to the trigger in C0260 (other than SCR)</u>
<u>Minor Changes</u>		
<u>C0220</u>	<u>Own Funds w/o change (amount)</u>	<u>Total Eligible Own Funds without the minor model changes.</u>
<u>C0230</u>	<u>Own Funds with change (amount)</u>	<u>Total Eligible Own Funds with the minor model changes.</u>
<u>C0240</u>	<u>SCR sum for minor changes increasing SCR</u>	<u>Sum of impacts of only the minor model changes to the total SCR which increased the SCR for this reporting period. The reference SCR value used should be as in S.23.01.01.01 R0580/C0010 for solos and S.23.01.04.01 R0680/C0010 for groups.</u>
<u>C0250</u>	<u>SCR sum for minor changes decreasing SCR</u>	<u>Sum of impacts of only the minor model changes to the total SCR which decreased the SCR, in units of the reporting currency, for this reporting period. The reference SCR value used should be as in S.23.01.01.01 R0580/C0010 for solos and S.23.01.04.01 R0680/C0010 for groups.</u>
<u>C0290</u>	<u>Number of minor changes implemented during the reporting period</u>	<u>Number of minor changes implemented during the reporting period.</u>
<u>C0300</u>	<u>Threshold for accumulation</u>	<u>Threshold for accumulation as specified in the model change policy. This amount may have no similarity to the field "Total modelled SCR change %", since the threshold might be based on summing absolute changes or other criteria.</u>
<u>C0310</u>	<u>Reset</u>	<u>State whether one reset of the accumulation of minor changes has occurred in the reporting period:</u> <ul style="list-style-type: none"> <li>- <u>Internal model minor changes reset occurred in the reporting period</u></li> <li>- <u>Internal model minor changes reset did not occur in the reporting period.</u></li> </ul>
<u>C0320</u>	<u>Reason for reset</u>	<u>Briefly, state the justification why a reset of the accumulation of minor changes has occurred in the reporting period.</u>

### ***S.27.01 — Solvency Capital Requirement — Non-life and health catastrophe risk***

#### *General comments:*

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

Captive insurance and reinsurance undertakings complying with conditions specified in the Regulation shall only report tables corresponding to R0001 and R002/C0001 and R0010/C0010 to R0340/C0030.

Template SR.27.01 has to be filled in for each ring-fenced fund (RFF), each matching adjustment portfolio (MAP) and for the remaining part. However, where a RFF/MAP includes a MAP/RFF embedded, the fund should be treated as different funds. This template shall be reported for all sub-funds of a material RFF/MAP as identified in the second table of S.01.03.

This template is designed to allow an understanding of how the catastrophe risk module of the SCR has been calculated and what are the main drivers.

For every type of catastrophe risk the risk mitigating effect of the undertaking's specific reinsurance contracts and special purpose vehicles must be determined. This calculation is prospective and must be based on the reinsurance program of the next reporting year as described in the reinsurance templates for Facultative covers (S.30.01 and S.30.02) and Outgoing reinsurance program in the next reporting year (S.30.03 and S.30.04).

Undertakings need to estimate their recoveries from risk mitigation in line with the Directive 2009/138/EC, Delegated Regulation (EU) 2015/35 and any relevant technical standard. Undertakings shall complete the catastrophe reporting template only to the granularity required to perform this calculation.

Under the non-life and health underwriting risk modules, catastrophe risk is defined as the risk of loss, or of adverse change in the value of insurance liabilities, resulting from significant uncertainty of pricing and provisioning assumptions related to extreme or exceptional events as set out in Article 105(2)(b) and (4)(c) of the Directive 2009/138/EC.

The reported capital requirements reflects the capital requirements before and after risk mitigation which is the risk mitigating effect of the undertaking's specific reinsurance contracts and special purpose vehicles. The reported capital requirement after risk mitigation is before the loss absorbing capacity of technical provisions. The default value of the risk mitigation shall be reported as a positive value in order to be deducted.

In case the diversification effect reduces the capital requirement the default value of the diversification shall be reported as a negative value.

	ITEM	INSTRUCTIONS
Z0020	Ring-fenced fund, matching adjustment portfolio or remaining part	Identifies whether the reported figures are with regard to a RFF, matching adjustment portfolio or to the remaining part. One of the options in the following closed list shall be used:  1 — RFF/MAP

		2 — Remaining part
Z0030	Fund/Portfolio number	When item Z0020 = 1, identification number for a <del>ring-fenced</del> <del>ring-fenced</del> fund or matching adjustment portfolio. This number is attributed by the undertaking and must be consistent over time and with the fund/portfolio number reported in other templates.
R0001/C001	Simplifications used – fire risk	Identify whether an undertaking used simplifications for the calculation of fire risk. The following options shall be used: <ul style="list-style-type: none"> <li>1 – Simplifications for the purposes of Article 90c</li> <li>9 – Simplifications not used</li> </ul> If R0001/C0001 = 1, only C0880 shall be filled in for R2600.
R0002/C001	Simplifications used – natural catastrophe risk	Identify whether an undertaking used simplifications for the calculation of natural catastrophe risk. The following options shall be used: <ul style="list-style-type: none"> <li>1 – Simplification for the purposes of Article 90b windstorm</li> <li>2 – Simplification for the purposes of Article 90b earthquake</li> <li>3 – Simplification for the purposes of Article 90b flood</li> <li>4 – Simplification for the purposes of Article 90b hail</li> <li>5 – Simplification for the purposes of Article 90b subsidence</li> <li>9 – Simplifications not used</li> </ul> Options 1 to 5 may be used simultaneously.
<i>Non-life catastrophe risk — Summary</i>		
C0010/R0010	SCR before risk mitigation — Natural catastrophe risk	This is the total catastrophe risk before risk mitigation arising from all natural catastrophe perils and taking into consideration the diversification effect between the perils given in C0010/R0070.

C0010/R0020–R0060	SCR before risk mitigation — Natural catastrophe risk perils	This is the total capital requirement before risk mitigation per natural catastrophe peril, taking into consideration the diversification effect between zones and regions.  Per natural peril this amount is equal to the Catastrophe Risk Charge before risk mitigation.
C0010/R0070	SCR before risk mitigation — Diversification between perils	Diversification effect arising from the aggregation of the total capital charges before risk mitigation relating to different natural catastrophe perils.
C0020/R0010	Total risk mitigation — Natural catastrophe risk	This is the total risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles arising from all natural catastrophe perils and taking into consideration the diversification effect between the perils given in C0020/R0070.
C0020/R0020–R0060	Total risk mitigation — Natural catastrophe risk perils	This is the total risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles per natural catastrophe peril.
C0020/R0070	Total risk mitigation — Diversification between perils	Diversification effect arising from the aggregation of the risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to different natural catastrophe perils.
C0030/R0010	SCR after risk mitigation — Natural catastrophe risk	This is the total catastrophe risk after risk mitigation arising from all natural catastrophe perils and taking into consideration the diversification effect between the perils given in C0030/R0070.
C0030/R0020–R0060	SCR after risk mitigation — Natural catastrophe risk perils	This is the total capital requirement after risk mitigation per natural catastrophe peril, taking into consideration the diversification effect between zones and regions.

		Per natural peril this amount is equal to the Catastrophe Risk Charge after risk mitigation.
C0030/R0070	SCR after risk mitigation — Diversification between perils	Diversification effect arising from the aggregation of the total capital charges after risk mitigation relating to different natural catastrophe perils.
C0010/R0080	SCR before risk mitigation — Catastrophe risk non-proportional property reinsurance	This is the total catastrophe risk before risk mitigation arising from non-proportional property reinsurance.
C0020/R0080	Total risk mitigation — Catastrophe risk non-proportional property reinsurance	This is the total risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles for non-proportional property reinsurance.
C0030/R0080	SCR after risk mitigation — Catastrophe risk non-proportional property reinsurance	This is the total catastrophe risk after risk mitigation arising from non-proportional property reinsurance.
C0010/R0090	SCR before risk mitigation — Man-made catastrophe risk	This is the total catastrophe risk before risk mitigation arising from all man-made perils and taking into consideration the diversification effect between the perils given in C0010/R0160.
C0010/R0100–R0150	SCR before risk mitigation — Man-made catastrophe risk perils	This is the total capital requirement before risk mitigation per man-made peril, taking into consideration the diversification effect between sub-perils.  Per man-made peril this amount is equal to the Catastrophe Risk Charge before risk mitigation.

C0010/R0160	SCR before risk mitigation — Diversification between perils	Diversification effect arising from the aggregation of the total capital charges before risk mitigation relating to different man-made perils.
C0020/R0090	Total risk mitigation — Man-made catastrophe risk	This is the total risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles arising from all man-made perils and taking into consideration the diversification effect between the perils given in C0020/R0160.
C0020/R0100–R0150	Total risk mitigation — Man-made catastrophe risk perils	This is the total risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles per man-made catastrophe peril.
C0020/R0160	Total risk mitigation — Diversification between perils	Diversification effect arising from the aggregation of the risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to different man-made perils.
C0030/R0090	SCR after risk mitigation — Man-made catastrophe risk	This is the total catastrophe risk after risk mitigation arising from all man-made catastrophe perils and taking into consideration the diversification effect between the perils given in C0030/R0160.
C0030/R0100–R0150	SCR after risk mitigation — Man-made catastrophe risk perils	This is the total capital requirement after risk mitigation per man-made catastrophe peril, taking into consideration the diversification effect between sub-perils.  Per man-made peril this amount is equal to the Catastrophe Risk Charge after risk mitigation.
C0030/R0160	SCR after risk mitigation —	Diversification effect arising from the aggregation of the total capital charges after

	Diversification between perils	risk mitigation relating to different man-made catastrophe perils.
C0010/R0170	SCR before risk mitigation — Other non-life catastrophe risk	This is the total catastrophe risk before risk mitigation arising from all ‘other non-life’ perils and taking into consideration the diversification effect between the perils given in C0010/R0180.
C0010/R0180	SCR before risk mitigation — Diversification between perils	Diversification effect arising from the aggregation of the total capital charges before risk mitigation relating to different ‘other non-life’ perils.
C0020/R0170	Total risk mitigation — Other non-life catastrophe risk	This is the total risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles arising from all ‘other non-life’ perils and taking into consideration the diversification effect between the perils given in C0020/R0180.
C0020/R0180	Total risk mitigation — Diversification between perils	Diversification effect arising from the aggregation of the risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to different ‘other non-life’ perils.
C0030/R0170	SCR after risk mitigation — Other non-life catastrophe risk	This is the total catastrophe risk after risk mitigation arising from all ‘other non-life’ catastrophe perils and taking into consideration the diversification effect between the perils given in C0030/R0180.
C0030/R0180	SCR after risk mitigation — Diversification between perils	Diversification effect arising from the aggregation of the total capital charges after risk mitigation relating to different ‘other non-life’ catastrophe perils.
C0010/R0190	SCR before risk mitigation — Total	This is the total catastrophe risk before risk mitigation arising from all the sub-modules

	Non-life catastrophe risk before diversification	(Natural catastrophe, Non-proportional property reinsurance, Man-made and 'Other non-life' catastrophe risks) before the diversification effect between the sub-modules.
C0010/R0200	SCR before risk mitigation — Diversification between sub-modules	Diversification effect arising from the aggregation of the total capital charges before risk mitigation relating to different sub-modules (Natural catastrophe, Non-proportional property reinsurance, Man-made and 'Other non-life' catastrophe risks).
C0010/R0210	SCR before risk mitigation — Total Non-life catastrophe risk after diversification	This is the total catastrophe risk before risk mitigation arising from all the sub-modules (Natural catastrophe, Non-proportional property reinsurance, Man-made and 'Other non-life' catastrophe risks), taking into consideration the diversification effect between the sub-modules given in C0010/R0200.
C0020/R0190	Total risk mitigation — Total Non-life catastrophe risk before diversification	This is the total risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles arising from all the sub-modules (Natural catastrophe, Non-proportional property reinsurance, Man-made and 'Other non-life' catastrophe risks), before the diversification effect between the sub-modules.
C0020/R0200	Total risk mitigation — Diversification between sub-modules	Diversification effect arising from the aggregation of the risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to different sub-modules (Natural catastrophe, Non-proportional property reinsurance, Man-made and 'Other non-life' catastrophe risks).
C0020/R0210	Total risk mitigation — Total	This is the total risk mitigation effect of the undertaking's specific reinsurance contracts

	Non-life catastrophe risk after diversification	and special purpose vehicles arising from all the sub-modules (Natural catastrophe, Non-proportional property reinsurance, Man-made and 'Other non-life' catastrophe risks), taking into consideration the diversification effect between the sub-modules given in C0020/R0200.
C0030/R0190	SCR after risk mitigation — Total Non-life catastrophe risk before diversification	This is the total catastrophe risk after risk mitigation arising from all the sub-modules (Natural catastrophe, Non-proportional property reinsurance, Man-made and 'Other non-life' catastrophe risks), before the diversification effect between the sub-modules.
C0030/R0200	SCR after risk mitigation — Diversification between sub-modules	Diversification effect arising from the aggregation of the total capital charges after risk mitigation relating to different sub-modules (Natural catastrophe, Non-proportional property reinsurance, Man-made and 'Other non-life' catastrophe risks).
C0030/R0210	SCR after risk mitigation — Total Non-life catastrophe risk after diversification	This is the total catastrophe risk after risk mitigation arising from all the sub-modules (Natural catastrophe, Non-proportional property reinsurance, Man-made and 'Other non-life' catastrophe risks), taking into consideration the diversification effect between the sub-modules given in item C0030/R0200.
<i>Health catastrophe risk — Summary</i>		
C0010/R0300	SCR before risk mitigation — Health catastrophe risk	This is the total catastrophe risk before risk mitigation arising from all Health catastrophe risk sub-modules and taking into consideration the diversification effect between the sub-modules given in C0010/R0340.

C0010/R0310–R0330	SCR before risk mitigation — Health catastrophe risk sub-modules	This is the total capital requirement before risk mitigation per Health catastrophe risk sub-modules, taking into consideration the diversification effect between the countries.  Per Health catastrophe risk sub-module this amount is equal to the Catastrophe Risk Charge before risk mitigation.
C0010/R0340	SCR before risk mitigation — Diversification between sub-modules	Diversification effect arising from the aggregation of the total capital charges before risk mitigation relating to different Health catastrophe risk sub-modules.
C0020/R0300	Total risk mitigation — Health catastrophe risk	This is the total risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles arising from all Health catastrophe risk sub-modules and taking into consideration the diversification effect between the sub-modules given in C0020/R0340.
C0020/R0310–R0330	Total risk mitigation — Health catastrophe risk sub-modules	This is the total risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles per Health catastrophe risk sub-module.
C0020/R0340	Total risk mitigation — Diversification between sub-modules	Diversification effect arising from the aggregation of the risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to different Health catastrophe risk sub-modules.
C0030/R0300	SCR after risk mitigation — Health catastrophe risk	This is the total catastrophe risk after risk mitigation arising from all Health catastrophe risk sub-modules and taking into consideration the diversification effect between the sub-modules given in C0030/R0340.

C0030/R0310–R0330	SCR after risk mitigation — Health catastrophe risk sub-modules	<p>This is the total capital requirement after risk mitigation per Health catastrophe risk sub-module, taking into consideration the diversification effect between countries.</p> <p>Per Health catastrophe risk sub-module this amount is equal to the Catastrophe Risk Charge after risk mitigation.</p>
C0030/R0340	SCR after risk mitigation — Diversification between sub-modules	Diversification effect arising from the aggregation of the total capital charges after risk mitigation relating to different Health catastrophe risk sub-modules.
<i>Non-life catastrophe risk</i>		
<i>Natural catastrophe risk — Windstorm</i>		
C0040/R0610–R0780	Estimation of the gross premium to be earned — Other Regions	<p>An estimate of the premiums to be earned by the insurance or reinsurance undertaking, during the following year in relation to the 14 regions other than the specified regions (include regions as specified in Annex III, except the ones specified in Annex V or in Annex XIII of Delegated Regulation (EU) 2015/35), for the contract in relation to the obligations of lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35 Fire and other damage covering windstorm risk, including the proportional reinsurance obligations and marine, aviation and transport insurance covering onshore property damage by windstorm, including the proportional reinsurance obligations.</p> <p>Premiums shall be gross, without deduction of premiums for reinsurance contracts.</p>
C0040/R0790	Estimation of the gross premium to be earned — Total Windstorm Other	Total of the estimate of the premiums to be earned by the insurance or reinsurance undertaking before diversification, during the following year for the other 14 regions other than the specified regions.

	Regions before diversifications	
C0050/R0400–R0590	Exposure — specified Region	<p>The sum of the total insured per each of the <del>230</del> specified regions for lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35:</p> <ul style="list-style-type: none"> <li>– Fire and other damage, including the proportional reinsurance obligations, in relation to contracts that cover windstorm risk and where the risk is situated in this particular specified region; and</li> <li>– Marine, aviation and transport insurance, including the proportional reinsurance obligations, in relation to contracts that cover onshore property damage by Windstorm and where the risk is situated in this particular specified region.</li> </ul>
C0050/R0600	Exposure — Total Windstorm specified Regions before diversification	Total of the exposure before diversification for the <del>230</del> specified regions.
C0060/R0400–R0590	Specified Gross Loss — specified Region	Specified gross windstorm loss per each of the <del>230</del> specified regions, taking into consideration the effect of diversification effect between zones.
C0060/R0600	Specified Gross Loss — Total Windstorm specified Regions before diversification	Total of the specified gross loss before diversification for the <del>203</del> specified regions.
C0070/R0400–R0590	Catastrophe Risk Charge Factor before risk mitigation — specified Region	The risk charge factor per each of the <del>230</del> specified regions for Windstorm, taking into consideration the effect of diversification <del>effect</del> effect between zones.

C0070/R0600	Catastrophe Risk Charge Factor before risk mitigation — Total Windstorm specified Regions before diversification	Ratio between total specified gross loss and total exposure.
C0080/R0400–R0590	Scenario A or B — specified Region	The larger of the capital requirement for Windstorm risk for each of the 203 specified regions according to scenario A or scenario B.  When determining the largest amount of scenario A and B, the risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril, shall be taken into account.
C0090/R0400–R0590	Catastrophe Risk Charge before risk mitigation — specified Region	Capital requirement before risk mitigation arising from Windstorm for each of the 203 specified Regions corresponding to the larger of scenario A or B.
C0090/R0600	Catastrophe Risk Charge before risk mitigation — Total Windstorm specified Regions before diversification	Total of the capital requirement before risk mitigation arising from Windstorm for the 203 specified regions.
C0090/R0790	Catastrophe Risk Charge before risk mitigation — Total Windstorm Other Regions before diversifications	The capital requirement before risk mitigation for Windstorm risk in regions other than the specified Regions. It is the amount of the instantaneous loss, without deduction of the amounts recoverable from reinsurance contracts and Special Purpose Vehicles.
C0090/R0800	Catastrophe Risk Charge before risk mitigation — Total	Total of the capital requirement before risk mitigation arising from Windstorm for all regions.

	Windstorm all Regions before diversification	
C0090/R0810	Catastrophe Risk Charge before risk mitigation — Diversification effect between regions	Diversification effect arising from the aggregation of the Windstorm risks relating to the different regions (both specified Regions and ‘other regions’)
C0090/R0820	Catastrophe Risk Charge before risk mitigation — Total Windstorm after diversification	This is the total capital requirement before risk mitigation for Windstorm risk, taking into consideration the diversification effect reported in item C0090/R0810.
C0100/R0400–R0590	Estimated Risk Mitigation — specified Region	Per each of the 203 specified Regions, the estimated risk mitigation effect, corresponding to the selected scenario, of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril, excluding the estimated reinstatement premiums.
C0100/R0600	Estimated Risk Mitigation — Total Windstorm specified Regions before diversification	Total of the estimated risk mitigation arising from Windstorm for the 203 specified regions.
C0100/R0790	Estimated Risk Mitigation — Total Windstorm Other Regions before diversifications	For all the regions other the specified Regions, the estimated risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril, excluding the estimated reinstatement premiums.
C0100/R0800	Estimated Risk Mitigation — Total Windstorm all Regions before diversification	Total of the estimated risk mitigation arising from Windstorm for all regions.

C0110/R0400–R0590	Estimated Reinstatement Premiums — specified Region	For each of the 230 specified Regions, the estimated reinstatement premiums, corresponding to the selected scenario, as a result of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril.
C0110/R0600	Estimated Reinstatement Premiums — Total Windstorm specified Regions before diversification	Total of the estimated reinstatement premiums for the 203 specified regions.
C0110/R0790	Estimated Reinstatement Premiums — Total Windstorm Other Regions before diversifications	For all the regions other than the specified Regions, the estimated reinstatement premiums, as a result of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril.
C0110/R0800	Estimated Reinstatement Premiums — Total Windstorm all Regions before diversification	Total of the estimated reinstatement premiums for all regions.
C0120/R0400–R0590	Catastrophe Risk Charge after risk mitigation — specified Region	Capital requirement, after the deduction of the risk mitigating effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril, arising from Windstorms in each of the specified regions, corresponding to the selected scenario.
C0120/R0600	Catastrophe Risk Charge after risk mitigation — Total Windstorm specified Regions before diversification	Total of the capital requirement, after the deduction of the risk mitigating effect of the undertaking's specific reinsurance contracts and special purpose vehicles for the 203 specified regions.

C0120/R0790	Catastrophe Risk Charge after risk mitigation — Total Windstorm Other Regions before diversifications	Capital requirement after risk mitigation for Windstorm risk in regions other than the specified Regions. It is the amount of the instantaneous loss, including the deduction of the amounts recoverable from reinsurance contracts and Special Purpose Vehicles.
C0120/R0800	Catastrophe Risk Charge after risk mitigation — Total Windstorm all Regions before diversification	Total of the capital requirement, after the deduction of the risk mitigating effect of the undertaking's specific reinsurance contracts and special purpose vehicles for all regions.
C0120/R0810	Catastrophe Risk Charge after risk mitigation — Diversification effect between regions	Diversification effect arising from the aggregation of the capital requirement after risk mitigations for Windstorm risks relating to the different regions (both specified Regions and 'other regions').
C0120/R0820	Catastrophe Risk Charge after risk mitigation — Total Windstorm after diversification	This is the total capital requirement after risk mitigation for Windstorm risk, taking into consideration the diversification effect given in item C0120/R0810.
<i>Natural catastrophe risk — Earthquake</i>		
C0130/R1040–R1210	Estimation of the gross premium to be earned — Other Regions	An estimate of the premiums to be earned by the insurance or reinsurance undertaking, during the following year in relation to each of the 14 regions other than the specified Regions (include regions as specified in Annex III, except the ones specified in Annex V or in Annex XIII of Delegated Regulation (EU) 2015/35), for the contract in relation to the obligations of lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35: <ul style="list-style-type: none"> <li>– Fire and other damage covering earthquake risk, including the proportional reinsurance obligations; and</li> </ul>

		<ul style="list-style-type: none"> <li>– Marine, aviation and transport insurance covering onshore property damage by earthquake, including the proportional reinsurance obligations.</li> </ul> <p>Premiums shall be gross, without deduction of premiums for reinsurance contracts.</p>
C0130/R1220	Estimation of the gross premium to be earned — Total Earthquake Other Regions before diversification	Total of the estimate of the premiums to be earned, by the insurance or reinsurance undertaking, during the following year for the other regions.
C0140/R0830–R1020	Exposure — specified Region	<p>The sum of the total insured per each of the 20 specified regions for the lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35:</p> <ul style="list-style-type: none"> <li>– Fire and other damage, including the proportional reinsurance obligations, in relation to contracts that cover Earthquake risk and where the risk is situated in this particular specified region; and</li> <li>– For lines of business Marine, aviation and transport insurance, including the proportional reinsurance obligations, in relation to contracts that cover onshore property damage by Earthquake and where the risk is situated in this particular specified region.</li> </ul>
C0140/R1030	Exposure — Total Earthquake specified Regions before diversification	Total of the exposure for the 20 specified regions.
C0150/R0830–R1020	Specified Gross Loss — specified Region	Specified gross Earthquake loss for each of the 20 specified regions, taking into consideration the effect of diversification effect between zones.

C0150/R1030	Specified Gross Loss — Total Earthquake specified Regions before diversification	Total of the specified gross Earthquake loss for the 20 specified regions.
C0160/R0830–R1020	Catastrophe Risk Charge Factor before risk mitigation — specified Region	The Risk Charge Factor per each of the 20 specified regions for Earthquake according to the Standard Formula, taking into consideration the effect of diversification effect between zones.
C0160/R1030	Catastrophe Risk Charge Factor before risk mitigation — Total Earthquake specified Regions before diversification	Ratio between total specified gross loss and total exposure.
C0170/R0830–R1020	Catastrophe Risk Charge before risk mitigation — specified Region	Capital requirement before risk mitigation arising from Earthquakes in each of the 20 specified Regions.
C0170/R1030	Catastrophe Risk Charge before risk mitigation — Total Earthquake specified Regions before diversification	Total of the capital requirement before risk mitigation arising from Earthquakes for the 20 specified regions.
C0170/R1220	Catastrophe Risk Charge before risk mitigation — Total Earthquake — Other Regions before diversification	The capital requirement before risk mitigation for Earthquake risk in regions other than the specified Regions. It is the amount of the instantaneous loss, without deduction of the amounts recoverable from reinsurance contracts and Special Purpose Vehicles.

C0170/R1230	Catastrophe Risk Charge before risk mitigation — Total Earthquake — All Regions before diversification	Total of the capital requirement before risk mitigation arising from Earthquakes for all regions.
C0170/R1240	Catastrophe Risk Charge before risk mitigation — Diversification effect between regions	Diversification effect arising from the aggregation of the Earthquake risks relating to the different regions (both specified Regions and Other regions).
C0170/R1250	Catastrophe Risk Charge before risk mitigation — Total Earthquake after diversification	This is the total capital requirement before risk mitigation for Earthquake risk, taking into consideration the diversification effect given in C0170/R1240.
C0180/R0830–R1020	Estimated Risk Mitigation — specified Region	Per each of the 20 specified Regions the estimated risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril, excluding the estimated reinstatement premiums.
C0180/R1030	Estimated Risk Mitigation — Total Earthquake specified Regions before diversification	Total of the estimated Risk Mitigation for the 20 specified regions.
C0180/R1220	Estimated Risk Mitigation — Total Earthquake — Other Regions before diversification	For all the regions other than the specified Regions, the estimated risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril, excluding the estimated reinstatement premiums.
C0180/R1230	Estimated Risk Mitigation — Total Earthquake — All	Total of the estimated Risk Mitigation for all regions.

	Regions before diversification	
C0190/R0830–R1020	Estimated Reinstatement Premiums — specified Region	Per each of the 20 specified Regions the estimated reinstatement premiums as a result of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril.
C0190/R1030	Estimated Reinstatement Premiums — Total Earthquake specified Regions before diversification	Total of the estimated reinstatement premiums for the 20 specified regions.
C0190/R1220	Estimated Reinstatement Premiums — Total Earthquake Other Regions before diversification	For all the regions other than the specified Regions, the estimated reinstatement premiums, as a result of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril.
C0190/R1230	Estimated Reinstatement Premiums — Total Earthquake All Regions before diversification	Total of the estimated reinstatement premiums for all regions.
C0200/R0830–R1020	Catastrophe Risk Charge after risk mitigation — specified Region	Capital requirement, after the deduction of the risk mitigating effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril, arising from Earthquake in each of the 20 specified regions.
C0200/R1030	Catastrophe Risk Charge after risk mitigation — Total Earthquake specified Regions before diversification	Total of the capital requirement, after the deduction of the risk mitigating effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril, arising from Earthquake for the 20 specified regions.

C0200/R1220	Catastrophe Risk Charge after risk mitigation — Total Earthquake Other Regions before diversification	Capital requirement after risk mitigation for Earthquake risk in regions other than the specified Regions. It is the amount of the instantaneous loss, including the deduction of the amounts recoverable from reinsurance contracts and Special Purpose Vehicles.
C0200/R1230	Catastrophe Risk Charge after risk mitigation — Total Earthquake All Regions before diversification	Total of the capital requirement, after the deduction of the risk mitigating effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril, arising from Earthquake for all regions.
C0200/R1240	Catastrophe Risk Charge after risk mitigation — Diversification effect between regions	Diversification effect arising from the aggregation of the capital requirement after risk mitigations for Earthquake risks relating to the different regions (both specified Regions and Other regions).
C0200/R1250	Catastrophe Risk Charge after risk mitigation — Total Earthquake after diversification	This is the total capital requirement after risk mitigation for Earthquake risk, taking into consideration the diversification effect given in C0200/R1240.
<i>Natural catastrophe risk — Flood</i>		
C0210/R1410–R1580	Estimation of the gross premiums to be earned — Other Regions	<p>An estimate of the premiums to be earned by the insurance or reinsurance undertaking, during the following year in relation to each of the 14 regions other than the specified Regions (include regions as specified in Annex III, except the ones specified in Annex V or in Annex XIII of Delegated Regulation (EU) 2015/35), for the contract in relation to the obligations of lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35:</p> <p>– Fire and other damage covering flood risk, including the proportional reinsurance obligations;</p>

		<ul style="list-style-type: none"> <li>– Marine, aviation and transport insurance covering onshore property damage by flood, including the proportional reinsurance obligations;</li> <li>– Other motor insurance, including the proportional reinsurance obligations.</li> </ul> <p>Premiums shall be gross, without deduction of premiums for reinsurance contracts.</p>
C0210/R1590	Estimation of the gross premium to be earned — Total Flood Other Regions before diversification	Total of the estimate of the premiums to be earned, by the insurance or reinsurance undertaking, during the following year for the other regions.
C0220/R1260–R1390	Exposure — specified Region	<p>The sum of the total insured per each of the 14 specified regions of lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35:</p> <ul style="list-style-type: none"> <li>– Fire and other damage, including the proportional reinsurance obligations, in relation to contracts that cover Flood risk and where the risk is situated in this particular specified region;</li> <li>– Marine, aviation and transport insurance, including the proportional reinsurance obligations, in relation to contracts that cover onshore property damage by Flood and where the risk is situated in this particular specified region; and</li> <li>– Other motor insurance, including the proportional reinsurance obligations, multiplied by 1.5, in relation to contracts that cover onshore property damage by Flood and where the risk is situated in this particular specified region.</li> </ul>
C0220/R1400	Exposure — Total Flood specified	Total of the exposure for the 14 specified regions.

	Regions before diversification	
C0230/R1260–R1390	Specified Gross Loss — specified Region	Specified gross Flood loss in each of the 14 specified regions, taking into consideration the effect of diversification effect between zones.
C0230/R1400	Specified Gross Loss — Total Flood specified Regions before diversification	Total of the specified gross Flood loss for the 14 specified regions.
C0240/R1260–R1390	Catastrophe Risk Charge Factor before risk mitigation — specified Region	The Risk Charge Factor per each of the 14 specified regions for Flood according to the Standard Formula, taking into consideration the effect of diversification effect between zones.
C0240/R1400	Catastrophe Risk Charge Factor before risk mitigation — Total Flood specified Regions before diversification	Ratio between total specified gross loss and total exposure.
C0250/R1260–R1390	Scenario A or B — specified Region	The larger of the capital requirement for Flood risk in each of the 14 specified regions according to scenario A or scenario B.  When determining the largest amount of scenario A and B, the risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril, must be taken into account.
C0260/R1260–R1390	Catastrophe Risk Charge before risk mitigation — specified Region	Capital requirement before risk mitigation arising from Floods in each of the 14 specified Regions, corresponding to the larger of scenario A or B.

C0260/R1400	Catastrophe Risk Charge before risk mitigation — Total Flood specified Regions before diversification	Total of the capital requirement before risk mitigation arising from Floods for the 14 specified regions.
C0260/R1590	Catastrophe Risk Charge before risk mitigation — Total Flood Other Regions before diversification	The capital requirement before risk mitigation for Flood risk in regions other than the specified Regions. It is the amount of the instantaneous loss, without deduction of the amounts recoverable from reinsurance contracts and Special Purpose Vehicles.
C0260/R1600	Catastrophe Risk Charge before risk mitigation — Total Flood All Regions before diversification	Total of the capital requirement before risk mitigation arising from Floods for all regions.
C0260/R1610	Catastrophe Risk Charge before risk mitigation — Diversification effect between regions	Diversification effect arising from the aggregation of the Flood risks relating to the different regions (both specified Regions and Other regions).
C0260/R1620	Catastrophe Risk Charge before risk mitigation — Total Flood after diversification	This is the total capital requirement before risk mitigation for Flood risk, taking into consideration the diversification effect given in C0260/R1610.
C0270/R1260–R1390	Estimated Risk Mitigation — specified Region	Per each of the 14 specified Regions the estimated risk mitigation effect, corresponding to the selected scenario, of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril, excluding the estimated reinstatement premiums.
C0270/R1400	Estimated Risk Mitigation — Total Flood specified Re	Total of the estimated Risk Mitigation for the 14 specified regions.

	gions before diversification	
C0270/R1590	Estimated Risk Mitigation — Total Flood Other Regions before diversification	For all the regions other than the specified Regions, the estimated risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril, excluding the estimated reinstatement premiums.
C0270/R1600	Estimated Risk Mitigation — Total Flood All Regions before diversification	Total of the estimated Risk Mitigation for all regions.
C0280/R1260–R1390	Estimated Reinstatement Premiums — specified Region	Per each of the 14 specified Regions the estimated reinstatement premiums, corresponding to the selected scenario, as a result of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril.
C0280/R1400	Estimated Reinstatement Premiums — Total Flood –specified Regions before diversification	Total of the estimated reinstatement premiums for the 14 specified regions.
C0280/R1590	Estimated Reinstatement Premiums — Total Flood –Other Regions before diversification	For all the regions other than the specified Regions, the estimated reinstatement premiums, as a result of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril.
C0280/R1600	Estimated Reinstatement Premiums — Total Flood — All Regions before diversification	Total of the estimated reinstatement premiums for all regions.
C0290/R1260–R1390	Catastrophe Risk Charge after risk	Capital requirement, after the deduction of the risk mitigating effect of the undertaking's

	mitigation — specified Region	specific reinsurance contracts and special purpose vehicles relating to this peril, arising from Flood in each of the 14 specified regions, corresponding to the selected scenario.
C0290/R1400	Catastrophe Risk Charge after risk mitigation — Total Flood — specified Regions before diversification	Total of the capital requirement, after the deduction of the risk mitigating effect of the undertaking's specific reinsurance contracts and special purpose vehicles for the 14 specified regions.
C0290/R1590	Catastrophe Risk Charge after risk mitigation — Total Flood — Other Regions before diversification	Capital requirement after risk mitigation for Flood risk in regions other than the specified Regions. It is the amount of the instantaneous loss, including the deduction of the amounts recoverable from reinsurance contracts and Special Purpose Vehicles.
C0290/R1600	Catastrophe Risk Charge after risk mitigation — Total Flood — All Regions before diversification	Total of the capital requirement, after the deduction of the risk mitigating effect of the undertaking's specific reinsurance contracts and special purpose vehicles all regions.
C0290/R1610	Catastrophe Risk Charge after risk mitigation — Diversification effect between regions	Diversification effect arising from the aggregation of the capital requirement after risk mitigations for Flood risks relating to the different regions (both specified Regions and Other regions).
C0290/R1620	Catastrophe Risk Charge after risk mitigation — Total Flood after diversification	This is the total capital requirement after risk mitigation for Flood risk, taking into consideration the diversification effect given in C0290/R1610.
<i>Natural catastrophe risk — Hail</i>		
C0300/R1730–R1900	Estimation of the gross premiums to	An estimate of the premiums to be earned by the insurance or reinsurance undertaking,

	be earned — Other Regions	<p>during the following year and in relation to each of the <u>911</u> regions other than the specified Regions (include regions as specified in Annex III, except the ones specified in Annex V or in Annex XIII of Delegated Regulation (EU) 2015/35), for the contract in relation to the obligations of lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35:</p> <ul style="list-style-type: none"> <li>– Fire and other damage covering hail risk, including the proportional reinsurance obligations;</li> <li>– Marine, aviation and transport insurance covering onshore property damage by hail, including the proportional reinsurance obligations; and</li> <li>– Other motor insurance, including the proportional reinsurance obligations.</li> </ul> <p>Premiums shall be gross, without deduction of premiums for reinsurance contracts.</p>
C0300/R1910	Estimation of the gross premium to be earned — Total Hail Other Regions before diversification	Total of the estimate of the premiums to be earned, by the insurance or reinsurance undertaking, during the following year for the other regions.
C0310/R1630–R1710	Exposure — specified Region	<p>The sum of the total insured per each of the <u>911</u> specified regions for lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35:</p> <ul style="list-style-type: none"> <li>– Fire and other damage, including the proportional reinsurance obligations, in relation to contracts that cover Hail risk and where the risk is situated in this particular specified region;</li> <li>– Marine, aviation and transport insurance, including the proportional reinsurance obligations, in relation to contracts that cover onshore property damage by Hail and where the risk is situated in this particular specified region; and</li> </ul>

		– Other motor insurance, including the proportional reinsurance obligations, multiplied by 5, in relation to contracts that cover onshore property damage by Hail and where the risk is situated in this particular specified region.
C0310/R1720	Exposure — Total Hail specified Regions before diversification	Total of the exposure for the <u>911</u> specified regions.
C0320/R1630–R1710	Specified Gross Loss — specified Region	Specified gross Hail loss in each of the 9 specified regions, taking into consideration the effect of diversification effect between zones.
C0320/R1720	Specified Gross Loss — Total Hail specified Regions before diversification	Total of the specified gross Hail loss for the <u>911</u> specified regions.
C0330/R1630–R1710	Catastrophe Risk Charge Factor before risk mitigation — specified Region	The Risk Charge Factor per each of the <u>911</u> specified regions for Hail according to the Standard Formula, taking into consideration the effect of diversification effect between zones.
C0330/R1720	Catastrophe Risk Charge Factor before risk mitigation — Total Hail specified Regions before diversification	Ratio between total specified gross loss and total exposure.
C0340/R1630–R1710	Scenario A or B — specified Region	The larger of the capital requirement for Hail risk in each of the 9 specified regions according to scenario A or scenario B.  When determining the largest amount of scenario A and B, the risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles

		relating to this peril, must be taken into account.
C0350/R1630–R1710	Catastrophe Risk Charge before risk mitigation — specified Region	Capital requirement before risk mitigation arising from Hails in each of the <u>9-11</u> specified Regions corresponding to the larger of scenario A or B.
C0350/R1720	Catastrophe Risk Charge before risk mitigation — Total Hail specified Regions before diversification	Total of the capital requirement before risk mitigation arising from Hails for the <u>9-11</u> specified regions.
C0350/R1910	Catastrophe Risk Charge before risk mitigation — Total Hail Other Regions before diversification	The capital requirement before risk mitigation for Hail risk in regions other than the specified Regions. It is the amount of the instantaneous loss, without deduction of the amounts recoverable from reinsurance contracts and Special Purpose Vehicles.
C0350/R1920	Catastrophe Risk Charge before risk mitigation — Total Hail All Regions before diversification	Total of the capital requirement before risk mitigation arising from Hails for all regions.
C0350/R1930	Catastrophe Risk Charge before risk mitigation — Diversification effect between regions	Diversification effect arising from the aggregation of the Hail risks relating to the different regions (both specified Regions and other regions).
C0350/R1940	Catastrophe Risk Charge before risk mitigation — Total Hail after diversification	This is the total capital requirement before risk mitigation for Hail risk, taking into consideration the diversification effect given in C0350/R1930.

C0360/R1630–R1710	Estimated Risk Mitigation — specified Region	Per each of the 9 specified Regions the estimated risk mitigation effect, corresponding to the selected scenario, of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril, excluding the estimated reinstatement premiums.
C0360/R1720	Estimated Risk Mitigation — Total Hail specified Region before diversification	Total of the estimated risk mitigation for the <u>9-11</u> specified regions.
C0360/R1910	Estimated Risk Mitigation — Total Hail Other Regions before diversification	For all the regions other than the specified Regions, the estimated risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril, excluding the estimated reinstatement premiums.
C0360/R1920	Estimated Risk Mitigation — Total Hail All Regions before diversification	Total of the estimated risk mitigation for all regions.
C0370/R1630–R1710	Estimated Reinstatement Premiums — specified Region	Per each of the <u>9-11</u> specified Regions the estimated reinstatement premiums, corresponding to the selected scenario, as a result of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril.
C0370/R1720	Estimated Reinstatement Premiums — Total Hail specified Regions before diversification	Total of the estimated reinstatement premiums for the <u>9-11</u> specified regions.
C0370/R1910	Estimated Reinstatement	For all the regions other than the specified Regions, the estimated reinstatement

	Premiums — Total Hail Other Regions before diversification	premiums, as a result of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril.
C0370/R1920	Estimated Reinstatement Premiums — Total Hail All Regions before diversification	Total of the estimated reinstatement premiums for all regions.
C0380/R1630–R1710	Catastrophe Risk Charge after risk mitigation — specified Region	Capital requirement, after the deduction of the risk mitigating effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril, arising from Hail in each of the <u>9-11</u> specified Regions, corresponding to the selected scenario.
C0380/R1720	Catastrophe Risk Charge after risk mitigation — Total Hail specified Regions before diversification	Total of the capital requirement, after the deduction of the risk mitigating effect of the undertaking's specific reinsurance contracts and special purpose vehicles for the <u>9-11</u> specified regions.
C0380/R1910	Catastrophe Risk Charge after risk mitigation — Total Hail Other Regions before diversification	Capital requirement after risk mitigation for Hail risk in regions other than the specified Regions. It is the amount of the instantaneous loss, including the deduction of the amounts recoverable from reinsurance contracts and Special Purpose Vehicles.
C0380/R1920	Catastrophe Risk Charge after risk mitigation — Total Hail All Regions before diversification	Total of the capital requirement, after the deduction of the risk mitigating effect of the undertaking's specific reinsurance contracts and special purpose vehicles for all regions.
C0380/R1930	Catastrophe Risk Charge after risk mitigation — Diversification	Diversification effect arising from the aggregation of the capital requirement after risk mitigations for Hail risks relating to the

	effect between regions	different regions (both specified Regions and Other regions).
C0380/R1940	Catastrophe Risk Charge after risk mitigation — Total Hail after diversification	This is the total capital requirement after risk mitigation for Hail risk, taking into consideration the diversification effect given in C0380/R1930.
<i>Natural catastrophe risk — Subsidence</i>		
C0390/R1950	Estimation of the gross premium to be earned — Total Subsidence before diversification	An estimate of the premiums to be earned, by the insurance or reinsurance undertaking, during the following year, for the contract in relation to the obligations of fire and other damage, including the proportional reinsurance obligations.  Premiums shall be gross, without deduction of premiums for reinsurance contracts, and in relation to the territory of France.
C0400/R1950	Exposure — Total Subsidence before diversification	The sum of the total insured made up of the geographical divisions of the territory of France for fire and other damage, including the proportional reinsurance obligations, which are sufficiently homogeneous in relation to the subsidence risk that the insurance and reinsurance undertakings are exposed to in relation to the territory. Together the zones shall comprise the whole territory.
C0410/R1950	Specified Gross Loss — Total Subsidence before diversification	Specified gross subsidence loss, before taking into consideration the effect of diversification effect between zones.
C0420/R1950	Catastrophe Risk Charge Factor before risk mitigation — Total	The Risk Charge Factor of the territory of France for subsidence, before taking into consideration the effect of diversification effect between zones.

	Subsidence before diversification	
C0430/R1950	Catastrophe Risk Charge before risk mitigation — Total Subsidence before diversification	The capital requirement before risk mitigation for Subsidence risk in the territory of France. It is the amount of the instantaneous loss, without deduction of the amounts recoverable from reinsurance contracts and Special Purpose Vehicles, which for subsidence is equal to the Specified Gross Loss (item C0410/R1950).
C0430/R1960	Catastrophe Risk Charge before risk mitigation — Diversification effect between zones	Diversification effect arising from the aggregation of the Subsidence risks relating to the different zones of the territory of France.
C0430/R1970	Catastrophe Risk Charge before risk mitigation — Total Subsidence after diversification	This is the total capital requirement before risk mitigation for subsidence risk, taking into consideration the diversification effect given in item C0430/R1960.
C0440/R1950	Estimated Risk Mitigation — Total Subsidence before diversification	The estimated risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril, excluding the estimated reinstatement premiums.
C0450/R1950	Estimated Reinstatement Premiums — Total Subsidence before diversification	The estimated reinstatement premiums as a result of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril.
C0460/R1950	Catastrophe Risk Charge after risk mitigation — Total Subsidence before diversification	Capital requirement, after the deduction of the risk mitigating effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril, arising from subsidence.

C0460/R1960	Catastrophe Risk Charge after risk mitigation — Diversification effect between zones	Diversification effect arising from the aggregation of the capital requirement after risk mitigations for Subsidence risks relating to the different zones of the territory of France.
C0460/R1970	Catastrophe Risk Charge after risk mitigation — Total Subsidence after diversification	This is the total capital requirement after risk mitigation for subsidence risk, taking into consideration the diversification effect given in item C0460/R1960.
<i>Natural catastrophe risk — Non-proportional property reinsurance</i>		
C0470/R2000	Estimation of the gross premium to be earned	An estimate of the premiums to be earned, by the insurance or reinsurance undertaking, during the following year, for the contract in relation to the obligations of the line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, non-proportional property reinsurance other than non-proportional reinsurance obligations relating to insurance obligations included in lines of business 9 and 21.  Premiums shall be gross, without deduction of premiums for reinsurance contracts.
C0480/R2000	Catastrophe Risk Charge before risk mitigation	The capital requirement before risk mitigation for non-proportional property reinsurance. It is the amount of the instantaneous loss, without deduction of the amounts recoverable from reinsurance contracts and Special Purpose Vehicles.
C0490/R2000	Estimated Risk Mitigation	The estimated risk mitigation effect of the undertaking's specific retrocession contracts and special purpose vehicles relating to risks arising from accepted non-proportional property reinsurance, excluding the estimated reinstatement premiums.

C0500/R2000	Estimated Reinstatement Premiums	The estimated reinstatement premiums as a result of the undertaking's specific retrocession contracts and special purpose vehicles relating to risks arising from accepted non-proportional property reinsurance.
C0510/R2000	Catastrophe Risk Charge after risk mitigation	Capital requirement, after the deduction of the risk mitigating effect of the undertaking's specific retrocession contracts and special purpose vehicles relating to risks arising from accepted non-proportional property reinsurance.
<i>Man-made catastrophe risk — Motor Vehicle Liability</i>		
C0520/R2100	Number of vehicles policy limit above 24M EUR	Number of vehicles insured by the insurance or reinsurance undertaking in line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, Motor vehicle liability insurance, including proportional reinsurance obligations, with a deemed policy limit above 24000000 Euro.
C0530/R2100	Number of vehicles policy limit below or equal to 24M EUR	Number of vehicles insured by the insurance or reinsurance undertaking in line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, Motor vehicle liability insurance, including proportional reinsurance obligations, with a deemed policy limit below or equal to 24000000 Euro.
C0540/R2100	Catastrophe Risk Charge Motor Vehicle Liability before risk mitigation	This is the total capital requirement before risk mitigation for Motor Vehicle Liability risk.

C0550/R2100	Estimated Risk Mitigation	The estimated risk mitigation effect of the undertaking's specific retrocession contracts and special purpose vehicles relating to risks arising from Motor Vehicle Liability, excluding the estimated reinstatement premiums.
C0560/R2100	Estimated Reinstatement Premiums	The estimated reinstatement premiums as a result of the undertaking's specific reinsurance contracts and special purpose vehicles relating to risks arising from Motor Vehicle Liability.
C0570/R2100	Catastrophe Risk Charge Motor Vehicle Liability after risk mitigation	Capital requirement, after the deduction of the risk mitigating effect of the undertaking's specific retrocession contracts and special purpose vehicles, relating to risks arising from Motor Vehicle Liability.
<i>Man-made catastrophe risk — Marine Tanker Collision</i>		
C0580/R2200	Type of cover Catastrophe Risk Charge Share marine hull in tanker t before risk mitigation	<p>This is the capital requirement before risk mitigation, per each marine hull cover, for risks arising from Marine Tanker Collision.</p> <p>The maximum relates to all oil and gas tankers insured by the insurance or reinsurance undertaking in respect of tanker collision in lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35:</p> <ul style="list-style-type: none"> <li>– Marine, aviation and transport, including proportional reinsurance obligations; and</li> <li>– Non-proportional marine, aviation and transport reinsurance.</li> </ul> <p>The amount for this cover is equal to the sum insured accepted by the insurance or reinsurance undertaking for marine insurance and reinsurance in relation to each tanker.</p>

C0590/R2200	Catastrophe Risk Charge Share marine liability in tanker t before risk mitigation	<p>This is the capital requirement before risk mitigation, per marine liability cover, for risks arising from Marine Tanker Collision.</p> <p>The maximum relates to all oil and gas tankers insured by the insurance or reinsurance undertaking in respect of tanker collision in lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35:</p> <ul style="list-style-type: none"> <li>– Marine, aviation and transport, including proportional reinsurance obligations; and</li> <li>– Non-proportional marine, aviation and transport reinsurance.</li> </ul> <p>The amount for this cover is equal to the sum insured accepted by the insurance or reinsurance undertaking for marine insurance and reinsurance in relation to each tanker.</p>
C0600/R2200	Catastrophe Risk Charge Share marine oil pollution liability in tanker t before risk mitigation	<p>This is the capital requirement before risk mitigation, per marine oil <del>pollution</del> <u>pollution</u> liability cover, for risks arising from Marine Tanker Collision.</p> <p>The maximum relates to all oil and gas tankers insured by the insurance or reinsurance undertaking in respect of tanker collision in lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35:</p> <ul style="list-style-type: none"> <li>– Marine, aviation and transport, including proportional reinsurance obligations; and</li> <li>– Non-proportional marine, aviation and transport reinsurance.</li> </ul> <p>The amount for this cover is equal to the sum insured accepted by the insurance or reinsurance undertaking for marine insurance and reinsurance in relation to each tanker.</p>
C0610/R2200	Catastrophe Risk Charge Marine Tanker Collision	<p>This is the total capital requirement before risk mitigation for risks arising from Marine Tanker Collision.</p>

	before risk mitigation	
C0620/R2200	Estimated Risk Mitigation	The estimated risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to risks arising from Marine Tanker Collision, excluding the estimated reinstatement premiums.
C0630/R2200	Estimated Reinstatement Premiums	The estimated reinstatement premiums as a result of the undertaking's specific reinsurance contracts and special purpose vehicles relating to risks arising from Marine Tanker Collision.
C0640/R2200	Catastrophe Risk Charge Marine Tanker Collision after risk mitigation	The total capital requirement after risk mitigation, after the deduction of the risk mitigating effect of the undertaking's specific retrocession contracts and special purpose vehicles, relating to risks arising from Marine Tanker Collision.
C0650/R2200	Name vessel	Name of the corresponding vessel.
<i>Man-made catastrophe risk — Marine Platform Explosion</i>		
C0660–C0700/R2300	Catastrophe Risk Charge Marine Platform Explosion — <i>Type of cover</i> — before risk mitigation	<p>This is the capital requirement before risk mitigation, per type of cover (Property damage, Removal of wreckage, Loss of production income, Capping of the well or making the well secure, Liability insurance and reinsurance obligations), for risks arising from Marine Platform Explosion.</p> <p>The maximum relates to all oil and gas offshore platforms insured by the insurance or reinsurance undertaking in respect of platform explosion in lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35:</p>

		<ul style="list-style-type: none"> <li>– Marine, aviation and transport, including proportional reinsurance obligations; and</li> <li>– Non-proportional marine, aviation and transport reinsurance.</li> </ul> <p>The amount per type of cover is equal to the sum insured for the specific type of cover accepted by the insurance or reinsurance undertaking in relation to the selected platform.</p>
C0710/R2300	Catastrophe Risk Charge Marine Platform Explosion before risk mitigation	This is the total capital requirement before risk mitigation for risks arising from Marine Platform Explosion.
C0720/R2300	Estimated Risk Mitigation	The estimated risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to risks arising from Marine Platform Explosion, excluding the estimated reinstatement premiums.
C0730/R2300	Estimated Reinstatement Premiums	The estimated reinstatement premiums as a result of the undertaking's specific reinsurance contracts and special purpose vehicles relating to risks arising from Marine Platform Explosion.
C0740/R2300	Catastrophe Risk Charge Marine Platform Explosion after risk mitigation	Capital requirement, after the deduction of the risk mitigating effect of the undertaking's specific retrocession contracts and special purpose vehicles, relating to risks arising from Marine Platform Explosion.
C0750/R2300	Name platform	Name of the corresponding platform.
<i>Number of vessels</i>		

C0781/R2421	Number of vessels below the threshold of EUR 250k	This is the number of vessels below the threshold of EUR 250k
<i>Man-made catastrophe risk — Marine</i>		
C0760/R2400	Catastrophe Risk Charge Marine before risk mitigation — Total before diversification	This is the total capital requirement before risk mitigation, before diversification effect between types of events, for marine risks.
C0760/R2410	Catastrophe Risk Charge Marine before risk mitigation — Diversification between type of event	Diversification effect arising from the aggregation of the total capital charges before risk mitigation relating to different type of events for marine risks.
C0760/R2420	Catastrophe Risk Charge Marine before risk mitigation — Total after diversification	This is the total capital requirement before risk mitigation, after diversification effect between the types of events, for marine risks.
C0770/R2400	Estimated Total Risk Mitigation — Total before diversification	This is the total risk mitigation effect, before diversification effect between types of events, of the undertaking's specific reinsurance contracts and special purpose vehicles arising from the marine risks.
C0780/R2400	Catastrophe Risk Charge Marine after risk mitigation — Total before diversification	This is the total capital requirement after risk mitigation, before diversification effect between types of events, for marine risks.
C0780/R2410	Catastrophe Risk Charge Marine after risk mitigation — Diversification between type of event	Diversification effect arising from the aggregation of the total capital charges after risk mitigation relating to different type of events for marine risks.

C0780/R2420	Catastrophe Risk Charge Marine after risk mitigation — Total after diversification	This is the total capital requirement after risk mitigation, after diversification effect between the types of events, for marine risks.
<i>Man-made catastrophe risk — Aviation</i>		
C0790–C0800/R2500	Catastrophe Risk Charge Aviation before risk mitigation — <i>Type of cover</i> – before risk mitigation	<p>This is the capital requirement before risk mitigation, per type of cover (Aviation hull and Aviation liability), for risks arising from Aviation.</p> <p>The maximum relates to all aircrafts insured by the insurance or reinsurance undertaking in lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35:</p> <ul style="list-style-type: none"> <li>– Marine, aviation and transport, including proportional reinsurance obligations; and</li> <li>– Non-proportional marine, aviation and transport reinsurance.</li> </ul> <p>The amount per type of cover is equal to the sum insured for the specific type of cover accepted by the insurance or reinsurance undertaking for aviation insurance and reinsurance and in relation to the selected aircraft.</p>
C0810/R2500	Catastrophe Risk Charge Aviation before risk mitigation	This is the total capital requirement before risk mitigation for risks arising from Aviation.
C0820/R2500	Estimated Risk Mitigation	The estimated risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to risks arising from Aviation, excluding the estimated reinstatement premiums.
C0830/R2500	Estimated Reinstatement Premiums	The estimated reinstatement premiums as a result of the undertaking's specific reinsurance contracts and special purpose

		vehicles relating to risks arising from Aviation.
C0840/R2500	Catastrophe Risk Charge Aviation after risk mitigation — Total (row)	The total capital requirement after risk mitigation, after the deduction of the risk mitigating effect of the undertaking's specific retrocession contracts and special purpose vehicles, relating to risks arising from Aviation.
<i>Man-made catastrophe risk — Fire</i>		
C0850/R2600	Catastrophe Risk Charge Fire before risk mitigation	<p>This is the total capital requirement before risk mitigation for Fire risks.</p> <p>This amount is equal to the largest fire risk concentration of an insurance or reinsurance undertaking being the set of buildings with the largest sum insured that meets the following conditions:</p> <ul style="list-style-type: none"> <li>– The insurance or reinsurance undertaking has insurance or reinsurance obligations in lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35 Fire and other damage to property insurance, including proportional reinsurance obligations, in relation to each building which cover damage due to fire or explosion, including as a result of terrorist attacks.</li> <li>– All buildings are partly or fully located within a radius of 200 meters.</li> </ul>
C0860/R2600	Estimated Risk Mitigation	The estimated risk mitigation effect of the undertaking's specific retrocession contracts and special purpose vehicles relating to risks arising from Fire, excluding the estimated reinstatement premiums.

C0870/R2600	Estimated Reinstatement Premiums	The estimated reinstatement premiums as a result of the undertaking's specific reinsurance contracts and special purpose vehicles relating to risks arising from Fire.
C0880/R2600	Catastrophe Risk Charge after risk mitigation Fire	The total capital requirement after risk mitigation, after the deduction of the risk mitigating effect of the undertaking's specific retrocession contracts and special purpose vehicles, relating to risks arising from Fire.
<i>Man-made catastrophe risk — Liability</i>		
C0890/R2700–R2740	Earned premium following 12 months –Type of cover	<p>Premiums earned, per type of cover, by the insurance or reinsurance undertaking, during the following 12 months, in relation to insurance and reinsurance obligations in liability risks, for the following type of covers:</p> <ul style="list-style-type: none"> <li>– Professional malpractice liability insurance and proportional reinsurance obligations other than professional malpractice liability insurance and reinsurance for self-employed crafts persons or artisans;</li> <li>– Employers liability insurance and proportional reinsurance obligations;</li> <li>– Directors and officers liability insurance and proportional reinsurance obligations;</li> <li>– Liability insurance and reinsurance obligations included in line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, General liability insurance, including proportional reinsurance obligations, other than obligations included in liability risk groups 1 to 3 and other than personal liability insurance and proportional reinsurance and other than professional malpractice liability insurance and reinsurance</li> </ul>

		<p>for self-employed crafts persons or artisans;</p> <p>– Non-proportional reinsurance.</p> <p>For this purpose premiums shall be gross, without deduction of premiums for reinsurance contracts.</p>
C0890/R2750	Earned premium following 12 months — Total	Total for all types of covers of premiums earned by the insurance or reinsurance undertaking, during the following 12 months.
C0900/R2700–R2740	Largest liability limit provided – Type of cover	The largest liability limit, per type of cover, provided by the insurance or reinsurance undertaking in liability risks.
C0910/R2700–R2740	Number of claims – Type of cover	The number of claims, per type of cover, which is equal to the lowest integer that exceeds the amount according to the provided formula.
C0920/R2700–R2740	Catastrophe Risk Charge Liability before risk mitigation –Type of cover	This is the capital requirement before risk mitigation, per type of cover, for liability risks.
C0920/R2750	Catastrophe Risk Charge Liability before risk mitigation — Total	Total for all types of cover of the capital requirement before risk mitigation for liability risks.
C0930/R2700–R2740	Estimated Risk Mitigation — Type of cover	The estimated risk mitigation effect, per type of cover, of the undertaking's specific reinsurance contracts and special purpose vehicles relating to risks arising from Liability, excluding the estimated reinstatement premiums.
C0930/R2750	Estimated Risk Mitigation — Total	Total for all types of cover of the estimated risk mitigation.

C0940/R2700–R2740	Estimated Reinstatement Premiums — Type of cover	The estimated reinstatement premiums, per type of cover, as a result of the undertaking's specific reinsurance contracts and special purpose vehicles relating to risks arising from Liability.
C0940/R2750	Estimated Reinstatement Premiums — Total	Total for all types of cover of the estimated reinstatement premiums.
C0950/R2700–R2740	Catastrophe Risk Charge Liability after risk mitigation — Type of cover	Capital requirement, per type of cover, after the deduction of the risk mitigating effect of the undertaking's specific retrocession contracts and special purpose vehicles, relating to risks arising from Liability.
C0950/R2750	Catastrophe Risk Charge Liability after risk mitigation — Total	Total for all types of cover of the capital requirement, per type of cover, after the deduction of the risk mitigating effect of the undertaking's specific retrocession contracts and special purpose vehicles, relating to risks arising from Liability.
C0960/R2800	Catastrophe Risk Charge Liability before risk mitigation — Total before diversification	This is the total capital requirement before risk mitigation, before diversification effect between types of cover, for liability risks.
C0960/R2810	Catastrophe Risk Charge Liability before risk mitigation — Diversification between type of cover	Diversification effect arising from the aggregation of the total capital charges before risk mitigation relating to different type of covers for liability risks.
C0960/R2820	Catastrophe Risk Charge Liability before risk	This is the total capital requirement before risk mitigation, after diversification effect between the types of covers, for liability risks.

	mitigation — Total after diversification	
C0970/R2800	Estimated Total Risk Mitigation — Total before diversification	This is the estimated total risk mitigation, before diversification effect between types of cover, for liability risks.
C0980/R2800	Catastrophe Risk Charge Liability after risk mitigation — Total before diversification	This is the total capital requirement after risk mitigation, before diversification effect between types of cover, for liability risks.
C0980/R2810	Catastrophe Risk Charge Liability after risk mitigation — Diversification between type of cover	Diversification effect arising from the aggregation of the total capital charges after risk mitigation relating to different type of covers for liability risks.
C0980/R2820	Catastrophe Risk Charge Liability after risk mitigation — Total after diversification	This is the total capital requirement after risk mitigation, after diversification effect between the types of covers, for liability risks.
<i>Man-made catastrophe risk — Credit &amp; Suretyship</i>		
C0990/R2900–R2910	Exposure (individual or group) — Largest exposure	Two largest gross credit insurance exposures of the insurance or reinsurance undertaking based on a comparison of the net loss-given-default of the credit insurance exposures, being the loss-given-default after deduction of the amounts recoverable from reinsurance contracts and special purpose vehicles.
C0990/R2920	Exposure (individual or group) — Total	Total of the two largest gross credit insurance exposures of the insurance or reinsurance undertaking based on a comparison of the net loss-given-default of the credit insurance exposures, being the loss-given-default after deduction of the amounts recoverable from reinsurance contracts and special purpose vehicles.

C1000/R2900–R2910	Proportion of damage caused by scenario — Largest exposure	Percentage representing the loss given default of the gross credit exposure without deduction of the amounts recoverable from reinsurance contracts and special purpose vehicles, for each of the two largest gross credit insurance exposures of the insurance or reinsurance undertaking.
C1000/R2920	Proportion of damage caused by scenario — Total	Average loss given default of the two largest gross credit exposures without deduction of the amounts recoverable from reinsurance contracts and special purpose vehicles.
C1010/R2900–R2910	Catastrophe Risk Charge Credit & Suretyship before risk mitigation — Large Credit Default –Largest exposure	This is the capital requirement before risk mitigation, per largest exposure, arising from the Large Credit Default scenario of Credit & Suretyship risks.
C1010/R2920	Catastrophe Risk Charge Credit & Suretyship before risk mitigation — Large Credit Default — Total	This is the total capital requirement before risk mitigation arising from the Large Credit Default scenario of Credit & Suretyship risks.
C1020/R2900–R2910	Estimated Risk Mitigation — Largest exposure	The estimated risk mitigation effect, per largest exposure, of the undertaking's specific reinsurance contracts and special purpose vehicles relating to risks arising from the Large Credit Default scenario of Credit & Suretyship, excluding the estimated reinstatement premiums.
C1020/R2920	Estimated Risk Mitigation — Total	The estimated risk mitigation effect, for the two largest exposures, of the undertaking's specific reinsurance contracts and special purpose vehicles relating to risks arising from the Large Credit Default scenario of Credit & Suretyship, excluding the estimated reinstatement premiums.

C1030/R2900–R2910	Estimated Reinstatement Premiums — Largest exposure	The estimated reinstatement premiums, per largest exposure, as a result of the undertaking's specific reinsurance contracts and special purpose vehicles relating to risks arising from the Large Credit Default scenario of Credit & Suretyship.
C1030/R2920	Estimated Reinstatement Premiums — Total	The estimated reinstatement premiums, for the two largest exposures, as a result of the undertaking's specific reinsurance contracts and special purpose vehicles relating to risks arising from the Large Credit Default scenario of Credit & Suretyship.
C1040/R2900–R2910	Catastrophe Risk Charge Credit & Suretyship after risk mitigation — Large Credit Default — Largest exposure	Net capital requirement, per largest exposure, after the deduction of the risk mitigating effect of the undertaking's specific retrocession contracts and special purpose vehicles, relating to risks arising from the Large Credit Default scenario of Credit & Suretyship.
C1040/R2920	Catastrophe Risk Charge Credit & Suretyship after risk mitigation — Large Credit Default — Total	The total capital requirement after risk mitigation, after the deduction of the risk mitigating effect of the undertaking's specific retrocession contracts and special purpose vehicles, relating to risks arising from the Large Credit Default scenario of Credit & Suretyship.
C1050/R3000	Earned premium following 12 months	Gross premiums earned by the insurance or reinsurance undertaking, during the following 12 months, in line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, Credit and Suretyship insurance including proportional reinsurance obligations.

C1060/R3000	Catastrophe Risk Charge Credit & Suretyship before risk mitigation — Recession Risk	This is the total capital requirement before risk mitigation for the Recession scenario of Credit & Suretyship risks.
C1070/R3000	Estimated Risk Mitigation	The estimated risk mitigation effect of the undertaking's specific retrocession contracts and special purpose vehicles relating to risks arising from the Recession scenario of Credit & Suretyship, excluding the estimated reinstatement premiums.
C1080/R3000	Estimated Reinstatement Premiums	The estimated reinstatement premiums as a result of the undertaking's specific reinsurance contracts and special purpose vehicles relating to risks arising from the Recession scenario of Credit & Suretyship.
C1090/R3000	Catastrophe Risk Charge Credit & Suretyship after risk mitigation — Recession Risk	The total capital requirement after risk mitigation, after the deduction of the risk mitigating effect of the undertaking's specific retrocession contracts and special purpose vehicles, relating to risks arising from the Recession scenario of Credit & Suretyship.
C1100/R3100	Catastrophe Risk Charge Credit & Suretyship before risk mitigation — Total before diversification	This is the total capital requirement before risk mitigation, before diversification effect between types of events, for Credit & Suretyship risks.
C1100/R3110	Catastrophe Risk Charge Credit & Suretyship before risk mitigation — Diversification between type of event	Diversification effect arising from the aggregation of the total capital charges before risk mitigation relating to different type of events for Credit & Suretyship risks.
C1100/R3120	Catastrophe Risk Charge Credit & Suretyship before risk mitigation —	This is the total capital requirement before risk mitigation, after diversification effect

	Total after diversification	between the types of events, for Credit & Suretyship risks.
C1110/R3100	Estimated Total Risk Mitigation — Total before diversification	This is the total risk mitigation effect, before diversification effect between types of events, of the undertaking's specific reinsurance contracts and special purpose vehicles arising from the Credit & Suretyship risks.
C1120/R3100	Catastrophe Risk Charge Credit & Suretyship after risk mitigation — Total before diversification	This is the total capital requirement after risk mitigation, before diversification effect between types of events, for Credit & Suretyship risks.
C1120/R3110	Catastrophe Risk Charge Credit & Suretyship after risk mitigation — Diversification between type of event	Diversification effect arising from the aggregation of the total capital charges after risk mitigation relating to different type of events for Credit & Suretyship risks.
C1120/R3120	Catastrophe Risk Charge Credit & Suretyship after risk mitigation — Total after diversification	This is the total capital requirement after risk mitigation, after diversification effect between the types of events, for Credit & Suretyship risks.
<i>Man-made catastrophe risk — Other non-life catastrophe risk</i>		
C1130/R3200–R3240	Estimation of the gross premium to be earned — Group of obligations	An estimate of the premiums to be earned by the insurance or reinsurance undertaking, during the following year, for the contracts in relation to the following group of obligations: <ul style="list-style-type: none"> <li>– Insurance and reinsurance obligations included in line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, Marine, aviation and transport insurance, including proportional reinsurance obligations, other than</li> </ul>

		<p>marine insurance and reinsurance and aviation insurance and reinsurance;</p> <ul style="list-style-type: none"> <li>– Reinsurance obligations included in line of business Non-proportional marine, aviation and transport reinsurance, other than marine reinsurance and aviation reinsurance;</li> <li>– Insurance and reinsurance obligations included in line of business Miscellaneous financial loss, including proportional reinsurance obligations other than extended warranty insurance and reinsurance obligations provided that the portfolio of these obligations is highly diversified and these obligation do not cover the costs of product recalls;</li> <li>– Reinsurance obligations included in line of business Non-proportional casualty reinsurance, other than general liability reinsurance;</li> <li>– Non-proportional reinsurance obligations relating to insurance obligations included in line of business Credit and Suretyship insurance, including proportional reinsurance obligations.</li> </ul> <p>Premiums shall be gross, without deduction of premiums for reinsurance contracts.</p>
C1140/R3200–R3240	Catastrophe Risk Charge Other non-life catastrophe risk before risk mitigation — Group of obligations	This is the capital requirement before risk mitigation, per group of obligations, for Other non-life catastrophe risks.
C1140/R3250	Catastrophe Risk Charge Other non-life catastrophe risk before risk mitigation — Total before diversification	This is the total capital requirement before risk mitigation, before diversification effect between groups of obligations, for Other non-life catastrophe risks.

C1140/R3260	Catastrophe Risk Charge Other non-life catastrophe risk before risk mitigation — Diversification between groups of obligations	Diversification effect arising from the aggregation of the total capital charges before risk mitigation relating to different groups of obligations for Other non-life catastrophe risks.
C1140/R3270	Catastrophe Risk Charge Other non-life catastrophe risk before risk mitigation — Total after diversification	This is the total capital requirement before risk mitigation, after diversification effect between groups of obligations, for Other non-life catastrophe risks.
C1150/R3250	Estimated Total Risk Mitigation — Total before diversification	This is the estimated total risk mitigation, before diversification effect between groups of obligations, for Other non-life catastrophe risks.
C1160/R3250	Catastrophe Risk Charge Other non-life catastrophe risk after risk mitigation — Total before diversification	This is the total capital requirement after risk mitigation, before diversification effect between groups of obligations, for Other non-life catastrophe risks.
C1160/R3260	Catastrophe Risk Charge Other non-life catastrophe risk after risk mitigation — Diversification between groups of obligations	Diversification effect arising from the aggregation of the total capital charges after risk mitigation relating to different groups of obligations for Other non-life catastrophe risks.
C1160/R3270	Catastrophe Risk Charge Other non-life catastrophe risk after risk mitigation — Total after diversification	This is the total capital requirement after risk mitigation, after diversification effect between groups of obligations, for Other non-life catastrophe risks.
<i>Health catastrophe risk</i>		
<i>Health catastrophe risk — Mass accident</i>		

<p>C1170/R3300–R3600, C1190/R3300–R3600, C1230/R3300–R3600, C1250/R3300–R3600</p>	<p>Policyholders — <i>per type of event</i></p>	<p>All insured persons of the insurance or reinsurance undertaking who are inhabitants of each of the countries and are insured against the following types of event:</p> <ul style="list-style-type: none"> <li>– Death caused by an accident;</li> <li>– Permanent disability caused by an accident;</li> <li>— <del>Disability that lasts 10 years caused by an accident;</del></li> <li>– Disability that lasts 12 months caused by an accident;</li> <li>– Medical treatment caused by an accident.</li> </ul>
<p>C1180/R3300–R3600, C1200/R3300–R3600, C1240/R3300–R3600, C1260/R3300–R3600</p>	<p>Value of benefits payable — <i>per type of event</i></p>	<p>The value of the benefits shall be the sum insured or where the insurance contract provides for recurring benefit payments the best estimate of the benefit payments, using the cash-flow projection, per event type.</p> <p>Where the benefits of an insurance contract depend on the nature or extent of any injury resulting from event types, the calculation of the value of the benefits shall be based on the maximum benefits obtainable under the contract which are consistent with the event.</p> <p>For medical expense insurance and reinsurance obligations the value of the benefits shall be based on an estimate of the average amounts paid in case of event types taking into account the specific guarantees the obligations include.</p>
<p>C1270/R3300–R3600</p>	<p>Catastrophe Risk Charge before risk mitigation</p>	<p>Capital requirement before risk mitigation, for each of the countries, arising from the mass accident risk sub-module to health insurance and reinsurance obligations.</p>
<p>C1270/R3610</p>	<p>Catastrophe Risk Charge before risk mitigation — Total Mass accident all</p>	<p>This is the total capital requirement before risk mitigation, before diversification effect between countries, for the mass accident risk</p>

	countries before diversification	sub-module to health insurance and reinsurance obligations.
C1270/R3620	Catastrophe Risk Charge before risk mitigation — Diversification effect between countries	Diversification effect arising from the aggregation of the mass accident risk sub-module to health insurance and reinsurance obligations relating to the different countries.
C1270/R3630	Catastrophe Risk Charge before risk mitigation — Total Mass accident all countries after diversification	This is the total capital requirement before risk mitigation, after diversification effect between countries, for the mass accident risk sub-module to health insurance and reinsurance obligations.
C1280/R3300–R3600	Estimated Risk Mitigation	For each country the estimated risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril, excluding the estimated reinstatement premiums.
C1280/R3610	Estimated Risk Mitigation — Total Mass accident all countries before diversification	Total amount of estimated risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles for all countries.
C1290/R3300–R3600	Estimated Reinstatement Premiums	For each country the estimated reinstatement premiums as a result of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril.
C1290/R3610	Estimated Reinstatement Premiums — Total Mass accident all countries before diversification	Total amount of estimated reinstatement premiums as a result of the undertaking's specific reinsurance contracts and special purpose vehicles for all countries.
C1300/R3300–R3600	Catastrophe Risk Charge after risk mitigation	Capital requirement, after the deduction of the risk mitigating effect of the undertaking's specific reinsurance contracts and special

		purpose vehicles relating to this peril, arising from the mass accident risk sub-module to health insurance and reinsurance obligations, for each country.
C1300/R3610	Catastrophe Risk Charge after risk mitigation — Total Mass accident all countries before diversification	This is the total capital requirement after risk mitigation, before diversification effect between countries, for the mass accident risk sub-module to health insurance and reinsurance obligations.
C1300/R3620	Catastrophe Risk Charge after risk mitigation — Diversification effect between countries	Diversification effect arising from the aggregation of the capital requirement after risk mitigations for the mass accident risk sub-module to health insurance and reinsurance obligations relating to the different countries.
C1300/R3630	Catastrophe Risk Charge after risk mitigation — Total Mass accident all countries after diversification	This is the total capital requirement after risk mitigation for the mass accident risk sub-module to health insurance and reinsurance obligations, taking into consideration the diversification effect given in C1300/R3620.
<i>Health catastrophe risk — Concentration accident</i>		
C1310/R3700–R4010	Largest known accident risk concentration — Countries	The largest accident risk concentration of an insurance or reinsurance undertaking, for each country, shall be equal to the largest number of persons for which the following conditions are met: <ul style="list-style-type: none"> <li>– The insurance or reinsurance undertaking has a workers' compensation insurance or reinsurance obligation or a group income protection insurance or reinsurance obligation in relation to each of the persons;</li> </ul>

		<ul style="list-style-type: none"> <li>– The obligations in relation to each of the persons cover at least one of the events set out in the next item;</li> <li>– The persons are working in the same building which is situated in this particular country.</li> </ul> <p>These persons are insured against the following types of event:</p> <ul style="list-style-type: none"> <li>– Death caused by an accident;</li> <li>– Permanent disability caused by an accident;</li> <li>– Disability that lasts 10 years caused by an accident;</li> <li>– Disability that lasts 12 months caused by an accident;</li> <li>– Medical treatment caused by an accident.</li> </ul>
C1320/R3700–R4010, C1330/R3700–R4010, C1350/R3700–R4010, C1360/R3700–R4010	Average sum insured per type of event	The average value of benefits payable by insurance and reinsurance undertakings for the largest accident risk concentration.
C1370/R3700–R4010	Catastrophe Risk Charge before risk mitigation	Capital requirement before risk mitigation, for each country, arising from the health sub-module concentration accident.
C1410	Other countries to be considered in the Concentration accident	Identify the ISO code of other countries to be considered in the Concentration accident.
C1370/R4020	Catastrophe Risk Charge before risk mitigation — Total Concentration accident all countries before diversification	This is the total capital requirement before risk mitigation, before diversification effect between countries, for the health sub-module concentration accident.
C1370/R4030	Catastrophe Risk Charge before risk	Diversification effect arising from the aggregation of the health sub-module

	mitigation — Diversification effect between countries	concentration accident relating to the different countries.
C1370/R4040	Catastrophe Risk Charge before risk mitigation — Total Concentration accident all countries after diversification	This is the total capital requirement before risk mitigation, after diversification effect between countries, for the health sub-module concentration accident.
C1380/R3700–R4010	Estimated Risk Mitigation — Countries	For each of the countries identified the estimated risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril, excluding the estimated reinstatement premiums.
C1380/R4020	Estimated Risk Mitigation — Total Concentration accident all countries before diversification	Total of estimated risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles for all countries.
C1390/R3700–R4010	Estimated Reinstatement Premiums — Countries	For each of the countries identified the estimated reinstatement premiums as a result of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril.
C1390/R4020	Estimated Reinstatement Premiums — Total Concentration accident all countries before diversification	Total of the estimated reinstatement premiums as a result of the undertaking's specific reinsurance contracts and special purpose vehicles for all countries.
C1400/R3700–R4010	Catastrophe Risk Charge after risk mitigation — Countries	Capital requirement, after the deduction of the risk mitigating effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril, arising

		from the health sub-module concentration accident for each of the countries identified.
C1400/R4020	Catastrophe Risk Charge after risk mitigation — Total Concentration accident all countries before diversification	The total capital requirement after risk mitigation, before diversification effect between countries, for the health sub-module concentration accident.
C1400/R4030	Catastrophe Risk Charge after risk mitigation — Diversification effect between countries	Diversification effect arising from the aggregation of the capital requirement after risk mitigations for the health sub-module concentration accident risks relating to the different countries.
C1400/R4040	Catastrophe Risk Charge after risk mitigation — Total Concentration accident all countries after diversification	This is the total capital requirement after risk mitigation for the health sub-module concentration accident risk, taking into consideration the diversification effect given in C1400/R4020.
<i>Health catastrophe risk — Pandemic</i>		
C1440/R4100–R4410	Medical expense — Number of insured persons — Countries	<p>The number of insured persons of insurance and reinsurance undertakings, for each of the countries identified, which meet the following conditions:</p> <ul style="list-style-type: none"> <li>– The insured persons are inhabitants of this particular country;</li> <li>– The insured persons are covered by medical expense insurance or reinsurance obligations, other than workers' compensation insurance or reinsurance obligations that cover medical expense resulting from an infectious disease.</li> </ul> <p>These insured persons may claim benefits for the following healthcare utilisation:</p> <ul style="list-style-type: none"> <li>– Hospitalisation;</li> </ul>

		<ul style="list-style-type: none"> <li>– Consultation with a medical practitioner;</li> <li>– No formal medical care sought.</li> </ul>
C1450/R4100–R4410, C1470/R4100–R4410, C1490/R4100–R4410	Medical expense — Unit claim cost per type of healthcare — Countries	Best estimate of the amounts payable, using the cash–flow projection, by insurance and reinsurance undertakings for an insured person in relation to medical expense insurance or reinsurance obligations, other than workers' compensation insurance or reinsurance obligations per healthcare utilisation type, in the event of a pandemic, for each of the countries identified.
C1460/R4100–R4410, C1480/R4100–R4410, C1500/R4100–R4410	Medical expense — Ratio of insured persons using type of healthcare — Countries	The ratio of insured persons with clinical symptoms utilising healthcare type, for each of the countries identified.
C1510/R4100–R4410	Catastrophe Risk Charge before risk mitigation — Countries	Capital requirement before risk mitigation, for each of the countries identified, arising from the health sub–module pandemic.
C1550	Other countries to be considered in the Pandemic	Identify the ISO code of other countries to be considered in the Concentration accident.
C1420/R4420	Income protection — Number of insured persons — Total Pandemic all countries	Total number of insured persons for all countries identified covered by the income protection insurance or reinsurance obligations other than workers' compensation insurance or reinsurance obligations.
C1430/R4420	Income protection — Total pandemic exposure — Total Pandemic all countries	<p>The total of all income protection pandemic exposure for all countries identified of insurance and reinsurance undertakings.</p> <p>The value of the benefits payable for the insured person shall be the sum insured or where the insurance contract provides for recurring benefit payments the best estimate of the benefit payments assuming that the</p>

		insured person is permanently disabled and will not recover.
C1510/R4420	Catastrophe Risk Charge before risk mitigation — Total Pandemic all countries	This is the total capital requirement before risk mitigation for the health sub-module pandemic for all countries identified.
C1520/R4420	Estimated Risk Mitigation — Total Pandemic all countries	The total estimated risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril, excluding the estimated reinstatement premiums for all countries identified.
C1530/R4420	Estimated Reinstatement Premiums — Total Pandemic all countries	The total estimated reinstatement premiums as a result of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril for all countries identified.
C1540/R4420	Catastrophe Risk Charge after risk mitigation — Total Pandemic all countries	The total capital requirement after risk mitigation for the health sub-module pandemic for all countries identified.

***S.28.01 — Minimum Capital Requirement — Only life or only non-life insurance or reinsurance activity***

*General comments:*

This section relates to opening, quarterly and annual submission 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).

	ITEM	INSTRUCTIONS
C0010/R0010	Linear formula component for non–life insurance and reinsurance obligations — $MCR_{NL}$ 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 premiums in the last 12 months	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. <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	These are the premiums written for marine, aviation and transport insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums

	premiums in the last 12 months	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 estimate and TP calculated as a whole	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.
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) and best	These are the technical provisions for non–proportional health reinsurance, without risk margin after deduction of the amounts

	estimate TP calculated as a whole	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) and best estimate 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 premiums in the last 12 months	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. <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	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

	premiums in the last 12 months	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	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.  Annuities related to non-life contracts shall be reported here.

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 shall 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 — Absolute floor of the MCR	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 opening, quarterly and annual submission 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).

	ITEM	INSTRUCTIONS
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 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	This is the linear formula component for non-life insurance and reinsurance obligations relating to life insurance 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 reinsurance/SPV) best estimate and TP calculated as a whole — non-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 non-life activities.
C0040/R0020	Medical expense insurance and proportional reinsurance — Net (of reinsurance) written premiums in the last 12	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

	months — non-life activities	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 estimate and TP calculated as a whole — 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 life activities.
C0060/R0030	Income protection insurance and proportional reinsurance — Net (of reinsurance) written	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 life activities. <u>Amount of</u>

	premiums in the last 12 months — life activities	<u>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 as a whole — non-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 non-life activities.
C0040/R0050	Motor vehicle liability insurance and proportional reinsurance — Net (of reinsurance) written premiums in the last 12	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</u>

	months — non-life activities	<u>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</u>

		<u>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	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

	last 12 months — non-life activities	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	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

	premiums in the last 12 months — life activities	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	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

	months — non-life activities	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) written premiums in the last 12 months — 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 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 months — non-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 non-life 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 reinsurance/SPV) best	These are the technical provisions for non-proportional marine, aviation and transport reinsurance, without risk margin after deduction of the amounts recoverable from

	estimate and TP calculated as a whole — non-life activities	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 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 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 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 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 shall 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 and Article 253 of the Delegated Regulation (EU) 2015/35.
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 reported 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), excluding capital add-on. Undertakings using internal model or partial internal model to calculate the SCR shall 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 add-on (annual or latest calculation) -life activities	This is the latest notional SCR to be calculated and reported 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), excluding capital add-on. Undertakings using internal model or partial internal model to calculate the SCR shall 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 before considering Article 253 of the Delegated Regulation (EU) 2015/35.

C0150/R0550	Notional non-life and life MCR calculation — Absolute floor of the notional MCR — life activities	This is the amount defined in Article 129(1)(d)(ii) Directive 2009/138/EC before considering Article 253 of the Delegated Regulation (EU) 2015/35.
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.

### ***S.29.01 — Excess of Assets over Liabilities***

#### *General comments:*

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

**This template is not applicable to captive insurance and reinsurance undertakings complying with conditions specified in the Regulation.**

This template, together with S.29.02 to S.29.04~~5~~, explains the variation of Excess of Assets over Liabilities by reconciling the different sources of movements (please see the five main sources in b) below). In these templates, creation of value needs to be reported (such as income from investments).

The content of this template covers:

- a) A presentation of all variations in Basic Own fund items during the reporting period. It isolates the variation of the Excess of Assets over Liabilities as part of this total variation. This first analysis is entirely performed based on information also reported in template S.23.01 (year N and N–1).
- b) A summary of the 5 main sources affecting the variation of the Excess of Assets over Liabilities between the prior and the last reporting periods (cells C0030/R0190 to C0030/R0250):
  - The variation related to investments and financial liabilities — detailed in template S.29.02,
  - The variation related to technical provisions — detailed in templates S.29.03, ~~and S.29.04~~ **and S.29.05**,
  - The variation of ‘pure’ capital items, which is not directly influenced by the business carried on (e.g., variations in ordinary shares numbers and values); these variations are analysed in detail within template S.23.03;
  - Other main variations linked to tax and dividend distribution, namely:
    - Variation in Deferred Tax position

- Income Tax of the reporting period
- Dividend distribution
- Other variations not explained elsewhere.

	ITEM	INSTRUCTIONS
C0010/R0010– R0120	Basic Own fund items — Year N	These items do not cover all Basic Own fund items, but only those before adjustments/deductions for: <ul style="list-style-type: none"> <li>– 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;</li> <li>– Participations in financial and credit institutions.</li> </ul>
C0020/R0010 — R0120	Basic Own fund items — Year N–1	These items do not cover all Basic Own fund items, but only those before adjustments/deductions for: <ul style="list-style-type: none"> <li>– 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;</li> <li>– Participations in financial and credit institutions</li> </ul>
C0030/R0010– R0120	Basic Own fund items — Variation	Variation between reporting period N and N–1 of own fund items.
C0030/R0130	Excess of assets over liabilities (Variations of Basic Own Funds explained by Variation Analysis Templates)	Variation of excess of assets over liabilities. This item is further assessed in rows R0190 to R0250 and then in templates S.29.02 to S.29.04.  Excess of assets over liabilities shall be considered before deductions for Participations in financial and credit institutions.
C0030/R0140	Own shares	Variation of own shares included as assets on the balance sheet.

C0030/R0150	Foreseeable dividends, distributions and charges	Variation of foreseeable dividends, distributions and charges.
C0030/R0160	Other basic own fund items	Variation of other basic own fund items.
C0030/R0170	Restricted own fund items due to ring fencing and matching	Variation of restricted own fund items due to ring fencing and matching.
C0030/R0180	Total variation of Reconciliation Reserve	Total variation of Reconciliation Reserve.
C0030/R0190	Variations due to investments and financial liabilities	Variations in the Excess of assets over liabilities explained by variations in investments and financial liabilities (for instance variations in value in the period, financial revenues, etc.). This amount shall not include amount of Own Shares.
C0030/R0200	Variations due to net technical provisions	Variations in the Excess of assets over liabilities explained by variations in technical provisions (for instance provision reversals or new earned premiums, etc.).
C0030/R0210	Variations in capital basic own fund items and other items approved	This amount explains the part of the variation of Excess of Assets over Liabilities due to movements in 'pure' capital items, such as Ordinary share capital (gross of own shares), Preference shares, Surplus funds.
C0030/R0220	Variations in Deferred Tax position	Variations in the Excess of assets over liabilities explained by variation of deferred tax assets and deferred tax liabilities
C0030/R0230	Income tax of the reporting period	Amount of corporate tax of the reporting period, as stated in the financial statements of the reporting period.
C0030/R0240	Dividend distribution	Amount of dividend distributed during the reporting period, as stated in the financial statements of the reporting period.

C0030/R0250	Other variations in Excess of Assets over Liabilities	The remaining variations in the excess of assets over liabilities.
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***S.29.02 — Excess of Assets over Liabilities — explained by investments and financial liabilities***

*General comments:*

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

This template focuses on changes in the Excess of Assets over Liabilities due to investments and financial liabilities.

The scope of this template:

- i. Includes investments;
- ii. Includes liabilities position of derivatives (as investments);
- iii. Includes Own shares;
- iv. Includes Financial liabilities (comprising subordinated liabilities);
- v. Includes assets held for unit-linked and index-linked funds;
- vi. Excludes property held for own use.

For all these items, the template covers the investments held at closing date of the prior reporting period (N-1) and the investments acquired/issued during the reporting period (N).

The difference between template S.29.02 (last table) and information in template S.09.01 is the inclusion of the revenue from own shares and the exclusion of Property held for own use. The purpose of the template is to provide a detailed understanding of the changes in the Excess of Assets over Liabilities related to investments, considering:

- i. Movements in valuation with an impact on the Excess of Assets over Liabilities (e.g. realised gains and losses from sales, but also valuation differences);
- ii. Revenues triggered by investments;
- iii. Expenses related to investments (including interest charges on financial liabilities.).

	ITEM	INSTRUCTIONS
C0010/R0010	Valuation movements on investments	Valuation movements on investments, including: <ul style="list-style-type: none"> <li>– For those assets kept in the portfolio, the difference between Solvency II values at the end of the reporting period (N) and at the beginning of the Year (N-1);</li> <li>– For those investments divested between the two reporting periods (including where an asset was acquired during the reporting period), the difference between the selling price and the</li> </ul>

		<p>Solvency II value as at the last reporting period (or, in case of investments acquired during the period, the acquisition cost value);</p> <ul style="list-style-type: none"> <li>– For those assets acquired during the reporting period and still held at the end of the reporting period, the difference between the closing Solvency II value and the acquisition cost/value.</li> </ul> <p>It shall include amounts relative to derivatives regardless of derivatives being an asset or a liability.</p> <p>It shall not include amounts reported in ‘Investment revenues — R0040’ and ‘Investments expenses including Interest charges on subordinated and financial liabilities — R0050’.</p>
C0010/R0020	Valuation movements on own shares	Same as for cell C0010/R0010, but for own shares.
C0010/R0030	Valuation movements on financial liabilities and subordinated liabilities	<p>Valuation movements on financial liabilities and subordinated liabilities, including:</p> <ul style="list-style-type: none"> <li>– For those financial and subordinated liabilities issued prior to the reporting period and not redeemed, the difference between Solvency II values at the end of the reporting period (N) and at the beginning of the reporting period (N-1);</li> <li>– For those financial and subordinated liabilities redeemed during the reporting period, the difference between the redemption price and the Solvency II value as at the end of the last reporting period;</li> <li>– For those financial and subordinated liabilities issued during the reporting period and not redeemed during the period, the difference between the closing Solvency II value and issuance price.</li> </ul>
C0010/R0040	Investment Revenues	Includes dividends, interests, rents and other revenues, due to investments within scope of this template.
C0010/R0050	Investments expenses including interest charges on subordinated and financial liabilities	<p>Investments expenses including interest charges on subordinated and financial liabilities, including:</p> <ul style="list-style-type: none"> <li>– Investment management expenses – related to ‘Investments’ and to ‘Own shares’;</li> <li>– Interest charges on financial and subordinated liabilities related to ‘Financial liabilities other than debts owed to credit institutions’ as well as</li> </ul>

		<p>‘Debts owed to credit institutions’ and ‘Subordinated liabilities’.</p> <p>Those expenses and charges correspond to the ones recorded and recognised on an accrual basis at the end of the period.</p>
C0010/R0060	Variation in Excess of Assets over Liabilities explained by investments and financial liabilities management	Total of variation in Excess of Assets over Liabilities explained by investments and financial liabilities management.
C0010/R0070	Dividends	<p>Amount of dividends earned over the reporting period, excluding any dividends from property held for own use.</p> <p>The same definition as in S.09.01 shall apply (except for the scope of investments to consider).</p>
C0010/R0080	Interests	<p>Amount of interest earned over the reporting period, excluding any interest from property held for own use.</p> <p>The same definition as in S.09.01 shall apply (except for the scope of investments to consider).</p>
C0010/R0090	Rents	<p>Amount of rent earned over the reporting period, excluding any rent from property held for own use.</p> <p>The same definition as in S.09.01 shall apply (except for the scope of investments to consider).</p>
C0010/R0100	Other	Amount of other investments income received and accrued at the end of the reporting year. Applicable to other investment income not considered in cells C0010/R0070, C0010/R0080 and C0010/R0090, such as securities lending fees, commitment fees etc., excluding the ones from property held for own use.

**S.29.03-05 — Introductory Remarks:- Determination of the dominance of the business model for composites**

**General comments:**

**Templates S.29.03 – Excess of Assets over Liabilities — explained by technical provisions and S.29.04 — Detailed analysis per period — Technical flows versus Technical provisions shall only reported only by undertakings with dominant life business. Undertakings with dominant non-life business shall only report S.29.05 — Detailed analysis per period — Analysis of changes of Best Estimate Non-Life.**

Undertakings with no dominant business neither in life nor in non-life shall submit all three templates – S.29.03, S.29.04 and S.29.05.

Criteria for determining the dominance of the life and non-life business:

1. Additional criteria are needed to determine the dominance of the life and non-life business.
2. In most of the cases, the importance of an insurance or reinsurance activity is measured by reference to the technical provisions (TP) for the life business and to the Gross Written Premiums (GWP) for the non-life business.
3. In order to conclude that the life/non-life business is dominant the following thresholds were considered:
  - 1) Life business: (gross) life TP over total TP must be higher than 20%<sup>1</sup>;
  - 2) Non-life business: GWP over total GWP must be higher than 40% of the total GWP of the composite undertaking.
4. Based on the combination of the two metrics above, one out of the following four outcomes may occur:
  - 1) If both metrics (TP ratio and GWP ratio) are above the thresholds (namely 20% for Life TP over total TP and 40% for GWP non-life over total GWP), both life and non-life business are considered dominant.
  - 2) If only the TP metrics is above the 20% threshold for life TP over total TP, only the life business is considered dominant.
  - 3) If only the GWP metrics is above the 40% threshold for non-life GWP over total GWP, only the non-life business is considered dominant.
  - 4) Even if one activity is considered as dominant but the other activity is (very) material), the NSAs will decide on a case-by-case basis.
5. The formula for the calculation of the two indicators are reported below:

Formula:

$$\left\{ \begin{array}{l} A = \frac{TP_{L(exUC)} + TP_{L(UC)}}{TP_{NL} + TP_{L(exUC)} + TP_{L(UC)}} \\ \text{and} \\ B = \frac{GPW_{NL(DIR)} + GPW_{NL(REP)} + GPW_{NL(RENP)}}{GPW_{NL(DIR)} + GPW_{NL(REP)} + GPW_{NL(RENP)} + GPW_L + GPW_{L(UC)}} \end{array} \right.$$

Templates, numerators and denominators:

For Non-Life dominance

Templates: S.05.01.01.01 (Premiums, claims and expenses by line of business)

Numerator:

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<sup>1</sup> Generally, life TPs are significantly higher than non-life TPs for the same volume of premiums. To compensate this phenomenon and avoid excluding too many undertakings, the threshold has been set at a relatively high level (20 %).

$GWP_{NL(DIR)} = R0110|C0200 = \text{Premiums Non-Life - Direct Business}$

$GWP_{NL(REP)} = R0120|C0200 = \text{Premiums Non-Life – Proportional Reinsurance}$

$GW_{NL(RENP)} = R0130|C0200 = \text{Premiums Non-Life – Non-proportional Reinsurance}$

**Denominator:** like the numerator, plus

$GWP_L = R1410|C0300 = \text{Premiums Life (Total incl. Reinsurance)}$

$GWP_{L(UC)} = R1410|C0230 = \text{Premiums Life (index and unit linked contracts)}$

For life business dominance

**Templates:** S.02.01.01 (Balance Sheet)

**Numerator:**

$TP_{L(exUC)} = R0600|C0010 = \text{TP Life (excluding index and unit linked contracts but including health similar to life)}$

$TP_{L(UC)} = R0690|C0010 = \text{TP Life (index and unit linked contracts)}$

**Denominator:**

$TP_{NL} = R0510|C0010 = \text{TP Non-Life (including health non-similar to life)}$

$TP_{L(exUC)} = R0600|C0010 = \text{TP Life (excluding index and unit linked contracts but including health similar to life)}$

$TP_{L(UC)} = R0690|C0010 = \text{TP Life (index and unit linked contracts)}$

This section relates to annual submission of information for individual life entities and non-life entities with annuities business.

### ***S.29.03 — Excess of Assets over Liabilities — explained by technical provisions***

*General comments:*

This section relates to annual submission of information for individual life entities and life dominant composites and non-life entities with annuities business. Annuities stemming from non-life Lines of Business shall only be submit in S.29.05 and not in S.29.03 and/ or S.29.04.

This template focuses on changes in the Excess of Assets over Liabilities due to technical provisions (TP). The scope of technical provisions includes risks captured through Best Estimate (BE) and Risk margin, and those captured through TP calculated as a whole.

As regards the order of calculation in the table ‘breakdown of Variation in Best Estimate’, presentation of the order is not deemed prescriptive as to the order in which the calculation is performed, as long as the content of the different cells indeed reflect the purpose and definition of these cells.

Undertakings are required to report data on 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, as defined in Annex I to Delegated Regulation (EU) 2015/35, provided that they use the same year consistently, year on year.

The purpose of the template is to provide a detailed understanding of the changes in the Excess of Assets over Liabilities related to technical provisions, considering:

- Changes in TP captions;
- Changes in technical flows of the period;
- A detailed breakdown of the variation of Best Estimate — gross of reinsurance by sources of changes (such as new business, changes in assumptions, experience, etc.).

The accepted reinsurance on unit-linked and index-linked business shall be included within the template.

	ITEM	INSTRUCTIONS
<i>Of which the following breakdown of Variation in Best Estimate — analysis per UWY if applicable — Gross of reinsurance</i>		
C0010–C0020/R0010	Opening Best Estimate	Amount of Best Estimate — gross of reinsurance — as stated in the Balance Sheet at closing year N–1 related to those lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, for which an underwriting year approach (UWY) is used for Best Estimate calculation.
C0010–C0020/R0020	Exceptional elements triggering restating of opening Best Estimate	Amount of adjustment to opening Best Estimate due to elements, other than changes in perimeter that led to restate the opening BE.  Shall essentially concern changes in models (in case models are used) for correction of the model and other modifications. It shall not concern changes in assumptions.  <del>These cells are expected to be mostly applicable for Life business.</del>
C0010–C0020/R0030	Changes in perimeter	Amount of adjustment to opening Best Estimate related to changes in perimeter of the portfolio like sales of (part of) portfolio and purchases. <del>This could also concern changes of perimeter due to liabilities evolving to annuities stemming from Non-Life obligations (triggering some changes from Non-Life to Life).</del>
C0010–C0020/R0040	Foreign exchange variation	Amount of adjustment to opening Best Estimate related to foreign exchange variation during the period.

		<p>In this case the foreign exchange variation is actually meant to be applied to contracts which are taken out in currencies different from the balance sheet currency. For the calculation, the cash-flows of these contracts contained in the opening Best Estimate are simply converted due to the exchange variation.</p> <p>This item does not address the impact on the cash-flows of the insurance portfolio induced by re-valuation of year N-1 assets due to foreign exchange variation during year N.</p>
C0010-C0020/R0050	Best Estimate on risks accepted during the period	<p>It represents present expected future cash flows (gross of reinsurance) included in Best Estimate and related to risks accepted during the period.</p> <p>This shall be considered at the closing date (and not at the actual date of inception of the risks), i.e. this shall form part of the Best Estimate at closing date.</p> <p>The scope of cash flows refers to Article 77 of Directive 2009/138/EC.</p>
C0010-C0020/R0060	Variation of Best Estimate due to unwinding of discount rate — risks accepted prior to period	<p>The variation of Best Estimate captured here shall only relate to the unwinding of discount rates, and does not take into account other parameters such as changes in assumptions or discount rates, experience adjustment, etc.</p> <p>The concept of unwinding may be illustrated as follows: Calculate the Best Estimate of year N-1 again but using the shifted interest rate term structure</p> <p>In order to isolate this strict scope of variation, the calculation may be as follows:</p> <ul style="list-style-type: none"> <li>– Consider Opening Best Estimate including the adjustment to opening Best Estimate (cells C0010/R0010 to R0040);</li> <li>– Based on this figure, run the calculation of the unwinding of discount rates.</li> </ul>
C0010-C0020/R0070	Variation of Best Estimate due to year N projected in and out flows —	<p>Premiums, claims, and surrenders that were forecasted on the Opening Best Estimate as to be paid during the year, will not be in the closing Best Estimate anymore as they would have been</p>

	risks accepted prior to period	<p>paid/received during the year. A neutralisation adjustment shall be performed.</p> <p>In order to isolate this adjustment, the calculation may be as follows:</p> <ul style="list-style-type: none"> <li>– Consider Opening Best Estimate (cell C0010/R0010) including the adjustment to opening Best Estimate (cells C0010/R0020 to R0040)</li> <li>– Isolate the amount of cash flows (cash in minus cash out) that were projected within this opening Best Estimate for the period considered</li> <li>– This isolated amount of cash flow shall come in addition to Opening Best Estimate (for neutralisation effect) — and be filled in cell C0010/R0070 and C0020/R0070.</li> </ul>
C0010–C0020/R0080	Variation of Best Estimate due to experience — risks accepted prior to period	<p>The variation of Best Estimate captured here shall strictly relate to the cash flows projected at the end of the period when compared to the cash flows that were projected at the beginning of the period for the periods N + 1 and future.</p> <p>It shall only capture the changes due to the realisation of the CF in year N and not linked to changes in assumptions.</p>
C0010–C0020/R0090	Variation of Best Estimate due to changes in non-economic assumptions — risks accepted prior to period	<p>It mainly refers to changes in best estimate not driven by realised technical flows and changes in assumptions directly linked to insurance risks (i.e. lapse rates), which can be referred to as non-economic assumptions.</p> <p>In order to isolate the strict scope of variation due to changes in assumptions, the calculation may be as follows:</p> <ul style="list-style-type: none"> <li>– Consider the opening Best Estimate (cell C0010/R0010) including the adjustment to opening Best Estimate (cell C0010/R0010 to R0040) and the impact of unwinding of year N projected cash-flows (C0010/R0060 to R0080 and C0020/R0060 to R0080 respectively);</li> <li>– Based on this figure, run calculations with new assumptions not related to</li> </ul>

		<p>discount rates — that applied at year end N (if any)</p> <p>This will provide the variation of Best Estimate strictly related to changes in these assumptions. <del>This may not capture the variation due to case-by-case revision of RBNS, which would thus have to be added.</del></p> <p><del>For Non-Life, cases can be expected where these changes cannot be discerned separately from changes due to experience (C0020/R0080). In such cases, report the total figure under C0020/R0080.</del></p>
C0010–C0020/R0100	Variation of Best Estimate due to changes in economic environment — risks accepted prior to period	<p>It mainly refers to assumptions not directly linked to insurance risks, i.e. mainly the impact of the changes in economic environment on the cash flows (taking management actions into account, e.g. reduction of future discretionary benefits ('FDB')) and changes in discount rates.</p> <p><del>For non-life (C0020/R0100), in case variation due to inflation cannot be discerned from changes due to experience, the whole amount would be reported under C0020/R0080.</del></p> <p>In order to isolate this strict scope of variation, the calculation may be as follows:</p> <ul style="list-style-type: none"> <li>– Consider the opening Best Estimate including the adjustment to opening Best Estimate (cell C0010/R0010 to R0040) and the impact of unwinding, of year N projected cash-flows and experience (C0010/R0060 to R0080 and C0020/R0060 to R0080 respectively, or alternatively, C0010/R0060 to R0090 and C0020/R0060 to R0090 respectively)</li> <li>– Based on this figure, run calculations with new discount rates that applied during year N, together with related financial assumptions (if any).</li> </ul> <p>This will provide the variation of Best Estimate strictly related to changes in discount rates and related financial assumptions.</p>

C0010–C0020/R0110	Other changes not elsewhere explained	Corresponds to other variations in Best Estimate, not captured in cells C0010/R0010 to R0100, <del>(for Life) or C0020/R0010 to R0100 (Non-Life).</del>
C0010–C0020/R0120	Closing Best Estimate — gross of reinsurance	Amount of Best Estimate as stated in the Balance Sheet at closing year N related to those lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, <del>for which an underwriting year approach (UWY) is used for Best Estimate calculation.</del>  <del>These cells might be nil (if no UWY approach is used), or might total the closing Best Estimate figure in the Balance Sheet if no accident Year approach (AY) is used.</del>
<i>Of which the following breakdown of Variation in Best Estimate — analysis per UWY if applicable — Reinsurance recoverables</i>		
C0030–C0040/R0130	Opening Best Estimate	Amount of Best Estimate of reinsurance recoverable as stated in the Balance Sheet at closing year N–1 related to those lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, <del>for which an underwriting year approach (UWY) is used for Best Estimate calculation.</del>
C0030–C0040/R0140	Closing Best Estimate	Amount of Best Estimate of reinsurance recoverable as stated in the Balance Sheet at closing year N related to those lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, <del>for which an underwriting year approach (UWY) is used for Best Estimate calculation.</del>
<i>Of which the following breakdown of Variation in Best Estimate — analysis per AY if applicable — Gross of reinsurance</i>		

<del>C0050-C0060/R0150</del>	<del>Opening Best Estimate</del>	<del>Amount of Best Estimate—gross of reinsurance—as stated in the Balance Sheet at closing year N-1 related to those lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, for which an accident year approach (AY) is used for Best Estimate calculation.</del>
<del>C0050-C0060/R0160</del>	<del>Exceptional elements triggering restating of opening Best Estimate</del>	<del>Same as for C0010 and C0020/R0020</del>
<del>C0050-C0060/R0170</del>	<del>Changes in perimeter</del>	<del>Same as for C0010 and C0020/R0030</del>
<del>C0050-C0060/R0180</del>	<del>Foreign exchange variation</del>	<del>Same as for C0010 and C0020/R0040</del>
<del>C0050-C0060/R0190</del>	<del>Variation of Best Estimate on risk covered after the period</del>	<del>It is expected that these cells mainly concerns Non-Life and refers to changes in (part of) Premiums Provisions (i.e. in relation to all recognised obligations within the boundary of the contract at the valuation date where the claim has not yet occurred) as follows:   <ul style="list-style-type: none"> <li>—— Identify the part of premiums provisions at end of year (N) related to a coverage period starting after the closing year end N;</li> <li>—— Identify the part of premiums provisions at end of Year (N-1) related to a coverage period starting after the closing Year end N;</li> </ul> Derive the variation from the two figures.-</del>
<del>C0050-C0060/R0200</del>	<del>Variation of Best Estimate on risks covered during the period</del>	<del>It is expected that these cells mainly concerns Non-Life, and refers to the following cases:   <ul style="list-style-type: none"> <li>—— a) (part of) Premiums Provisions at Year end N-1 which turned to Claims Provisions at year end N because claim has occurred during that period</li> <li>—— b) claims provisions related to claims occurred during the period (for</li> </ul></del>

		<p><del>which there was no Premiums provisions at year end N-1)</del></p> <p><del>Calculation may be as follows:</del></p> <ul style="list-style-type: none"> <li><del>Identify the part of claims provisions at Year end (N) related to risks covered during the period;</del></li> <li><del>Identify the part of premiums provisions at Year end (N-1) related to risks covered during the period;</del></li> </ul> <p><del>Derive the variation from the two figures.-</del></p>
<del>C0050-C0060/R0210</del>	<del>Variation of Best Estimate due to unwinding of discount rate— risks covered prior to period</del>	<p><del>The concept of unwinding may be illustrated as follows: Calculate the Best Estimate of year N-1 again but using the shifted interest rate term structure.</del></p> <p><del>In order to isolate this strict scope of variation, the calculation may be as follows:</del></p> <ul style="list-style-type: none"> <li><del>Consider part of the Opening Best Estimate related to risks covered prior to period, i.e. Opening Best Estimate excluding Premiums provisions but including opening adjustments if any (see cells C0050/R0160 to R0180 and C0060/R0160 to R0180;</del></li> <li><del>Based on this figure, run the calculation of the unwinding of discount rates that applied during year N.</del></li> </ul>
<del>C0050-C0060/R0220</del>	<del>Variation of Best Estimate due to year N projected in and out flows — risks covered prior to period</del>	<p><del>Premiums, claims, and surrenders that were forecasted on the Opening Best Estimate (related to risks covered prior to period) as to be paid during the year, will not be in the closing Best Estimate anymore as they would have been paid/received during the year.</del></p> <p><del>A neutralization adjustment has thus to be performed.</del></p> <p><del>In order to isolate this adjustment, the calculation may be as follows:</del></p> <ul style="list-style-type: none"> <li><del>Consider part of the Opening Best Estimate related to risks covered prior to period, i.e. Opening Best Estimate excluding Premiums provisions;</del></li> <li><del>Isolate the amount of cash flows (cash in minus cash out) that were projected</del></li> </ul>

		<p>within this opening Best Estimate for the period considered;</p> <p>– This isolated amount of cash flow shall come in addition to Opening Best Estimate (for neutralisation effect) and be filled in cell C0050 and C0060/R0220.</p>
<del>C0050-C0060/R0230</del>	<del>Variation of Best Estimate due to experience risks — covered prior to period</del>	<p>The variation of Best Estimate captured here shall strictly relate to the cash flows projected at the end of the period when compared to the cash flows that were projected at the beginning of the period for the periods N + 1 and future.</p> <p>It shall only capture the changes due to the realisation of the CF in year N and not linked to changes in assumptions.</p>
<del>C0050-C0060/R0240</del>	<del>Variation of Best Estimate due to changes in non-economic assumptions — risks covered prior to period</del>	<p>It mainly refers to changes in best estimate not driven by realised technical flows and changes in assumptions directly linked to insurance risks (i.e. lapse rates), which can be referred to as non-economic assumptions.</p> <p>In order to isolate the strict scope of variation due to changes in assumptions, the calculation may be as follows:</p> <p>Consider the opening Best Estimate (cell C0050-C0060/R0150) including the adjustment to opening Best Estimate (cells C0050-C0060/R0160 to R0180) and the impact of unwinding of year N projected cash flows (C0050-C0060/R0210 to R0230);</p> <p>Based on this figure, run calculations with new assumptions not related to discount rates that applied at year end N (if any);</p> <p>This will provide the variation of Best Estimate strictly related to changes in these assumptions. This may not capture the variation due to case by case revision of RBNS, which would thus have to be added.</p> <p>For Non-Life, in cases where these changes cannot be discerned separately from changes due to experience, report the total figure under C0060/R0230.</p>
<del>C0050-C0060/R0250</del>	<del>Variation of Best Estimate</del>	<del>It mainly refers to assumptions not directly linked to insurance risks, i.e. mainly the impact</del>

	<p>due to changes in economic environment—risks covered prior to period</p>	<p>of the changes in economic environment on the cash flows (taking management actions into account, e. g. reduction of FDB) and changes in discount rates.</p> <p>For non-life (C0060/R0250), in case variation due to inflation cannot be discerned from changes due to experience, the whole amount would be reported under C0060/R0230.</p> <p>In order to isolate this strict scope of variation, the calculation may be as follows:</p> <ul style="list-style-type: none"> <li>— Consider the opening Best Estimate including the adjustment to opening Best Estimate (cells C0050/R0160 to R0180) and the impact of unwinding, of year N projected cash flows and experience (C0050/R0210 to R0230 and C0060/R0210 to R0230 respectively, or alternatively, C0050/R0210 to R0240 and C0060/R0210 to R0240, respectively);</li> <li>— Based on this figure, run calculations with new discount rates that applied during year N, together with related financial assumptions (if any).</li> </ul> <p>This will provide the variation of Best Estimate strictly related to changes in discount rates and related financial assumptions.</p>
<del>C0050–C0060/R0260</del>	<p>Other changes not elsewhere explained</p>	<p>Corresponds to other variations in Best Estimate, not captured in cells C0050/R0150 to R0250 (for Life) or C0060/R0150 to R0250 (Non-Life).</p>
<del>C0050–C0060/R0270</del>	<p>Closing Best Estimate</p>	<p>Amount of Best Estimate as stated in the Balance Sheet at closing year N related to those lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, for which an accident year approach (AY) is used for Best Estimate calculation.</p>
<p><i>Of which the following breakdown of Variation in Best Estimate—analysis per AY if applicable—</i></p>		

<i>reinsurance recoverables</i>		
<del>C0070–C0080/R0280</del>	<del>Opening Best Estimate</del>	<del>Amount of Best Estimate of reinsurance recoverable as stated in the Balance Sheet at closing year N–1 related to those lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, for which an accident year approach (AY) is used for Best Estimate calculation.</del>
<del>C0070–C0080/R0290</del>	<del>Closing Best Estimate</del>	<del>Amount of Best Estimate of reinsurance recoverable as stated in the Balance Sheet at closing year N related to those lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35 for which an accident year approach (AY) is used for Best Estimate calculation.</del>
<i>Of which adjustments in Technical Provisions related to valuation of Unit linked contracts, with theoretically a neutralising impact on Assets over Liabilities</i>		
C0090/R0300	Net variation for index-linked and unit-linked business	Amount shall represent the net variation, in Balance Sheet, of the Assets held for index-linked and unit-linked funds and of technical provisions – index-linked and unit-linked (calculated as best estimate and risk margin or calculate as a whole).
<i>Technical flows affecting Technical provisions</i>		
C0100–C0110/R0310	Premiums written during the period	Amount of written premiums under Solvency II, <del>respectively for Life and Non–life.</del>
C0100–C0110/R0320	Claims and benefits during the period, <del>net of salvages and subrogations</del>	Amount of claims and benefits during the period, <del>net of salvages and subrogations, respectively for Life and Non–life.</del> If amounts are already captured in the closing best estimate, they shall not be part of this item.

C0100–C0110/R0330	Expenses (excluding Investment expenses)	Amount of expenses (excluding investment expenses — which are reported under S.29.02); <del>respectively for Life and Non-life.</del> If amounts are already captured in the closing best estimate, they shall not be part of this item.
C0100–C0110/R0340	Total technical flows on gross Technical Provisions	Total amount of technical flows affecting gross TP.
C0100–C0110/R0350	Technical flows related to reinsurance during the period (recoverables received net of premiums paid)	Total amount of technical flows related to reinsurance recoverable during the period, i.e. recoverable received net of premiums; <del>respectively for Life and Non-life.</del>
<i>Variation in Excess of Assets over Liabilities explained by Technical provisions</i>		
C0120–C0130/R0360	Variation in Excess of Assets over Liabilities explained by Technical provisions management — Gross Technical Provisions	This calculation corresponds to the following principle: – consider the variation (opening minus closing) in BE, RM, TP calculated as a whole and transitional on Technical Provisions; – add amount of total technical flows, i.e.: inflows minus outflows on gross technical provisions (C0100/R0340 <del>for Life and C0110/R0340 for Non-Life</del> ).
C0120–C0130/R0370	Variation in Excess of Assets over Liabilities explained by Technical provisions management — Reinsurance recoverables	This calculation corresponds to the following principle: – consider the variation in Reinsurance recoverables; – add total amount of technical flows, i.e.: inflows minus outflows, related to reinsurance during the period. If the amount has a positive impact on Excess of Assets over Liabilities, this shall be a positive amount.

**S.29.04 — Detailed analysis per period — Technical flows versus Technical provisions**

*General comments:*

This section relates to annual submission of information for individual life entities. ~~and non-life entities with annuities business.~~

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. Applying this definition means that written premiums in the given year are the premiums actually due to be received in that year, regardless of the coverage period. The definition of written premiums is consistent with the definition of ‘premium receivables’.

~~Undertakings are required to report 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.~~

As regards the split per Lines of business for the analysis per period, line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, shall refer to both direct business and accepted proportional reinsurance. Annuities stemming from non-life Lines of Business shall only be submit in S.29.05 and not in S.29.03 and/ or S.29.04

	ITEM	INSTRUCTIONS
Z0010	Lines of Business	<p>Lines of business (LoB) for which a split of the analysis per period will be required. The following close list shall be used:</p> <p><del>1— 1 and 13 Medical expense insurance</del></p> <p><del>2— 2 and 14 Income protection insurance</del></p> <p><del>3— 3 and 15 Workers' compensation insurance</del></p> <p><del>4— 4 and 16 Motor vehicle liability insurance</del></p> <p><del>5— 5 and 17 Other motor insurance</del></p> <p><del>6— 6 and 18 Marine, aviation and transport insurance</del></p> <p><del>7— 7 and 19 Fire and other damage to property insurance</del></p> <p><del>8— 8 and 20 General liability insurance</del></p> <p><del>9— 9 and 21 Credit and suretyship insurance</del></p> <p><del>10— 10 and 22 Legal expenses insurance</del></p> <p><del>11— 11 and 23 Assistance</del></p> <p><del>12— 12 and 24 Miscellaneous financial loss</del></p> <p><del>25— Non-proportional health reinsurance</del></p> <p><del>26— Non-proportional casualty reinsurance</del></p>

		<p><del>27 — Non proportional marine, aviation and transport reinsurance</del></p> <p><del>28 — Non proportional property reinsurance</del></p> <p>37 — Life (including lines of business 30, 31, 32, 34 and 36, as defined in Annex I to Delegated Regulation (EU) 2015/35)</p> <p>38 — Health SLT (including lines of business 29, 33 and 35)</p>
<i>Detailed analysis per period — Technical flows versus Technical provisions — UWY</i>		
<i>Risks accepted during period</i>		
C0010/R0010	Written premiums underwritten during period	<p>Part of the written premiums during the period that corresponds to contracts underwritten during the year.</p> <p>Allocation keys may be used to identify this part of the total written premiums under Solvency II affected to contracts underwritten during the year.</p>
C0010/R0020	Claims and benefits — <del>net of salvages and subrogations recovered</del>	<p>Part of the claims and benefits, <del>net of salvages and subrogations</del>, during the period that corresponds to risks accepted during the period.</p> <p>Allocation keys may be used to identify this part of the total claims, as long as this reconciles at the end to total claims and benefits <del>net of salvages and subrogations as reported in C0100/R0320 from S.29.03 and C0110/R0320 from S.29.03.</del></p>
C0010/R0030	Expenses (related to insurance and reinsurance obligations)	<p>Part of the expenses during the period that corresponds to risks accepted during the period.</p> <p>Allocation keys may be used to identify this part of the total expenses, as long as this reconciles at the end to total expenses as reported in C0100/R0330 from template S.29.03 plus C0110/R0330 from template S.29.03.</p>
C0010/R0040	Variation of Best Estimate	Corresponds to the variation of Best Estimate for risk accepted during the period.

C0010/R0050	Variation of Technical Provisions as a whole	Part of TP calculated as a whole corresponding to risks accepted during period.  Allocation keys may be used to identify this part of the total variation of TP calculated as a whole, as long as this reconciles at the end to total.
C0010/R0060	Net variation for index-linked and unit-linked business	Amount shall represent the net variation, in Balance Sheet, of the Assets held for index-linked and unit-linked funds and of technical provisions – index-linked and unit-linked (calculated as best estimate and risk margin or calculate as a whole).
C0010/R0070	Total	Total impact from risks accepted during period — gross of reinsurance).
	<i>Risks accepted prior to period</i>	
C0020/R0010	Written premiums on contract underwritten during period	Part of the written premiums during the period that corresponds to contracts underwritten prior to period.  See instructions on C0010/R0010.
C0020/R0020	Claims and benefits — net of salvages and subrogations recovered	Part of the claims and benefits, net of salvages and subrogations during the period that corresponds to risks accepted prior to period.  See instructions on C0010/R0020.
C0020/R0030	Expenses (related to insurance and reinsurance obligations)	Part of the expenses during the period that corresponds to risks accepted prior to period.  See instructions on C0010/R0030.
C0020/R0040	Variation of BE	Variation of BE due to year N projected in and out flows – risks accepted prior to period (gross of reinsurance)  Total for all reported line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, shall correspond to the sum of cells C0010/R0060 to C0010/R0100 from template S.29.03 and C0020/R0060 to C0020/R0100 from template S.29.03.

C0020/R0050	Variation of Technical Provisions as a whole	Part of TP calculated as a whole corresponding to risks accepted prior to period. See instructions on C0010/R0050.
C0020/R0060	Net variation for index-linked and unit-linked business	See instructions on C0010/R0060.
C0020/R0070	Total	Total of changes related to risks accepted to prior, gross of reinsurance.
<i>Detailed analysis per period — Technical flows versus Technical provisions — AY</i>		
<i>Risks covered after the period</i>		
C0030/R0080	Written premiums	Corresponds to part of written premiums related to risks covered after the period, i.e. premiums to be earned after the period.  In addition, allocation keys may be used to identify this part of the premiums affected to risks covered after the period.
C0030/R0090	Claims and benefits — net of salvages and subrogations recovered	Corresponds to part of claims and benefits, net of salvages and subrogations related to risks covered after the period (theoretically at nil). See instructions on C0010/R0020.
C0030/R0100	Expenses (related to insurance and reinsurance obligations)	Part of the expenses during the period that corresponds to risks covered after the period. See instructions on C0010/R0030.

C0030/R0110	Variation of Best Estimate	<p>This variation of BE shall correspond to the sum of cells C0050/R0190 from template S.29.03 and C0060/R0190 from template S.29.03. if the analysis in S.29.03 is performed on a line of business basis.</p> <p>The amount refers to changes in (part of) Premiums Provisions (i.e. in relation to all recognised obligations within the boundary of the contract at the valuation date where the claim has not yet occurred) as follows:</p> <ul style="list-style-type: none"> <li>– Identify the part of premiums provisions at end of year (N) related to a coverage period starting after the closing year-end N</li> <li>– Identify the part of premiums provisions at the end of year (N – 1) related to a coverage period starting after the closing year-end N (i.e. in case of premiums provisions in relation to obligations on more than one future reporting period)</li> </ul> <p>In case Premiums Provisions at year end (N – 1) includes amount for which claims occurred during year N, this amount shall not be considered in Variation of BE on risks covered after the period, but, instead in Variation of BE on risks covered during the period, as this provision turned to Claims provisions.</p>
C0030/R0120	Variation of Technical Provisions as a whole	<p>Part of TP calculated as a whole corresponding to risks covered after the period.</p> <p>See instructions on C0010/R0050.</p>
C0030/R0130	Net variation for index-linked and unit-linked business	See instructions on C0010/R0060.
C0030/R0140	Total	Total changes related to risks covered after the period, gross of reinsurance.
<i>Risks covered during the period</i>		
C0040/R0080	Written premiums	Corresponds to part of written premiums related to risks covered during the period, i.e. earned premiums under Solvency II principles.

		In addition, allocation keys may be used to identify this part of the premiums affected to risks covered after the period.
C0040/R0090	Claims and benefits — net of salvages and subrogations recovered	Corresponds to part of claims and benefits, net of salvages and subrogations related to risks covered during the period. See instructions on C0010/R0020.
C0040/R0100	Expenses (related to insurance and reinsurance obligations)	Part of the expenses during the period that corresponds to risks covered during the period. See instructions on C0010/R0030.
C0040/R0110	Variation of Best Estimate	<p>Amount of the variation of best estimate for the risks covered during the period.</p> <p>For risks covered during the period: this variation of BE shall correspond to the sum of cells C0050/R0200 from template S.29.03 and C0060/R0200 from template S.29.03. if the analysis in S.29.03 is performed on a line of business basis.</p> <p>The amount refers to the following cases:</p> <ul style="list-style-type: none"> <li>a) Premiums Provisions at Year end N–1 which turned to Claims Provisions at year end N because claim has occurred during the period</li> <li>b) Claims provisions related to claims occurred during the period (for which there was no Premiums provisions at year end N – 1)</li> </ul> <p>Calculation may be as follows:</p> <ul style="list-style-type: none"> <li>– Identify the part of claims provisions at year-end (N) related to risks covered during the period.</li> <li>– Identify the part of premiums provisions at year-end (N – 1) related to risks covered during the period.</li> </ul> <p>Derive the variation from the two figures.</p>
C0040/R0120	Variation of Technical Provisions as a whole	Part of TP calculated as a whole corresponding to risks covered during period. See instructions on C0010/R0050.

C0040/R0130	Net variation for index-linked and unit-linked business	This cell is deemed not applicable for Non-Life See instructions on C0010/R0060.
C0040/R0140	Total	Total changes related to risks covered during period, gross of reinsurance.
<i>Risks covered prior to period</i>		
C0050/R0080	Written premiums	Corresponds to part of written premiums related to risks covered prior to the period, i.e. earned premiums under Solvency II principles (when the premium is only due after the coverage period).  In addition, allocation keys may be used to identify this part of the premiums.
C0050/R0090	Claims and benefits — net of salvages and subrogations recovered	Corresponds to part of claims and benefits, net of salvages and subrogations related to risks covered prior to the period.  See instructions on C0010/R0020.
C0050/R0100	Expenses (related to insurance and reinsurance obligations)	Part of the expenses during the period that corresponds to risks covered prior to the period.  See instructions on C0010/R0030.
C0050/R0110	Variation of Best Estimate	For risks covered prior to period corresponds to year N projected in and out technical flows for risks accepted prior to period. For risks covered prior to the period this variation of BE shall correspond to the sum of cells R0210/C0050-C0060 to R0250/C0050–C0060 from template S.29.03 if the analysis in S.29.03 is performed on a line of business basis.  The calculation may be as follows:  – Consider part of the Opening Best Estimate related to risks covered prior to period, i.e. Opening Best Estimate excluding Premiums provisions;

		<ul style="list-style-type: none"> <li>– Isolate the amount of cash flows (cash in minus cash out) that were projected within this opening Best Estimate for the period considered;</li> <li>– This isolated amount of cash flow shall come in addition to Opening Best Estimate (for neutralisation effect).</li> </ul>
C0050/R0120	Variation of Technical Provisions as a whole	<p>Part of technical provisions as a whole corresponding to risks covered prior to period.</p> <p>See comment on C0010/R0050</p>
C0050/R0130	Net variation for index-linked and unit-linked business	<p>This cell is deemed not applicable for Non-Life</p> <p>See instructions on C0010/R0060.</p>
C0050/R0140	Total	Total changes related to risks covered prior to period, gross of reinsurance.

### **S.29.05 — Detailed analysis per period — Analysis of changes of Best Estimate Non-Life**

This section relates to annual submission of information for individual non-life entities and entities pursuing life and NL annuities.

This template focuses on changes in the non-life Best Estimate due to changes in the claims and the premium provisions.

As regards the order of calculation in the table “Analysis of the variation of the Best Estimate-Gross of Reinsurance”, presentation of the order is not deemed prescriptive as to the order in which the calculation is performed, as long as the content of the different cells indeed reflect the purpose and definition of these cells.

Non-Life Undertakings are required to report data on 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.

The purpose of the template is to provide a detailed understanding of the changes of the Best Estimate:

- detailed breakdown of the variation of Best Estimate – gross of reinsurance by sources of changes
- Key performance indicators on premium provisions
- Undiscounted analysis of the changes in the claims provisions;

This template should be reported by non-life line of business. As regards the split per Lines of business LoB shall refer to both direct business and accepted proportional reinsurance.

As a simplification, undertakings can neglect interest rate effects, exchange rate effects and effects from economic assumptions in the “Analysis of the Best Estimate” table if these are deemed immaterial for the corresponding LOB. In that case the variation can be reported in the cell “other changes-not elsewhere explained”.

In the table “Analysis of undiscounted movements” the column C0060 “Gross of reinsurance-Non-Life annuities” relates to annuities stemming from non-life obligations which are reported in S.16.01, while the column C0070 “Gross of reinsurance-Claim provision” relates to non-life insurance claims as reported in S.19.01. All non-life annuities are reported solely in this template and not in S.29.03 nor in S.29.04.

	<u>ITEM</u>	<u>INSTRUCTIONS</u>
<u>Z0010</u>	<u>The related non-life line of business</u>	<p><u>The following close list shall be used:</u></p> <ul style="list-style-type: none"> <li><u>1 - Medical expense insurance including proportional reinsurance</u></li> <li><u>2 - Income protection insurance including proportional reinsurance</u></li> <li><u>3 - Workers' compensation insurance including proportional reinsurance</u></li> <li><u>4 - Motor vehicle liability insurance including proportional reinsurance</u></li> <li><u>5 - Other motor insurance including proportional reinsurance</u></li> <li><u>6 - Marine, aviation and transport insurance including proportional reinsurance</u></li> <li><u>7 - Fire and other damage to property insurance including proportional reinsurance</u></li> <li><u>8 - General liability insurance including proportional reinsurance</u></li> <li><u>9 - Credit and suretyship insurance including proportional reinsurance</u></li> <li><u>10 - Legal expenses insurance including proportional reinsurance</u></li> <li><u>11 - Assistance including proportional reinsurance</u></li> <li><u>12 - Miscellaneous financial loss including proportional reinsurance</u></li> <li><u>25 - Non-proportional health reinsurance</u></li> <li><u>26 - Non-proportional casualty reinsurance</u></li> <li><u>27 - Non-proportional marine, aviation and transport reinsurance</u></li> <li><u>28 - Non-proportional property reinsurance</u></li> </ul>

<u>Z0020</u>	<u>Accident year / Underwriting year</u>	<u>Report the standard used by the undertakings for reporting of claims development.</u> <u>The following close list shall be used:</u> <u>1 - Accident year</u> <u>2 - Underwriting year</u>
<u>Analysis of the variation of the Best estimate</u>		
<u>C0010-C0020/R0010</u>	<u>Opening Best Estimate</u>	<u>Amount of Best Estimate – gross of reinsurance - as stated in the Balance Sheet at closing year N-1 related to the corresponding LOB.</u>
<u>C0010-C0020/R0020</u>	<u>Exceptional elements triggering restating of opening Best Estimate</u>	<u>Amount of adjustment to opening Best Estimate due to elements, other than changes in perimeter that led to restate the opening BE.</u> <u>Shall essentially concern changes in models (in case models are used) for correction of the model and other modifications. It shall not concern changes in assumptions.</u> <u>For non-life business these cells are expected to be zero in most cases.</u>
<u>C0010-C0020/R0030</u>	<u>Changes in perimeter</u>	<u>Amount of adjustment to opening Best Estimate related to changes in perimeter of the portfolio like sales of (part of) portfolio and purchases.</u>
<u>C0010-C0020/R0040</u>	<u>Foreign exchange variation</u>	<u>Amount of adjustment to opening Best Estimate related to foreign exchange variation during the period.</u>  <u>In this case, the foreign exchange variation is actually meant to be applied to contracts which are taken out in currencies different from the balance sheet currency. For the calculation, the cash-flows of these contracts contained in the opening Best Estimate are simply converted due to the exchange variation.</u>
<u>C0010-C0020/R0050</u>	<u>Variation of the premium provision</u>	<u>The variation of the Best Estimate Premium Provision at closing year N compared to the Best Estimate Premium Provision at closing year N-1 for the corresponding LOB.</u> <u>This includes the change due to the new yield curve.</u> <u>This cell is only relevant for AY calculations.</u>
<u>C0010-C0020/R0060</u>	<u>Claims Provision-current AY</u>	<u>The discounted claims provision of the current AY as reported in S.19.01 for a fixed reporting currency.</u>  <u>This cell is only relevant for AY calculations.</u>
<u>C0010-C0020/R0070</u>	<u>Best Estimate on risk accepted during the</u>	<u>It represents present expected future cash flows (gross of reinsurance) included in Best Estimate and related to risks accepted during the period.</u>  <u>This cell is only relevant for UWY calculations.</u>

	<u>period - analysis per UWY</u>	
<u>C0010-C0020/R0080</u>	<u>Variation of the claims provision due to unwinding of discount rate- prior years</u>	<p><u>The variation of Best Estimate captured here shall only relate to the unwinding of discount rates, and does not take into account other parameters such as changes in assumptions or discount rates, experience adjustment, etc. The claims provision for prior AY/UWY years (all AY/UWY years excluding AY/UWY year N) after potential adjustments in R0020 up to R0040 is multiplied by the one-year forward rate.</u></p> <p><u>From this cell until R0110, the one-year ahead forward rate term structure is used for discounting cashflows.</u></p>
<u>C0010-C0020/R0090</u>	<u>Variation of the claims provision due to year N projected in and out flows- prior years</u>	<u>Amount of expected in and outflows projected for year N for prior AY/UWY years.</u>
<u>C0010-C0020/R0100</u>	<u>Variation of the claims provision due to changes in experience and actuarial assumption s-prior years</u>	<p><u>The effects experience and change in actuarial assumptions are considered jointly in this cell. These two main effects accounting for changes in the claims provision are quantified in the table below where undiscounted movements of the claims provision are analysed, see cell C0060-C0070/R290 and C0060-C0070/R0300.</u></p> <p><u>This variation is the difference between the calculated claims provision for prior years (after potential adjustments in R0020-R0040) using the experience/information and actuarial assumption at year N and the claims provision at year N-1 (after potential adjustments in R0020.R0040) both discounted with the 1 year ahead forward curve.</u></p>
<u>C0010-C0020/R0110</u>	<u>Variation of the claims provision due to changes in economic environment-prior years</u>	<p><u>This represents the variation of the claims provision strictly related to changes in discount rates and related economic assumptions (e.g. inflation rates).</u></p> <p><u>This variation is the difference between the calculated claims provision for prior years as in C0010-C0020/R0100 with the new interest rate term structure and potential new economic assumptions at year N and the claims provision calculated in C0010-C0020/R0100.</u></p>
<u>C0010-C0020/R0120</u>	<u>Other changes not elsewhere explained</u>	<u>Corresponds to variations in the Best Estimate not captured in the analysis above.</u>

		<u>If interest rate effects, exchange rate effects and economic assumptions are deemed immaterial for the corresponding LOB, these changes could be reported in this cell.</u>
<u>C0010- C0020/R0130</u>	<u>Closing Best Estimate</u>	<u>Amount of Best Estimate – gross of reinsurance at closing year N related to the corresponding LOB.</u>
<u>Reinsurance recoverables</u>		
<u>C0030- C0040/R0140</u>	<u>Opening Best Estimate</u>	<u>Amount of Best Estimate of reinsurance recoverables at closing year N-1 related to the Lines of Business (LoB) considered.</u>
<u>C0030- C0040/R0150</u>	<u>Closing Best Estimate</u>	<u>Amount of Best Estimate of reinsurance recoverables at closing year N related to the Lines of Business (LoB) considered.</u>
<u>Premium provision information at year N:</u>		
<u>C0050/R0160</u>	<u>Unearned premium</u>	<u>Amount of premiums for business that has been incepted at the valuation date less the premiums that have already been earned against these contracts.</u>
<u>C0050/R0170</u>	<u>Future premiums (undiscoun ted)</u>	<u>Amounts of all the future premiums stemming from existing contracts within the contract boundary, excluding the past-due premiums, referred to the portfolio of non-life obligations in the corresponding LOB.</u>  <u>The value should coincide with the total value reported in S.18.01 C0030 when aggregating across all LoBs and AY/UWY.</u>
<u>C0050/R0180</u>	<u>Expected future benefits (undiscoun ted)</u>	<u>Amounts of all the expected payments to policyholders and beneficiaries as defined in Article 78 (3) of Directive 2009/138/EC, referred to the portfolio of non-life obligations in the corresponding LOB falling within the contract boundary, used in the calculation of premium provisions.</u>
<u>C0050/R0190</u>	<u>Expected future expenses (undiscoun ted)</u>	<u>Amount of expenses that will be incurred in servicing insurance and reinsurance obligations as defined in Article 78 (1) of Directive 2009/138/EC and in article 31 of Delegated Regulation (EU) 2015/35.</u>
<u>C0050/R0200</u>	<u>Underlying loss ratio</u>	<u>This is calculated as the sum of C0050/R0180 divided by (C0050/R0160+ C0050/R0170).</u>
<u>C0050/R0210</u>	<u>Underlying expense ratio</u>	<u>This is calculated as the sum of C0050/R0190 divided by (C0050/R0160+ C0050/R0170).</u>

<u>Analysis of undiscounted movements - analysis per AY/UWY if applicable</u>		
<u>C0060-C0070/R0220</u>	<u>Undiscounted opening Best Estimate Claims Provision (after adjustments in R0020-R0040)</u>	<p><u>C0070/R0220 represents the undiscounted best estimate for claims provision after the adjustments in R0020-R0040 excluding the effect of non-life annuities in R0030 as this is reported in C0060.</u></p> <p><u>C0060/R0220 represents the annuity best estimate claims provision after the adjustments in R0020-R0040 stemming from Non-Life Insurance obligations at beginning of year N.</u></p>
<u>C0060-C0070/R0230</u>	<u>Removal of expenses other than ALAE at the opening date</u>	<p><u>Amount of expenses as reported in S.18.01 C0060 at year N-1 on an aggregated level less than expenses, which are directly attributable to the claim (ALAE).</u></p> <p><u>The value in this cell should be reported with a negative sign.</u></p>
<u>C0060-C0070/R0240</u>	<u>Removal of future premium on past business at the opening date</u>	<p><u>Amount of future premiums as reported in S.18.01 C0070 and S.13.01 on annuities stemming from Non-life at year N-1 on an aggregated level for the corresponding LOB.</u></p> <p><u>The sum reported in this cell should coincide with the total in S.18.01 C0070.</u></p> <p><u>The value in this cell should be reported with a negative sign.</u></p> <p><u>This cell mainly relates to non-life insurance claims in C0070.</u></p> <p><u>If not relevant or not applicable report this cell with a zero.</u></p>
<u>C0060-C0070/R0250</u>	<u>Undiscounted actuarial opening Best Estimate claims provisions</u>	<u>This is the sum of C0060-C0070/R0220 up to C0060-C0070/R0240.</u>

<u>C0060- C0070/R0260</u>	<u>Undiscounted annuity claims provision set up during the period-prior AY/UWY years</u>	<u>Amount of annuity claims provisions stemming from Non-Life Insurance obligations set up during year N for prior AY/UWY years as at the moment they were first set up (i.e., where assumptions used were for the first time based on life techniques).</u> <u>The value in C0070/R0260 should be reported with a negative sign.</u>
<u>C0060- C0070/R0270</u>	<u>Expected claims paid during the period-prior AY/UWY years</u>	<u>C0070/R0270 represents the projected amount of claims and benefits at year N-1 for year N for prior AY/UWYs.</u> <u>C0060/R0270 represents the projected annuity payments at year N-1 for year N for prior AY/UWYs.</u> <u>The expected claims paid reported in this cell should coincide with C0010-C0020/R0090.</u>
<u>C0060- C0070/R0280</u>	<u>Difference between actual claims paid and expected claims paid during the period-prior AY/UWY years</u>	<u>This is the difference between the actual claims/annuity payments paid during the period and the expected amounts in C0060-C0070/R0270.</u>
<u>C0060- C0070/R0290</u>	<u>Variation of the undiscounted actuarial claims provision due to experience-prior AY/UWY</u>	<u>The undiscounted actuarial claims provision is recalculated with the information/data available at year N using the actuarial assumptions at closing year N-1.</u> <u>The difference to the undiscounted actuarial claims provision in C0060-C0070/R0280 is the variation due to experience.</u>
<u>C0060- C0070/R0300</u>	<u>Variation of the undiscounted actuarial claims</u>	<u>This cell represents the variation between the undiscounted actuarial claims provision calculated with the information available and the actuarial assumptions in year N and the above calculated claims provision in C0060-C0090/R0290.</u>

	<u>provision due to changes in actuarial assumptions-prior AY/UWY</u>	
<u>C0060-C0070/R0310</u>	<u>Undiscounted claims provision-current AY/UWY</u>	<u>This is the undiscounted (annuity) claim provision set up at the end of year N for the current AY/UWY.</u>
<u>C0060-C0070/R0320</u>	<u>Undiscounted actuarial closing Best Estimate Claims Provision</u>	<u>This is the sum of C0060-C0070/R0250 up to C0060-C0070/R0310.</u>
<u>C0060-C0070/R0330</u>	<u>Inclusion of expenses other than ALAE at the closing date</u>	<u>Amount of expenses as reported in S.18.01 C0060 at year N on an aggregated level less than expenses, which are directly attributable to the claim (ALAE).</u>  <u>The value in this cell should be reported with a positive sign.</u>
<u>C0060-C0070/R0340</u>	<u>Inclusion of future premium on past business at the closing date</u>	<u>Amount of future premiums as reported in S.18.01 C0070 at year N on an aggregated level for the corresponding LOB.</u>  <u>The sum reported in this cell should coincide with the total in S.18.01 C0070.</u>  <u>The value in this cell should be reported with a positive sign.</u>  <u>This cell mainly relates to non-life insurance claims in C0050.</u>
<u>C0060-C0070/R0350</u>	<u>Undiscounted Closing Best Estimate Claims Provision</u>	<u>This is the sum of C0060-C0070/R0320 up to C0060-C0070/R0340.</u>

**S.30.01 — Facultative covers for non-life and life business basic data**

*General comments:*

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

This template is relevant to insurance and reinsurance undertakings which reinsure and/or retrocede business on a facultative basis.

It shall be filled by the non-life and life insurance and reinsurance undertakings with information on facultative covers in the next reporting year, covering information on the 20 largest facultative reinsurance exposures (part of sum insured transferred to all reinsurers) overall plus the largest two in each line of business if not covered by the 20 largest most important risks in terms of reinsured exposure ~~10 most important risks in terms of reinsured exposure for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35 (e.g. in cases where the risks accepted do not fit in the regular policy acceptance and could only be accepted in case part of the risk is reinsured on a facultative basis)~~. Each facultative risk is submitted to the reinsurer and terms and conditions of the facultative reinsurance are negotiated individually for each policy. Treaties that automatically cover risks are out of scope of this template and must be reported in S.30.03.

~~There shall be one separate template for each line of business. For each line of business, a selection must be made of the overall 20 largest facultative reinsurance exposures plus the largest two in each line of business if not covered by the largest 20 10 most important risks in terms of reinsured exposure (part of sum insured transferred to all reinsurers) on a facultative basis. Furthermore, e~~Each underwriting risk shall have a unique code specified by the ‘risk identification code’.

This template is prospective (to be in line with S.30.03) and as such shall reflect the reinsurance treaties effective and valid during the next reporting year for ~~the selected~~ the overall 20 largest facultative reinsurance exposures plus the largest two in each line of business if not covered by the 20 largest 20 10 most important risks in terms of reinsured exposure for each line of business. Undertakings shall report the most important risks of the next reporting period which are covered by reinsurance treaties valid during the next reporting period. If reinsurance strategy changes materially after the validity date or if the renovation of the reinsurance contracts are performed later than the reporting date and before next 1 January, the information on this template shall be re-submitted when adequate.

Facultative placements covering different lines of business shall also appear in the various relevant line of business if they are ranked within the 20 largest facultative reinsurance exposures plus the largest two in each line of business if not covered by the 20 largest 20 10 biggest risks of the same line of business.

	ITEM	INSTRUCTIONS
<i>Facultative covers non-life</i>		
Z0010	Line of business	<del>Identification of the line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, reported. The following closed list shall be used:</del> <del>1—Medical expense insurance</del>

		<del>2—Income protection insurance</del> <del>3—Workers' compensation insurance</del> <del>4—Motor vehicle liability insurance</del> <del>5—Other motor insurance</del> <del>6—Marine, aviation and transport insurance</del> <del>7—Fire and other damage to property insurance</del> <del>8—General liability insurance</del> <del>9—Credit and suretyship insurance</del> <del>10—Legal expenses insurance</del> <del>11—Assistance</del> <del>12—Miscellaneous financial loss</del> <del>13—Proportional medical expense reinsurance</del> <del>14—Proportional income protection reinsurance</del> <del>15—Proportional workers' compensation reinsurance</del> <del>16—Proportional motor vehicle liability reinsurance</del> <del>17—Proportional other motor reinsurance</del> <del>18—Proportional marine, aviation and transport reinsurance</del> <del>19—Proportional fire and other damage to property reinsurance</del> <del>20—Proportional general liability reinsurance</del> <del>21—Proportional credit and suretyship reinsurance</del> <del>22—Proportional legal expenses reinsurance</del> <del>23—Proportional assistance reinsurance</del> <del>24—Proportional miscellaneous financial loss reinsurance</del> <del>25—Non proportional health reinsurance</del> <del>26—Non proportional casualty reinsurance</del> <del>27—Non proportional marine, aviation and transport reinsurance</del> <del>28—Non proportional property reinsurance</del>
C0020	Reinsurance program code	Undertaking specific reinsurance code that links the dominant treaty of reinsurance programme which also protects the risk covered by the facultative reinsurance. The Reinsurance program code shall be in line with the Reinsurance program code of S.30.03 — Outgoing Reinsurance Program in the next reporting year.

C0030	Risk identification code	<p>For each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, of non-life insurance a selection shall be made of the 10 most important risks in terms of exposure that are subject to facultative reinsurance in force in the next reporting period (also if they originated in preceding years). The code is a unique identifying number assigned by the insurer that identifies the risk and shall remain unchanged for subsequent annual reports.</p> <p>This code once assigned shall not be reused for another risk even when the risk to which the code was originally assigned does not exist anymore.</p> <p>When one risk affects more than one line of business the same code can be used for all the lines of business affected.</p>
C0040	Facultative reinsurance placement identification code <u>Description of operation of the facultative reinsurance item</u>	<del>Describe how the facultative reinsurance item is applied</del> Each facultative reinsurance placement must be assigned a sequence number which is unique for the risk. The facultative reinsurance placement identification code is entity specific.

C0041	<u>Line of business for non-life</u>	<p><u>Identification of the line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, reported. The following closed list shall be used:</u></p> <ul style="list-style-type: none"> <li><u>1 — Medical expense insurance</u></li> <li><u>2 — Income protection insurance</u></li> <li><u>3 — Workers' compensation insurance</u></li> <li><u>4 — Motor vehicle liability insurance</u></li> <li><u>5 — Other motor insurance</u></li> <li><u>6 — Marine, aviation and transport insurance</u></li> <li><u>7 — Fire and other damage to property insurance</u></li> <li><u>8 — General liability insurance</u></li> <li><u>9 — Credit and suretyship insurance</u></li> <li><u>10 — Legal expenses insurance</u></li> <li><u>11 — Assistance</u></li> <li><u>12 — Miscellaneous financial loss</u></li> <li><u>13 — Proportional medical expense reinsurance</u></li> <li><u>14 — Proportional income protection reinsurance</u></li> <li><u>15 — Proportional workers' compensation reinsurance</u></li> <li><u>16 — Proportional motor vehicle liability reinsurance</u></li> <li><u>17 — Proportional other motor reinsurance</u></li> <li><u>18 — Proportional marine, aviation and transport reinsurance</u></li> <li><u>19 — Proportional fire and other damage to property reinsurance</u></li> <li><u>20 — Proportional general liability reinsurance</u></li> <li><u>21 — Proportional credit and suretyship reinsurance</u></li> <li><u>22 — Proportional legal expenses reinsurance</u></li> <li><u>23 — Proportional assistance reinsurance</u></li> <li><u>24 — Proportional miscellaneous financial loss reinsurance</u></li> <li><u>25 — Non-proportional health reinsurance</u></li> <li><u>26 — Non-proportional casualty reinsurance</u></li> <li><u>27 — Non-proportional marine, aviation and transport reinsurance</u></li> <li><u>28 — Non-proportional property reinsurance</u></li> </ul>
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<u>C0042</u>	<u>Indication of belonging to the 20 largest exposures</u>	<u>Please indicate whether the exposure belongs to the 20 largest exposures of the undertaking. The following close list shall be used:</u>  <u>1 – Belongs to 20 largest</u> <u>2 – LoB largest not in the 20 largest</u>
<u>C0045</u>	<u>Description of operation of the facultative reinsurance item</u>	<u>Describe of the operation of the facultative reinsurance item.</u>
C0050	<u>Finite reinsurance or similar arrangements</u>	Identification of the reinsurance contract. The following closed list shall be used:  1 — Non-traditional or Finite RE  (if any reinsurance contract or financial instrument which is not directly based on the principle of indemnity or is based on a contract wording which has limited or no demonstrable risk transfer mechanism)  2 — Other than non-traditional or Finite RE  In case of Finite reinsurance or a similar arrangement only the items which are feasible must be filled.
C0060	Proportional	Indicate whether the reinsurance program is proportional reinsurance, i.e., involves a reinsurer taking a stated percent share of each policy that an insurer underwrites. One of the options in the following closed list shall be used:  1 — Proportional reinsurance  2 — Non-proportional reinsurance
C0070	Identification of the company/person to which the risk relates	If the risk relates to a company identify the name of the company to whom the risk relates.  If the risk relates to a natural person, pseudonymise the original policy number and report pseudonymised information. Pseudonymous data refer to data that cannot be attributed to a specific individual without the use of additional information, as long as such additional information is kept separately. Consistency over time shall be insured. It implies that if a single underwriting risk appears from one year to another, it shall receive the same pseudonymised format.
C0080	Description risk	The description of the risk. Depending on the line of business, as defined in Annex I to Delegated Regulation

		(EU) 2015/35, report the type of company, building or occupation of the specific risk insured.
C0090	Description risk category covered	<p>Description of the main scope of the cover of the facultative risk. It is normally part of the description used to identify the placement.</p> <p>The description of the risk category covered is entity specific and is not mandatory. Also the term ‘risk category’ is not based on Directive 2008/138/EC or Delegated Regulation (EU) 2015/35/EC terminologies but can be considered as an extra possibility the give additional information about the underwriting risk(s).</p>
C0100	Validity period (start date)	Identify the ISO 8601 (yyyy–mm–dd) code of the date of commencement of the specific cover, i.e., date when the cover took effect.
C0110	Validity period (expiry date)	<p>Identify the ISO 8601 (yyyy–mm–dd) code of the final expiry date of the specific cover.</p> <p>In case the cover conditions remain unchanged when filling in the template and the undertaking is not making use of the termination clause, the expiry date will be the next possible expiry date.</p>
C0120	Currency	Identify the ISO 4217 alphabetic code of the currency used while placing the facultative cover. All the amounts must be expressed in this currency for the specific facultative cover, unless otherwise required by the national supervisory authority. In case the facultative cover is placed in two different currencies, then the main currency must be filled.
C0130	Sum insured	<p>The highest amount that the insurer can be obliged to pay out under the policy. The insured sum relates to the underwriting risk. Where the facultative cover provides for a number of exposures/risks across the country the aggregate policy limits shall be specified. If the risk has been accepted on a co–insurance basis, the insured sum indicates the maximum liability of the reporting non–life insurer.</p> <p>In the case of unlimited sum insured, the ‘Sum insured’ shall be an estimation of the expected possible loss (calculated using the same methods as used for the calculation of the premium, which shall reflect the actual risk exposure).</p>
C0140	Type of underwriting model	Type of underwriting model which is used to estimate the exposure of the underwriting risk and the need for reinsurance protection. One of the options in the following closed list shall be used:

		<p>1 — Sum Insured</p> <p>the highest amount that the insurer can be obliged to pay out according to the original policy. SI must also be filled when type of underwriting model is not applicable</p> <p>2 — Maximum Possible Loss</p> <p>loss which may occur when the most unfavourable circumstances being more or less exceptionally combined, the fire is only stopped by impassable obstacles or lack of substance.</p> <p>3 — Probable Maximum Loss</p> <p>defined as the estimate of the largest loss from a single fire or peril to be expected, assuming the worst single impairment of primary private fire protection systems but with secondary protection systems or organizations (such as emergency organizations and private and/or public fire department response) functioning as intended. Catastrophic conditions like explosions resulting from massive release of flammable gases, which might involve large areas of the plant, detonation of massive explosives, seismic disturbances, tidal waves or flood, falling aircraft, and arson committed in more than one area are excluded in this estimate. This definition is a hybrid form between Maximum Possible Loss and Estimated Maximum Loss that is generally accepted and frequently used by insurers, reinsurers and reinsurance brokers</p> <p>4 — Estimated Maximum Loss</p> <p>loss that could reasonably be sustained from the contingencies under consideration, as a result of a single incident considered to be within the realms of probability taking into account all factors likely to increase or lessen the extent of the loss, but excluding such coincidences and catastrophes which may be possible but remain unlikely.</p> <p>5 — Other</p> <p>other possible underwriting models used. The type of ‘other’ underwriting model applied must be explained in the Regular Supervisory Report</p> <p>Although abovementioned definitions are used for the line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35 ‘Fire and other damage to property insurance’, similar definitions might be in place for other lines of business.</p>
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C0150	Amount underwriting model	Maximum loss amount of the underwriting risk which is the result of the underwriting model used.
C0160	Sum reinsured on a facultative basis, with all reinsurers	The sum reinsured on a facultative basis is part of the sum insured which is reinsured on a facultative basis. The amount shall be consistent with the Sum insured as specified in C0130 and reflects the maximum liability (100 %) for the facultative reinsurers.
C0170	Facultative reinsurance premium ceded to all reinsurers for 100 % of the reinsurance placement	Expected gross annual or written reinsurance premium, gross of ceding commissions, ceded to reinsurers for their share.
<del>C0180</del>	<del>Facultative reinsurance commission</del>	<del>Expected commission with the gross annual or written reinsurance premium. This shall include all ceding, overriding and profit commissions that represent cash flows into the reporting insurer due from the reinsurer.</del>
<i>Facultative covers life</i>		
<del>Z0020-</del>	<del>Line of business</del>	<del>Identification of the line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, reported. The following closed list shall be used: 29 — Health insurance 30 — Insurance with profit participation 31 — Index linked and unit linked insurance 32 — Other life insurance 33 — Annuities stemming from non life insurance contracts and relating to health insurance obligations 34 — Annuities stemming from non life insurance contracts and relating to insurance obligations other than health insurance obligations 35 — Health reinsurance 36 — Life reinsurance</del>
C0190	Reinsurance program code	Undertaking specific reinsurance code that links the dominant treaty of reinsurance programme which also protects the risk covered by the facultative reinsurance. The Reinsurance program code shall be in line with the

		Reinsurance program code of S.30.03 — Outgoing Reinsurance Program in the next reporting year.
C0200	Risk identification code	<p>For each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, of life insurance a selection shall be made of the 10 most important risks in terms of exposure that are subject to facultative reinsurance in force in the reporting period (also if they originated in preceding years). The code is a unique identifying number assigned by the insurer that identifies the risk within the branch, and this code cannot be reused for other risks in the same branch and shall remain unchanged for subsequent annual reports.</p> <p>This code once assigned shall not be reused for another risk even when the risk to which the code was originally assigned does not exist anymore.</p> <p>When one risk affects more than one line of business the same code can be used for all the lines of business affected.</p>
C0210	Facultative reinsurance placement identification code	Each facultative reinsurance placement must be assigned a sequence number which is unique for the risk. The facultative reinsurance placement identification code is entity specific.
<u>C0211</u>	<u>Line of business for life</u>	<p><u>Identification of the line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, reported. The following closed list shall be used:</u></p> <p><u>29 — Health insurance</u></p> <p><u>30 — Insurance with profit participation</u></p> <p><u>31 — Index-linked and unit-linked insurance</u></p> <p><u>32 — Other life insurance</u></p> <p><u>33 — Annuities stemming from non-life insurance contracts and relating to health insurance obligations</u></p> <p><u>34 — Annuities stemming from non-life insurance contracts and relating to insurance obligations other than health insurance obligations</u></p> <p><u>35 — Health reinsurance</u></p> <p><u>36 — Life reinsurance</u></p>
<u>C0212</u>	<u>Indication of belonging to the 20 largest exposures</u>	<p><u>Please indicate whether the exposure belongs to the 20 largest exposures of the undertaking. The following close list shall be used:</u></p> <p><u>1 – Belongs to 20 largest</u></p> <p><u>2 – LoB largest not in the 20 largest</u></p>

C0220	Finite reinsurance or similar arrangements	<p>One of the options in the following closed list shall be used:</p> <p>1 — Non-traditional or Finite RE</p> <p>(if any reinsurance contract or financial instrument which is not directly based on the principle of indemnity or is based on a contract wording which has limited or no demonstrable risk transfer mechanism)</p> <p>2 — Other than non-traditional or Finite RE</p>
C0230	Proportional	<p>Indicate whether the reinsurance program is proportional reinsurance, i.e., involves a reinsurer taking a stated percent share of each policy that an insurer underwrites. One of the options in the following closed list shall be used:</p> <p>1 — Proportional reinsurance</p> <p>2 — Non-proportional reinsurance</p>
C0240	Identification of the company/person to which the risk relates	<p>If the risk relates to a company identify the name of the company to whom the risk relates</p> <p>If the risk relates to a natural person, pseudonymise the original policy number and report pseudonymised information. Pseudonymous data refer to data that cannot be attributed to a specific individual without the use of additional information, as long as such additional information is kept separately. Consistency over time shall be insured. It implies that if a single underwriting risk appears from one year to another, it shall receive the same pseudonymised format.</p>
C0250	Description risk category covered	<p>Description of the main scope of the cover of the facultative risk. It is normally part of the description used to identify the placement.</p> <p>The description of the risk category covered is entity specific and is not mandatory. Also the term 'risk category' isn't based on Solvency II Directive terminologies but can be considered as an extra possibility the give additional information about the underwriting risk(s).</p>
C0260	Validity period (start date)	Identify the ISO 8601 (yyyy-mm-dd) code of the date of commencement of the specific cover, i.e., date when the cover took effect.
C0270	Validity period (expiry date)	Identify the ISO 8601 (yyyy-mm-dd) code of the final expiry date of the specific cover.
C0280	Currency	Identify the ISO 4217 alphabetic code of the currency used while placing the facultative cover. All the amounts of this record must be expressed in this currency <u>for the specific</u>

		<u>facultative cover, unless otherwise required by the national supervisory authority. In case the facultative cover is placed in two different currencies, then the main currency must be filled.</u>
C0290	Sum Insured	The amount that the life insurer pays out to the beneficiary. If the risk is co-insured with other life insurers, the insured capital payable by the reporting life insurer has to be reported here.
C0300	Capital at risk	The capital at risk, as defined in Delegated Regulation (EU) 2015/35/EC.  If the risk is co-insured with other life insurers, the risk capital relating to the life insurer's amount share in the insured capital has to be reported here.
C0310	Sum reinsured on a facultative basis, with all reinsurers	The sum reinsured on a facultative basis is that part of the sum insured which is reinsured on a facultative basis. The amount shall be consistent with the Sum insured as specified in C0290 and reflects the maximum liability (100 %) for the facultative reinsurers.
C0320	Facultative reinsurance premium ceded to all reinsurers for 100 % of the reinsurance placement	Expected gross annual or written reinsurance premium, gross of ceding commissions, ceded to the reinsurers for their share.
<del>C0330</del>	<del>Facultative reinsurance commission</del>	<del>Expected commission with the gross annual or written reinsurance premium. This shall include all ceding, overriding and profit commissions that represent cash flows into the reporting insurer due from the reinsurer.</del>

### ***S.30.02 — Facultative covers for non-life and life business shares data***

#### *General comments:*

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

This template is relevant to insurance and reinsurance undertakings which reinsure and/or retrocede business on a facultative basis.

It shall be filled by the non-life and life insurance and reinsurance undertakings with information on shares of reinsurers of facultative covers in the next reporting year covering information on the ~~10 overall~~ 20 largest facultative reinsurance exposures (part of sum insured transferred to all reinsurers) overall plus the largest two in each line of business if not covered by the 20 largest ~~20 most important risks in terms of reinsured exposure, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35,~~ (e.g. in cases where the

risks accepted do not fit in the regular policy acceptance and could only be accepted in case part of the risk is reinsured on a facultative basis). Each facultative risk is submitted to the reinsurer and terms and conditions of the facultative reinsurance are negotiated individually for each policy. Treaties that automatically cover risks are out of scope of this template and must be reported in S.30.03.

~~There shall be one separate template for each line of business. For each line of business, a selection must be made of the overall 20 largest facultative reinsurance exposures plus the largest two in each line of business if not covered by the largest 20-10 most important risks in terms of reinsured exposure (part of sum insured transferred to all reinsurers) on a facultative basis.~~ Furthermore, each underwriting risk shall have a unique code specified by the 'risk identification code'. Each chosen risk shall be separated to get unique conditions for a contract in a single line. Where a facultative cover as reported in template S.30.01 is related to more than one reinsurance undertaking, this template shall be filled in with as many rows as the number of reinsurance undertakings involved for the specific facultative cover.

This template is prospective (to be in line with S.30.03) and as such shall reflect the reinsurance treaties effective and valid during the next reporting year for the selected ~~overall 20 largest facultative reinsurance exposures overall plus the largest two in each line of business if not covered by the 20 largest 20-10 most important risks in terms of reinsured exposure for each line of business.~~ Undertakings shall report the most important risks of the next reporting period which are covered by reinsurance treaties valid during the next reporting period. If reinsurance strategy changes materially after the validity date or if the renovation of the reinsurance contracts are performed later than the reporting date and before next 1 January, the information on this template shall be re-submitted when adequate.

Facultative placements covering different lines of business shall also appear in the various ~~rows relevant lines of business~~ if they are ranked within the ~~overall 20 largest facultative reinsurance exposures plus the largest two in each line of business if not covered by the 20 largest 20-10 biggest risks of the same line of business.~~

This template shall be filled in for each reinsurer that accepted the facultative cover.

	ITEM	INSTRUCTIONS
<i>Facultative covers non-life</i>		
Z0010	Line of business	<del>Identification of the line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, reported. The following closed list shall be used:</del> <del>1—Medical expense insurance</del> <del>2—Income protection insurance</del> <del>3—Workers' compensation insurance</del> <del>4—Motor vehicle liability insurance</del> <del>5—Other motor insurance</del> <del>6—Marine, aviation and transport insurance</del> <del>7—Fire and other damage to property insurance</del> <del>8—General liability insurance</del>

		<p><del>9 — Credit and suretyship insurance</del></p> <p><del>10 — Legal expenses insurance</del></p> <p><del>11 — Assistance</del></p> <p><del>12 — Miscellaneous financial loss</del></p> <p><del>13 — Proportional medical expense reinsurance</del></p> <p><del>14 — Proportional income protection reinsurance</del></p> <p><del>15 — Proportional workers' compensation reinsurance</del></p> <p><del>16 — Proportional motor vehicle liability reinsurance</del></p> <p><del>17 — Proportional other motor reinsurance</del></p> <p><del>18 — Proportional marine, aviation and transport reinsurance</del></p> <p><del>19 — Proportional fire and other damage to property reinsurance</del></p> <p><del>20 — Proportional general liability reinsurance</del></p> <p><del>21 — Proportional credit and suretyship reinsurance</del></p> <p><del>22 — Proportional legal expenses reinsurance</del></p> <p><del>23 — Proportional assistance reinsurance</del></p> <p><del>24 — Proportional miscellaneous financial loss reinsurance</del></p> <p><del>25 — Non proportional health reinsurance</del></p> <p><del>26 — Non proportional casualty reinsurance</del></p> <p><del>27 — Non proportional marine, aviation and transport reinsurance</del></p> <p><del>28 — Non proportional property reinsurance</del></p>
C0020	Reinsurance program code	Undertaking specific reinsurance code that links the dominant treaty of reinsurance programme which also protects the risk covered by the facultative reinsurance. The Reinsurance program code shall be in line with the Reinsurance program code of S.30.03 — Outgoing Reinsurance Program in the next reporting year.
C0030	Risk identification Code	For each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, of non-life insurance a selection shall be made of the 10 most important risks in terms of exposure that are subject to facultative reinsurance in force in the reporting period (also if they originated in preceding years). The code is a unique identifying number assigned by the insurer that identifies the risk and shall remain unchanged for subsequent annual reports.

		<p>This code once assigned shall not be reused for another risk even when the risk to which the code was originally assigned does not exist anymore.</p> <p>When one risk affects more than one line of business the same code can be used for all the lines of business affected.</p>
C0040	Facultative reinsurance Placement identification code	Each facultative reinsurance placement must be assigned a sequence number which is unique for the risk. The facultative reinsurance placement identification code is entity specific.
C0050	Code <u>and type of code of the reinsurer</u>	<p>Identification code of the reinsurer by this order of priority:</p> <ul style="list-style-type: none"> <li>– Legal Entity Identifier (LEI);</li> <li>– Specific code attributed by the undertaking</li> </ul> <p>In case a specific code is attributed by the undertaking, the code shall be unique for the specific reinsurer or broker and shall not overlap with any other code, attributed by the undertaking or LEI code.</p> <p>In the cases where a code already exists (e.g. national identifier), the same code is used as this identifier and shall be kept consistently over time until a LEI code exists.</p>
<del>C0060</del>	<del>Type of code reinsurer</del>	<p><del>Identification of the code used in item ‘Code reinsurer’ The following closed list shall be used:</del></p> <ul style="list-style-type: none"> <li><del>1 — LEI</del></li> <li><del>2 — Specific code</del></li> </ul>
<u>C0060</u>	<u>Line of business for non-life</u>	<p><u>Identification of the line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, reported. The following closed list shall be used:</u></p> <ul style="list-style-type: none"> <li><u>1 — Medical expense insurance</u></li> <li><u>2 — Income protection insurance</u></li> <li><u>3 — Workers' compensation insurance</u></li> <li><u>4 — Motor vehicle liability insurance</u></li> <li><u>5 — Other motor insurance</u></li> <li><u>6 — Marine, aviation and transport insurance</u></li> <li><u>7 — Fire and other damage to property insurance</u></li> <li><u>8 — General liability insurance</u></li> <li><u>9 — Credit and suretyship insurance</u></li> <li><u>10 — Legal expenses insurance</u></li> </ul>

		<p><u>11 — Assistance</u></p> <p><u>12 — Miscellaneous financial loss</u></p> <p><u>13 — Proportional medical expense reinsurance</u></p> <p><u>14 — Proportional income protection reinsurance</u></p> <p><u>15 — Proportional workers' compensation reinsurance</u></p> <p><u>16 — Proportional motor vehicle liability reinsurance</u></p> <p><u>17 — Proportional other motor reinsurance</u></p> <p><u>18 — Proportional marine, aviation and transport reinsurance</u></p> <p><u>19 — Proportional fire and other damage to property reinsurance</u></p> <p><u>20 — Proportional general liability reinsurance</u></p> <p><u>21 — Proportional credit and suretyship reinsurance</u></p> <p><u>22 — Proportional legal expenses reinsurance</u></p> <p><u>23 — Proportional assistance reinsurance</u></p> <p><u>24 — Proportional miscellaneous financial loss reinsurance</u></p> <p><u>25 — Non-proportional health reinsurance</u></p> <p><u>26 — Non-proportional casualty reinsurance</u></p> <p><u>27 — Non-proportional marine, aviation and transport reinsurance</u></p> <p><u>28 — Non-proportional property reinsurance</u></p>
<u>C0065</u>	<u>Indication of belonging to the 20 largest exposures</u>	<p><u>Please indicate whether the exposure belongs to the 20 largest exposures of the undertaking. The following close list shall be used:</u></p> <p><u>1 – Belongs to 20 largest</u></p> <p><u>2 – LoB largest not in the 20 largest</u><u>Please include an indication of belonging to the 20 largest exposures</u></p>
<u>C0070</u>	<u>Code broker</u>	<p><u>Identification code of the broker by this order of priority:</u></p> <p><u>——— Legal Entity Identifier (LEI);</u></p> <p><u>——— Specific code attributed by the undertaking</u></p> <p><u>In case a specific code is attributed by the undertaking, the code shall be unique for the specific broker and shall not overlap with any other code, attributed by the undertaking or LEI code.</u></p> <p><u>If more than one broker was involved in the reinsurance placement only the dominant main broker is required.</u></p>

<del>C0080</del>	<del>Type of code broker</del>	<del>Identification of the code used in item 'Code broker':</del> <del>1— LEI</del> <del>2— Specific code</del>
<del>C0090</del>	<del>Activity code broker</del>	<del>Representing the activities of the broker involved, as considered by the undertaking. In case the activities are combined all activities must be mentioned separated by a ',':</del> <del>1— Intermediary for placement</del> <del>2— Underwriting on behalf of</del> <del>3— Financial services</del>
C0100	Share reinsurer (%)	Percentage of the facultative placement accepted by the reinsurer, expressed as an absolute percentage of the Amount reinsured on a facultative basis, with all reinsurers, as reported in column C0160 of S.30.01 — Facultative covers (in terms of reinsured exposure) — Basic.  The percentage shall be reported as a decimal.
C0110	Currency	Identify the ISO 4217 alphabetic code of the currency used while placing the facultative cover. All the amounts must be expressed in this currency for the specific facultative cover, unless otherwise required by the national supervisory authority. In case the facultative cover is placed in two different currencies, then the main currency must be filled.
C0120	Sum reinsured to facultative reinsurer	The sum reinsured on a facultative basis with the reinsurer.
C0130	Facultative ceded reinsurance premium	Expected gross annual or written reinsurance premium, ceded to reinsurer for their share.
C0140	Annotations	Description of cases where either the reinsurer's participation is at conditions different from those of the standard facultative or treaty placement, or to provide any other information that the undertaking has to bring to the attention of the Supervisor.
<i>Facultative covers life</i>		
<del>Z0020-</del>	<del>Line of business</del>	<del>Identification of the line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, reported. The following closed list shall be used:</del> <del>29— Health insurance</del>

		<p><del>30 — Insurance with profit participation</del></p> <p><del>31 — Index linked and unit linked insurance</del></p> <p><del>32 — Other life insurance</del></p> <p><del>33 — Annuities stemming from non-life insurance contracts and relating to health insurance obligations</del></p> <p><del>34 — Annuities stemming from non-life insurance contracts and relating to insurance obligations other than health insurance obligations</del></p> <p><del>35 — Health reinsurance</del></p> <p><del>36 — Life reinsurance</del></p>
C0150	Reinsurance program code	Undertaking specific reinsurance code that links the dominant treaty of reinsurance programme which also protects the risk covered by the facultative reinsurance. The Reinsurance program code shall be in line with the Reinsurance program code of S.30.03 — Outgoing Reinsurance Program in the next reporting year.
C0160	Risk identification code	<p>For each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, of life insurance a selection shall be made of the 10 most important risks in terms of exposure that are subject to facultative reinsurance in force in the reporting period (also if they originated in preceding years). The code is a unique identifying number assigned by the insurer that identifies the risk within the branch, and this code cannot be reused for other risks in the same branch and shall remain unchanged for subsequent annual reports.</p> <p>This code once assigned shall not be reused for another risk even when the risk to which the code was originally assigned does not exist anymore.</p> <p>When one risk affects more than one line of business the same code can be used for all the lines of business affected.</p>
C0170	Facultative reinsurance placement identification code	A sequential number which is unique for the risk, assigned to each facultative reinsurance placement by the undertaking.

C0180	Code <u>and type of code of the reinsurer</u>	<p>Identification code of the reinsurer by this order of priority:</p> <ul style="list-style-type: none"> <li>– Legal Entity Identifier (LEI);</li> <li>– Specific code attributed by the undertaking</li> </ul> <p>In case a specific code is attributed by the undertaking, the code shall be unique for the specific reinsurer and shall not overlap with any other code, attributed by the undertaking or LEI code.</p> <p><u>In the cases where a code already exists (e.g. national identifier), the same code is used as this identifier and shall be kept consistently over time until a LEI code exists.</u></p>
<u>C0190</u>	<u>Line of business for life</u>	<p><u>Identification of the line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, reported. The following closed list shall be used:</u></p> <ul style="list-style-type: none"> <li><u>29 — Health insurance</u></li> <li><u>30 — Insurance with profit participation</u></li> <li><u>31 — Index-linked and unit-linked insurance</u></li> <li><u>32 — Other life insurance</u></li> <li><u>33 — Annuities stemming from non-life insurance contracts and relating to health insurance obligations</u></li> <li><u>34 — Annuities stemming from non-life insurance contracts and relating to insurance obligations other than health insurance obligations</u></li> <li><u>35 — Health reinsurance</u></li> <li><u>36 — Life reinsurance</u></li> </ul>
<u>C0195</u>	<u>Indication of belonging to the 20 largest exposures</u>	<p><u>Please indicate whether the exposure belongs to the 20 largest exposures of the undertaking. The following close list shall be used:</u></p> <ul style="list-style-type: none"> <li><u>1 – Belongs to 20 largest</u></li> <li><u>2 – LoB largest not in the 20 largest</u></li> </ul>
<del>C0190</del>	<del>Type of code reinsurer</del>	<p><del>Identification of the code used in item ‘Code reinsurer’ The following closed list shall be used:</del></p> <ul style="list-style-type: none"> <li><del>1— LEI</del></li> <li><del>2— Specific code</del></li> </ul>
<del>C0200</del>	<del>Code broker</del>	<p><del>Identification code of the broker by this order of priority:</del></p> <ul style="list-style-type: none"> <li><del>—— Legal Entity Identifier (LEI);</del></li> <li><del>—— Specific code attributed by the undertaking</del></li> </ul>

		<p><del>In case a specific code is attributed by the undertaking, the code shall be unique for the specific broker and shall not overlap with any other code, attributed by the undertaking or LEI code.</del></p> <p><del>If more than one broker was involved in the reinsurance placement only the dominant broker is required.</del></p>
C0210	Type of code broker	<p><del>Identification of the code used in item ‘Code broker’:</del></p> <p><del>1—LEI</del></p> <p><del>2—Specific code</del></p>
C0220	Activity code broker	<p><del>Representing the activities of the broker involved, as considered by the undertaking. In case the activities are combined all activities must be mentioned separated by a ‘,’:</del></p> <p><del>1—Intermediary for placement</del></p> <p><del>2—Underwriting on behalf of</del></p> <p><del>3—Financial services</del></p>
C0230	Share reinsurer (%)	<p>Percentage of the facultative placement accepted by the reinsurer, expressed as an absolute percentage of the Amount reinsured on a facultative basis, with all reinsurers, as reported in column C0310 of S.30.01 — Facultative covers (in terms of reinsured exposure) — Basic.</p> <p>The percentage shall be reported as a decimal.</p>
C0240	Currency	<p>Identify ISO 4217 alphabetic code of the currency used while placing the facultative cover. All the amounts must be expressed in this currency for the specific facultative cover, unless otherwise required by the national supervisory authority. In case the facultative cover is placed in two different currencies, then the main currency must be filled.</p>
C0250	Sum reinsured to facultative reinsurer	<p>The sum reinsured on a facultative basis with the reinsurer.</p>
C0260	Facultative ceded reinsurance premium	<p>Expected gross annual or written reinsurance premium, ceded to reinsurer for their share.</p>
C0270	Annotations	<p>Description of cases where either the reinsurer's participation is at conditions different from those of the standard facultative or treaty placement, or to provide any other</p>

		information that the undertaking has to bring to the attention of the Supervisor.
<i>Information on reinsurers and brokers</i>		
C0280	Code reinsurer	<p>Identification code of the reinsurer by this order of priority:</p> <ul style="list-style-type: none"> <li>– Legal Entity Identifier (LEI);</li> <li>– Specific code attributed by the undertaking</li> </ul> <p>In case a specific code is attributed by the undertaking, the code shall be unique for the specific reinsurer and shall not overlap with any other code, attributed by the undertaking or LEI code.</p> <p><u>In the cases where a code already exists (e.g. national identifier), the same code is used as this identifier and shall be kept consistently over time until a LEI code exists.</u></p>
C0290	Type of code reinsurer	<p>Identification of the code used in item ‘Code reinsurer’ The following closed list shall be used:</p> <ul style="list-style-type: none"> <li>1 — LEI</li> <li>2 — Specific code</li> </ul>
C0300	Legal name reinsurer	<p>Legal name of the reinsurer to whom the underwriting risk has been transferred. The official name of the risk-carrier reinsurer is stated in the reinsurance contract. It is not permitted to fill in the name of a reinsurance broker. Nor is it permitted to state a general or incomplete name as international reinsurers have several operating companies that may be based in different countries.</p> <p>In case of pooling arrangements, the name of the Pool (or pool manager) can be filled only if the Pool is a legal entity.</p>
C0310	Type of reinsurer	<p>Type of reinsurer to whom the underwriting risk has been transferred. The following closed list shall be used:</p> <ul style="list-style-type: none"> <li>1 — Direct Life insurer</li> <li>2 — Direct Non-life insurer</li> <li>3 — Direct Composite insurer</li> <li>4 — Captive insurance undertaking</li> <li>5 — Internal reinsurer (reinsurance undertaking which primary focus is to take risk from other insurance undertakings within the group)</li> <li>6 — External reinsurer (reinsurance undertaking that takes risks from undertakings other than from insurance undertakings within the group)</li> </ul>

		<p>7 — Captive reinsurance undertaking</p> <p>8 — Special purpose vehicle</p> <p>9 — Pool entity (where more than one insurance or reinsurance undertakings are involved)</p> <p>10 — State pool</p>
C0320	Country of residency	Identify the ISO 3166–1 alpha–2 code for the country where the reinsurer is legally authorised/licensed.
C0330	External rating assessment by nominated ECAI	<p>Rating of the reinsurer at the reporting reference date as provided by the nominated credit assessment institution (ECAI).</p> <p>If the rating is not available the item shall be left blank.</p>
C0340	Nominated ECAI	<p>Identify the credit assessment institution (ECAI) giving the external rating in C0330, by using the <u>name of the ECAI as published on ESMA's website, following closed list</u>. In case of ratings issued by subsidiaries of the ECAI please report the parent ECAI (the reference is to ESMA list of credit rating agencies registered or certified in accordance with Regulation (EC) No 1060/2009 of the European Parliament and of the Council of 16 September 2009 on credit rating agencies). <del>In case a new Credit Rating Agency is registered or certified by ESMA and while the closed list is not updated please report 'Other nominated ECAI':</del></p> <p><del>————— Euler Hermes Rating GmbH (LEI code: 391200QXGLWHK9VK6V27)</del></p> <p><del>————— Japan Credit Rating Agency Ltd (LEI code: 35380002378CEGMRVW86)</del></p> <p><del>————— BCRA Credit Rating Agency AD (LEI code: 747800Z0IC3P66HTQ142)</del></p> <p><del>————— Creditreform Rating AG (LEI code: 391200PHL11KDUTTST66)</del></p> <p><del>————— Scope Ratings GmbH (LEI code: 391200WU1EZUQFHDWE91)</del></p> <p><del>————— ICAP Group SA (LEI code: 2138008U6LKT8VG2UK85)</del></p> <p><del>————— GBB Rating Gesellschaft für Bonitätsbeurteilung GmbH (LEI code: 391200OLWXCTKPADVV72)</del></p> <p><del>————— ASSEKURATA Assekuranz Rating Agentur GmbH (LEI code: 529900977LETWLJF3295)</del></p>

	<p>—————ARC Ratings, S.A. (LEI code: 213800OZNIQMV6UA7D79)</p> <p>—————AM Best Europe</p> <p>A.M. Best (EU) Rating Services B.V. (LEI code: 549300Z2RUKFKV7GON79)</p> <p>AM Best Europe Rating Services Ltd. (AMBERS) (LEI code: 549300VO8J8E5IQV1T26)</p> <p>—————DBRS Ratings Limited (LEI code: 5493008CGCDQLGT3EH93)</p> <p>—————Fitch</p> <p>Fitch France S.A.S. (LEI code: 2138009Y4TCZT6QOJO69)</p> <p>Fitch Deutschland GmbH (LEI code: 213800JEMOT1H45VN340)</p> <p>Fitch Italia S.p.A. (LEI code: 213800POJ9QSCHL3KR31)</p> <p>Fitch Polska S.A. (LEI code: 213800RYJTJPW2WD5704)</p> <p>Fitch Ratings España S.A.U. (LEI code: 213800RENFHODKETE60)</p> <p>Fitch Ratings Limited (LEI code: 2138009F8YAHVC8W3Q52)</p> <p>Fitch Ratings CIS Limited (LEI code: 213800B7528Q4DIF2G76)</p> <p>—————Moody's</p> <p>Moody's Investors Service Cyprus Ltd (LEI code: 549300V4LCOYCMNUVR81)</p> <p>Moody's France S.A.S. (LEI code: 549300EB2XQYRSE54F02)</p> <p>Moody's Deutschland GmbH (LEI code: 549300M5JMGHVTWYZH47)</p> <p>Moody's Italia S.r.l. (LEI code: 549300GMXJ4QK70UOU68)</p> <p>Moody's Investors Service España S.A. (LEI code: 5493005X59ILY4BGJK90)</p> <p>Moody's Investors Service Ltd (LEI code: 549300SM89WABHDNJ349)</p> <p>Moody's Investors Service EMEA Ltd (LEI code: 54930009NU3JYS1HTT72)</p> <p>Moody's Investors Service (Nordics) AB (LEI code: 549300W79ZVFWJCD2Z23)</p> <p>—————Standard &amp; Poor's</p>
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	<p>S&amp;P Global Ratings Europe Limited (LEI code:5493008B2TU3S6QE1E12)</p> <p>—————CRIF Ratings S.r.l. (LEI code: 8156001AB6A1D740F237)</p> <p>—————Capital Intelligence Ratings Ltd (LEI code: 549300RE88OJP9J24Z18)</p> <p>—————European Rating Agency, a.s. (LEI code: 097900BFME0000038276)</p> <p>—————Axesor Risk Management SL (LEI code: 959800EC2RH76JYS3844)</p> <p>—————Cerved Rating Agency S.p.A. (LEI code: 8156004AB6C992A99368)</p> <p>—————Kroll Bond Rating Agency (LEI code: 549300QYZ5CZYXTNZ676)</p> <p>—————The Economist Intelligence Unit Ltd (LEI code: 213800Q7GRZWF95EWN10)</p> <p>—————Dagong Europe Credit Rating Srl (Dagong Europe) (LEI code: 815600BF4FF53B7C6311)</p> <p>—————Spread Research (LEI code: 969500HB6BVM2UJDOC52)</p> <p>—————EuroRating Sp. z o.o. (LEI code: 25940027QWS5GMO74O03)</p> <p>—————HR Ratings de México, S.A. de C.V. (HR Ratings) (LEI code: 549300IFL3XJKTRHZ480)</p> <p>—————Egan Jones Ratings Co. (EJR) (LEI code: 54930016113PD33V1H31)</p> <p>—————modeFinance S.r.l. (LEI code: 815600B85A94A0122614)</p> <p>—————INC Rating Sp. z o.o. (LEI code: 259400SUBF5EPOGK0983)</p> <p>—————Rating Agentur Expert RA GmbH (LEI code: 213800P3OBSGWN2UE81)</p> <p>—————Kroll Bond Rating Agency Europe Limited (LEI code: 5493001NGHOLC41ZSK05)</p> <p>—————Nordic Credit Rating AS (LEI code: 549300MLUDYVVRQOXS22)</p> <p>—————DBRS Rating GmbH (LEI code: 54930033N1HPUEY7I370)</p> <p>—————Beyond Ratings SAS (LEI code: 9695006ORIPPZ3QSM810)</p>
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		<p style="text-align: center;"><del>Other nominated ECAI</del></p> <p>This item shall be reported when External rating (C0330) is reported.</p>
C0350	Credit quality step	<p>Identify the credit quality step attributed to the reinsurer. The credit quality step shall reflect any readjustments to the credit quality made internally by the undertakings that use the standard formula.</p> <p>One of the options in the following closed list shall be used:</p> <p>0 — Credit quality step 0</p> <p>1 — Credit quality step 1</p> <p>2 — Credit quality step 2</p> <p>3 — Credit quality step 3</p> <p>4 — Credit quality step 4</p> <p>5 — Credit quality step 5</p> <p>6 — Credit quality step 6</p> <p>9 — No rating available</p>
C0360	Internal rating	Internal rating of the reinsurer for undertakings using internal model to the extent that the internal ratings are used in their internal modelling. If an internal model undertaking is using solely external ratings this item shall not be reported.
<del>C0370</del>	<del>Code broker</del>	<p><del>Identification code of the broker by this order of priority:</del></p> <p><del>—— Legal Entity Identifier (LEI);</del></p> <p><del>—— Specific code attributed by the undertaking</del></p> <p><del>In case a specific code is attributed by the undertaking, the code shall be unique for the specific broker and shall not overlap with any other code, attributed by the undertaking or LEI code.</del></p>
<del>C0380</del>	<del>Type of code broker</del>	<p><del>Identification of the code used in item ‘Code broker’:</del></p> <p><del>1 — LEI</del></p> <p><del>2 — Specific code</del></p>
<del>C0390</del>	<del>Legal name broker</del>	<del>Statutory name of the broker.</del>

### ***S.30.03 — Outgoing Reinsurance Program basic data***

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

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

This template is relevant to insurance and reinsurance undertakings with an outgoing reinsurance and/or retrocession program including any coverage provided by State backed reinsurance pool arrangements, excluding facultative covers.

This template shall be filled by the insurance and reinsurance undertaking which is transferring underwriting risk to the reinsurers through a reinsurance treaty whose period of validity includes or overlaps the next reporting year and are known when filling the template. If reinsurance strategy changes materially after that date or if the renovation of the reinsurance contracts are performed later than the reporting date and before next 1 January, the information on this template shall be re-submitted when adequate.

	ITEM	INSTRUCTIONS
C0010	Reinsurance program code	Unique code (undertaking specific) covering all the individual reinsurance placements and/or treaties which belong to the same reinsurance program.
C0020	Treaty identification code	Treaty identification code that identifies the treaty exclusively and must be maintained in subsequent reports, usually the original treaty number registered in the company's books.
C0030	Progressive section number in treaty	The progressive section number assigned by the undertaking to the various sections of the treaty, in those cases where the treaty, for example, covers more than one line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, or covers different lines of activity with different limits. Treaties with different conditions are considered different treaties for the submission of information and shall be reported in different sections. For different lines of business covered under the same treaty, the conditions referring to each line of business will be detailed separately under each section number. Treaties covering different type of reinsurance (e.g. one section on a Quota Share basis and another one on XL) in the same treaty shall be reported in different sections. Treaties covering different layers of the same program shall be reported in different sections.
C0040	Progressive number of surplus/layer in program	The progressive surplus/layer number, when the treaty is part of a wider program.
C0050	Quantity of surplus/layers in program	The total number of surpluses or layers in the same program which includes the treaty which is being reported.
C0060	Finite reinsurance or similar arrangements	Identification of the reinsurance contract. The following closed list shall be used: 1 — Non-traditional or Finite RE

		<p>(if any reinsurance contract or financial instrument which is not directly based on the principle of indemnity or is based on a contract wording which has limited or no demonstrable risk transfer mechanism)</p> <p>2 — Other than non-traditional or Finite RE</p> <p>In case of Finite reinsurance or a similar arrangement only the items which are feasible must be filled.</p>
C0070	Line of business	<p>Identification of the line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, reported. The following closed list shall be used:</p> <p>1 — Medical expense insurance</p> <p>2 — Income protection insurance</p> <p>3 — Workers' compensation insurance</p> <p>4 — Motor vehicle liability insurance</p> <p>5 — Other motor insurance</p> <p>6 — Marine, aviation and transport insurance</p> <p>7 — Fire and other damage to property insurance</p> <p>8 — General liability insurance</p> <p>9 — Credit and suretyship insurance</p> <p>10 — Legal expenses insurance</p> <p>11 — Assistance</p> <p>12 — Miscellaneous financial loss</p> <p>13 — Proportional medical expense reinsurance</p> <p>14 — Proportional income protection reinsurance</p> <p>15 — Proportional workers' compensation reinsurance</p> <p>16 — Proportional motor vehicle liability reinsurance</p> <p>17 — Proportional other motor reinsurance</p> <p>18 — Proportional marine, aviation and transport reinsurance</p> <p>19 — Proportional fire and other damage to property reinsurance</p> <p>20 — Proportional general liability reinsurance</p> <p>21 — Proportional credit and suretyship reinsurance</p> <p>22 — Proportional legal expenses reinsurance</p> <p>23 — Proportional assistance reinsurance</p> <p>24 — Proportional miscellaneous financial loss reinsurance</p> <p>25 — Non-proportional health reinsurance</p>

		<p>26 — Non-proportional casualty reinsurance</p> <p>27 — Non-proportional marine, aviation and transport reinsurance</p> <p>28 — Non-proportional property reinsurance</p> <p>29 — Health insurance</p> <p>30 — Insurance with profit participation</p> <p>31 — Index-linked and unit-linked insurance</p> <p>32 — Other life insurance</p> <p>33 — Annuities stemming from non-life insurance contracts and relating to health insurance obligations</p> <p>34 — Annuities stemming from non-life insurance contracts and relating to insurance obligations other than health insurance obligations</p> <p>35 — Health reinsurance</p> <p>36 — Life reinsurance</p> <p>37 — Multiline (as defined hereunder)</p> <p><b>Additional remarks:</b></p> <p>1) Where the reinsurance treaty provides cover for more than one line of business and the terms of cover differ between lines of business then the treaty needs to be specified over multiple rows. The first row entry for the treaty needs to be entered as ‘Multiline’ that provides details of the overall terms of the treaty (such as deductibles and reinstatements), with the subsequent rows providing details of the individual terms of the reinsurance treaty to each relevant line of business.</p> <p>2) Where the term of the cover do not differ by line of business only the dominant (based on the Gross Estimated Treaty Premium Income) Solvency II line of business is required.</p> <p>3) Multiyear treaties with fixed conditions can be expressed by the columns used for the validity period.</p>
C0080	Description risk category covered	<p>Description of the main scope of the treaty cover. This is referred to the main portfolio which is the scope of the treaty and normally is part of the treaty description (e.g. ‘Industrial property’ or ‘Director and officers liability’. Undertakings can also include a description referring which business unit the risk was accepted in case this has led to different treaty conditions (e.g. ‘Distribution label A’).</p> <p>The description of the risk category covered is entity specific and is not mandatory. Also the term ‘risk category’ isn't based on</p>

		Level 1 and 2 terminologies but can be considered as an extra possibility the give additional information about the underwriting risk(s).
C0090	Type of reinsurance treaty	<p>Code of the type of reinsurance treaty. One of the options in the following list shall be used:</p> <ol style="list-style-type: none"> <li>1 — quota share</li> <li>2 — variable quota share</li> <li>3 — surplus</li> <li>4 — excess of loss (per event and per risk)</li> <li>5 — excess of loss (per risk)</li> <li>6 — excess of loss (per event)</li> <li>7 — excess of loss ‘back-up’ (protection against follow-on events which certain catastrophes can cause such as flooding or fire)</li> <li>8 — excess of loss with basis risk</li> <li>9 — reinstatement cover</li> <li>10 — aggregate excess of loss</li> <li>11 — unlimited excess of loss</li> <li>12 — stop loss</li> <li>13 — other proportional treaties</li> <li>14 — other non-proportional treaties</li> </ol> <p>Other proportional treaties (code 13) and Other non-proportional treaties (code 14) can be used for hybrid types of reinsurance treaties.</p>
C0100	Inclusion of catastrophic reinsurance cover	<p>Identification of the including of catastrophic guarantees. Depending on whether the listed catastrophe risks are protected under reinsurance covers, one or a combination (separated by ‘,’) of the following codes has to be used:</p> <ol style="list-style-type: none"> <li>1 — cover excludes all catastrophic guarantees</li> <li>2 — earthquake, volcanic eruption, tidal wave etc. are covered</li> <li>3 — flood is covered</li> <li>4 — hurricane, windstorm, etc. are covered</li> <li>5 — other risks such as freeze, hail, strong wind are covered</li> <li>6 — terrorism is covered</li> <li>7 — SRCC (strikes, riots, civil commotion), sabotage, popular uprising are covered</li> <li>8 — all the above mentioned risks are covered</li> </ol>

		9 — risks not otherwise included in the listed items are covered
C0110	Validity period (start date)	Identify the ISO 8601 (yyyy–mm–dd) code of the date of commencement of the specific reinsurance treaty.
C0120	Validity period (expiry date)	Identify the ISO 8601 (yyyy–mm–dd) code of the final expiry date of the specific reinsurance treaty.  In case the treaty conditions remains unchanged when filling in the template and the undertaking is not making use of the termination clause, the expiry date will be the next possible expiry date.
C0130	Currency	Identify the ISO 4217 alphabetic code of the currency used while placing the reinsurance treaty. All the amounts must be expressed in this currency for the specific cover, unless otherwise required by the national supervisory authority. In case the treaty is placed in two different currencies, then the main currency must be filled..
C0140	Type of underwriting model	Type of underwriting model which is used to estimate the exposure of the underwriting risk and the need for reinsurance protection. One of the options in the following closed list shall be used:  1 — Sum Insured  the highest amount that the insurer can be obliged to pay out according to the original policy. SI must also be filled when type of underwriting model is not applicable  2 — Maximum Possible Loss  loss which may occur when the most unfavourable circumstances being more or less exceptionally combined, the fire is only stopped by impassable obstacles or lack of substance.  3 — Probable Maximum Loss  defined as the estimate of the largest loss from a single fire or peril to be expected, assuming the worst single impairment of primary private fire protection systems but with secondary protection systems or organizations (such as emergency organizations and private and/or public fire department response) functioning as intended. Catastrophic conditions like explosions resulting from massive release of flammable gases, which might involve large areas of the plant, detonation of massive explosives, seismic disturbances, tidal waves or flood, falling aircraft, and arson committed in more than one area are excluded in this estimate. This definition is a hybrid form between Maximum Possible Loss and Estimated Maximum Loss that is generally accepted and frequently used by insurers, reinsurers and reinsurance brokers

		<p>4 — Estimated Maximum Loss</p> <p>loss that could reasonably be sustained from the contingencies under consideration, as a result of a single incident considered to be within the realms of probability taking into account all factors likely to increase or lessen the extent of the loss, but excluding such coincidences and catastrophes which may be possible but remain unlikely.</p> <p>5 — Other</p> <p>other possible underwriting models used. The type of ‘other’ underwriting model applied must be explained in the Regular Supervisory Report.</p> <p>Although abovementioned definitions are used for the line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, ‘Fire and other damage to property insurance and reinsurance’, similar definitions might be in place for other lines of business.</p>
C0150	Estimated Subject Premium Income (XL — ESPI)	The amount of the estimated subject premiums income (‘ESPI’) relating to the contract period. It is normally the amount of premium referring to the portfolio protected under Excess of Loss treaties; in any case it is the amount on which the reinsurance premium is calculated by applying the rate. This item is only reported for XL treaties.
C0160	Gross Estimated Treaty Premium Income (proportional and non-proportional)	The amount of premium for 100 % of the treaty relating to the contract period. This amount is the equivalent of the 100 % reinsurance premium to be paid to all reinsurers for the treaty period, including the premium corresponding to unplaced shares.
C0170	Aggregate deductibles	The amount of franchise, meaning an additional retention when losses are covered by the reinsurer only when a certain amount of cumulative losses have taken place. This item is reported, when applicable, only if item C0180 is not reported.
C0180	Aggregate deductibles (%)	The percentage of franchise, meaning an additional retention percentage when losses are covered by the reinsurer only when a certain amount of cumulative losses have taken place. This item is reported, when applicable, only if item C0170 is not reported.  The percentage shall be reported as a decimal.
C0190	Retention or priority	The amount, for Surplus, Working XL and Catastrophe XL treaties, that is stated as retention or priority in the reinsurance treaty. Separate indication shall be given for the various lines of

		business, as defined in Annex I to Delegated Regulation (EU) 2015/35.
C0200	Retention or priority (%)	The percentage, for Quota Share and Stop Loss treaties, that is stated as retention or priority in the reinsurance treaty. Separate indication shall be given for the various lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35.  The percentage shall be reported as a decimal.
C0210	Limit	The amount that is stated as Limit in the reinsurance treaty. Separate indication shall be given for the various lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35.  In the case of unlimited cover ‘– 1’ is to be reported.
C0220	Limit (%)	The percentage, for Stop Loss treaties, that is stated as Limit in the reinsurance treaty. Separate indication shall be given for the various lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35.  In the case of unlimited cover ‘– 1’ is to be reported.  The percentage shall be reported as a decimal.
C0230	Maximum cover per risk or event	The amount of maximum cover per risk or event. If for a Quota Share or a Surplus a maximum amount has been agreed for an event (for example — windstorm), the 100 % amount is to be reported. In all other cases, the amount is equal to the Limit minus Priority.  In the case of unlimited cover ‘– 1’ is to be reported.
C0240	Maximum cover per treaty	The amount of maximum cover per treaty. If for a Quota Share or a Surplus a maximum amount has been set for the entire contract, the 100 % amount is to be reported. In the case of unlimited cover ‘– 1’ is to be reported. For XL or SL treaties the initial capacity has to be indicated (e.g. annual aggregate limits); total cover might also be the result of the information provided under C0250.
C0250	Number of reinstatements	Number of possibilities to recover the reinsurance coverage.
C0260	Description of reinstatements	Description of the reinstatements to recover the reinsurance coverage. Examples of possible content of this item are ‘2 at 100 % plus 1 at 150 %’ or ‘all free’
<del>C0270</del>	<del>Maximum reinsurance commission</del>	<del>Report the maximum percentage of commission. If fixed, item C0270, C0280 and C0290 are equal.  The percentage shall be reported as a decimal.</del>

		This item is only applicable for proportional treaties.
C0280	Minimum reinsurance commission	Report the minimum percentage of commission. If fixed, item C0270, C0280 and C0290 are equal. The percentage shall be reported as a decimal. This item is only applicable for proportional treaties.
C0290	Expected reinsurance commission	Report the expected percentage of commission. If fixed, item C0270, C0280 and C0290 are equal. The percentage shall be reported as a decimal. This item is only applicable for proportional treaties.
C0300	Maximum overriding commission	Report the maximum percentage of Overriding commission. If fixed, item C0300, C0310 and C0320 are equal. The percentage shall be reported as a decimal. This item is only applicable for proportional treaties.
C0310	Minimum overriding commission	Report the minimum percentage of Overriding commission. If fixed, item C0300, C0310 and C0320 are equal. The percentage shall be reported as a decimal. This item is only applicable for proportional treaties.
C0320	Expected overriding commission	Report the expected percentage of Overriding commission. If fixed, item C0300, C0310 and C0320 are equal. The percentage shall be reported as a decimal. This item is only applicable for proportional treaties.
C0330	Maximum profit commission	Report the maximum percentage of Profit commission. If fixed, item C0330, C0340 and C0350 are equal. The percentage shall be reported as a decimal. This item is only applicable for proportional treaties.
C0340	Minimum profit commission	Report the minimum percentage of Profit commission. If fixed, item C0330, C0340 and C0350 are equal. The percentage shall be reported as a decimal. This item is only applicable for proportional treaties.
C0350	Expected profit commission	Report the expected percentage of Profit commission. If fixed, item C0330, C0340 and C0350 are equal. The percentage shall be reported as a decimal. This item is only applicable for proportional treaties.

C0360	XL rate 1	Report the fixed rate or starting rate of a sliding rate system. The percentage shall be reported as a decimal. This item is only reported for XL treaties.
C0370	XL rate 2	Report the top end rate of a sliding rate system. The percentage shall be reported as a decimal. This item is only reported for XL treaties.
C0380	XL premium flat	Indication on whether XL premium is based or not on a flat premium. One of the options in the following list shall be used: 1 — XL premium based on a flat premium 2 — XL premium not based on a flat premium This item is only reported for XL treaties.
<u>C0390</u>	<u>Sliding scale commission</u>	<u>Indicate whether a sliding scale commission is used :</u> <u>One of the options in the following closed list shall be used:</u> <u>1 – Yes;</u> <u>2 – No.</u>
<u>C0400</u>	<u>Minimum claim ratio on which the amount of sliding scale commission is dependant</u>	<u>Include the minimum claim ratio as a percentage on which is the amount of sliding scale commission dependant.</u>
<u>C0410</u>	<u>Maximum claim ratio on which the amount of sliding scale commission is dependant</u>	<u>Include the maximum claim ratio as a percentage on which is the amount of sliding scale commission dependant.</u>
<u>C0420</u>	<u>Coverage of a layer covered by reinsurance</u>	<u>Include the coverage of a layer as an amount covered by reinsurance.</u>
<u>C0430</u>	<u>Order of claims within the reinsurance program</u>	<u>Include the order of claims within the reinsurance program.</u>

<u>C0440</u>	<u>Minimum commission</u>	<u>Include the minimum commission as a percentage.</u>
<u>C0450</u>	<u>Maximum commission</u>	<u>Include the maximum commission as a percentage.</u>
<u>C0460</u>	<u>Expected commission</u>	<u>Include the expected commission as a percentage.</u>

### ***S.30.04 — Outgoing Reinsurance Program shares data***

#### *General comments:*

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

This template is relevant to insurance and reinsurance undertakings with an outgoing; reinsurance and/or retrocession program including any coverage provided by State backed reinsurance pool arrangements, excluding facultative covers.

This template shall be filled by the insurance and reinsurance undertaking which is transferring underwriting risk to the reinsurers through a reinsurance treaty whose period of validity includes or overlaps the next reporting year and are known when filling the template. If reinsurance strategy changes materially after that date or if the renovation of the reinsurance contracts are performed later than the reporting date and before next 1 January, the information on this template shall be re-submitted when adequate.

	ITEM	INSTRUCTIONS
C0010	Reinsurance program code	Unique code (undertaking specific) covering all the individual reinsurance placements and/or treaties which belong to the same reinsurance program.
C0020	Treaty identification code	Treaty identification code that identifies it exclusively and must be maintained in subsequent reports, usually the original treaty number registered in the company's books.
C0030	Progressive section number in treaty	The progressive section number assigned by the undertaking to the various sections of the treaty, in those cases where the treaty, for example, covers more than one line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, or covers different lines of activity with different limits. Treaties with different conditions are considered different treaties for the submission of information and shall be reported in different sections. For different lines of business covered under the same treaty, the conditions referring to each line of business will be detailed separately under each section number. Treaties covering different type of reinsurance (e.g. one section on a Quota Share basis and another one on XL) in the same treaty shall be reported in different

		sections. Treaties covering different layers of the same program shall be reported in different sections.
C0040	Progressive number of surplus/layer in program	The progressive surplus/layer number, when the treaty is part of a wider program.
C0050	Code reinsurer	<p>Identification code of the reinsurer by this order of priority:</p> <ul style="list-style-type: none"> <li>– Legal Entity Identifier (LEI);</li> <li>– Specific code attributed by the undertaking</li> </ul> <p>In case a specific code is attributed by the undertaking, the code shall be unique for the specific reinsurer and shall not overlap with any other code, attributed by the undertaking or LEI code.</p>
C0060	Type of code reinsurer	<p>Identification of the code used in item ‘Code reinsurer’. One of the options in the following closed list shall be used:</p> <ul style="list-style-type: none"> <li>1 — LEI</li> <li>2 — Specific code</li> </ul>
<del>C0070</del>	<del>Code broker</del>	<p><del>Identification code of the broker by this order of priority:</del></p> <ul style="list-style-type: none"> <li><del>—— Legal Entity Identifier (LEI);</del></li> <li><del>—— Specific code attributed by the undertaking</del></li> </ul> <p><del>In case a specific code is attributed by the undertaking, the code shall be unique for the specific broker and shall not overlap with any other code, attributed by the undertaking or LEI code.</del></p> <p><del>Where more than one broker was involved in the reinsurance placement only the main dominant broker is required.</del></p>
<del>C0080</del>	<del>Type of code broker</del>	<p><del>Identification of the code used in item ‘Code broker’:</del></p> <ul style="list-style-type: none"> <li><del>1 — LEI</del></li> <li><del>2 — Specific code</del></li> </ul>
<del>C0090</del>	<del>Activity code broker</del>	<p><del>Representing the activities of the broker involved, as considered by the undertaking. In case the activities are combined all activities must be mentioned separated by ‘,’:</del></p> <ul style="list-style-type: none"> <li><del>1 — Intermediary for placement</del></li> </ul>

		<del>2 — Underwriting on behalf of</del> <del>3 — Financial services</del>
C0100	Share reinsurer (%)	Percentage of the reinsurance treaty accepted by reinsurer identified in item C0050, expressed as absolute percentage of the treaty placement.  Percentages shall be reported as a decimal.
C0110	Exposure ceded for reinsurer's share	Amount of the exposure reinsured with the reinsurer. This amount is based on the maximum cover per risk/event and is calculated with the formula: Item Maximum cover per risk or event (reported in item C0230 of S.30.03) x Item Share reinsurer (%) (reported in item C0100 of S.30.04).  If C0230 from S.30.03 is Unlimited fill this cell with '–1'.
C0120	Type of collateral (if applicable)	Type of collateral held. The following closed list shall be used:  1 — Cash or equivalent in Trust 2 — Cash or Funds Withheld 3 — Letter of Credit 4 — Other 5 — None
C0130	Description of the reinsurers limit collateralised	Description of the reinsurer limit collateralised referring to the specific item specified in the treaty (e.g. 90 % of the technical provisions or 90 % of the premiums), if applicable.
C0140	Code collateral provider (if applicable)	Identification code using the Legal Entity Identifier (LEI) if available.  If none is available this item shall not be reported.
C0150	Type of code of collateral provider	Identification of the code used in item 'Code collateral provider (if applicable)':  1 — LEI 9 — None
C0160	Estimated outgoing reinsurance premium for reinsurer's share	The estimated gross reinsurance premium of the treaty, to be paid by the undertaking, according to the next reporting year (N+1) for the share of each reinsurer. This amount is calculated according to the following examples:  Case 1: For Quota Share and Surplus; the share reported in item Share reinsurer (C0100) multiplied by item Gross

		<p>Estimated Treaty Premium Income (C0160) reported in S.30.03;</p> <p>Case 2: For XL–treaties if the treaty is subject to a fixed rate; the rate reported in item XL rate 1 (C0360) as reported in S.30.03 multiplied by the item Estimated Subject premium income (C0150) reported in S.30.03 multiplied by the share reported in item Share reinsurer (C0100).</p> <p>Case 3: For XL–treaties if the treaty is subject to a sliding rate; the rate reported in item XL rate 2 (C0370) as reported in S.30.03 multiplied by the item Estimated Subject premium income (C0150) reported in S.30.03 multiplied by the share reported in item Share reinsurer (C0100).</p>
C0170	Annotations	Description of cases where either the reinsurer's participation is at conditions different from those of the standard facultative or treaty placement, or to provide any other information that the undertaking has to bring to the attention of the Supervisory Authority.
<i>Information on reinsurers and brokers</i>		
C0180	Code reinsurer	<p>Identification code of the reinsurer by this order of priority:</p> <ul style="list-style-type: none"> <li>– Legal Entity Identifier (LEI);</li> <li>– Specific code attributed by the undertaking</li> </ul> <p>In case a specific code is attributed by the undertaking, the code shall be unique for the specific reinsurer and shall not overlap with any other code, attributed by the undertaking or LEI code.</p>
C0190	Type of code reinsurer	<p>Identification of the code used in item ‘Code reinsurer’.</p> <p>One of the options in the following closed list shall be used:</p> <ul style="list-style-type: none"> <li>1 — LEI</li> <li>2 — Specific code</li> </ul>
C0200	Legal name reinsurer	Legal name of the reinsurer to whom the underwriting risk has been transferred. The official name of the risk–carrier reinsurer is stated in the reinsurance contract. It is not permitted to fill in the name of a reinsurance broker. Nor is it permitted to state a general or incomplete name as

		<p>international reinsurers have several operating companies that may be based in different countries.</p> <p>In case of pooling arrangements, the name of the Pool (or Pool manager) can be filled only if the Pool is a legal entity.</p>
C0210	Type of reinsurer	<p>Type of reinsurer to whom the underwriting risk has been transferred.</p> <p>The following closed list shall be used:</p> <p>1 — Direct Life insurer</p> <p>2 — Direct Non-life insurer</p> <p>3 — Direct Composite insurer</p> <p>4 — Captive insurance undertaking</p> <p>5 — Internal reinsurer (reinsurance undertaking which primary focus is to take risk from other insurance undertakings within the group)</p> <p>6 — External reinsurer (reinsurance undertaking that takes risks from undertakings other than from insurance undertakings within the group)</p> <p>7 — Captive reinsurance undertaking</p> <p>8 — Special purpose vehicle</p> <p>9 — Pool entity (where more than one insurance or reinsurance undertakings are involved)</p> <p>10 — State pool</p>
C0220	Country of residency	<p>Identify the ISO 3166-1 alpha-2 code for the country where the reinsurer is legally authorised/licensed.</p>
C0230	External rating assessment by nominated ECAI	<p>Rating of the reinsurer at the reporting reference date as provided by the nominated credit assessment institution (ECAI).</p> <p>If the rating is not available the item shall be left blank.</p> <p>This item is not applicable to reinsurers for which undertakings using internal model use internal ratings. If undertakings using internal model do not use internal rating, this item shall be reported.</p>
C0240	Nominated ECAI	<p>Identify the credit assessment institution (ECAI) giving the external rating in C0230, by using the <u>name of the ECAI as published on ESMA's website, following closed list</u>. In case of ratings issued by subsidiaries of the ECAI please report the parent ECAI (the reference is to ESMA list of credit rating agencies registered or certified in</p>

accordance with Regulation (EC) No 1060/2009 of the European Parliament and of the Council of 16 September 2009 on credit rating agencies). ~~In case a new Credit Rating Agency is registered or certified by ESMA and while the closed list is not up dated please report 'Other nominated ECAI'.~~

~~———— Euler Hermes Rating GmbH (LEI code: 391200QXGLWHK9VK6V27)~~

~~———— Japan Credit Rating Agency Ltd (LEI code: 35380002378CEGMRVW86)~~

~~———— BCRA Credit Rating Agency AD (LEI code: 747800Z0IC3P66HTQ142)~~

~~———— Creditreform Rating AG (LEI code: 391200PHL11KDUTTST66)~~

~~———— Scope Ratings GmbH (LEI code: 391200WU1EZUQFHDWE91)~~

~~———— ICAP Group SA (LEI code: 2138008U6LKT8VG2UK85)~~

~~———— GBB Rating Gesellschaft für Bonitätsbeurteilung GmbH (LEI code: 391200OLWXCTKPADVV72)~~

~~———— ASSEKURATA Assekuranz Rating-Agentur GmbH (LEI code: 529900977LETWLJF3295)~~

~~———— ARC Ratings, S.A. (LEI code: 213800OZNIQMV6UA7D79)~~

~~———— AM Best Europe~~

~~A.M. Best (EU) Rating Services B.V. (LEI code: 549300Z2RUKFKV7GON79)~~

~~AM Best Europe Rating Services Ltd. (AMBERS) (LEI code: 549300VO8J8E5IQV1T26)~~

~~———— DBRS Ratings Limited (LEI code: 5493008CGCDQLGT3EH93)~~

~~———— Fitch~~

~~Fitch France S.A.S. (LEI code: 2138009Y4TCZT6QOJO69)~~

~~Fitch Deutschland GmbH (LEI code: 213800JEMOT1H45VN340)~~

~~Fitch Italia S.p.A. (LEI code: 213800POJ9QSCHL3KR31)~~

~~———— Fitch Polska S.A. (LEI code: 213800RYJTJPW2WD5704)~~

		<p><del>Fitch Ratings España S.A.U. (LEI code: 213800RENFHODKETE60)</del></p> <p><del>Fitch Ratings Limited (LEI code: 2138009F8YAHVC8W3Q52)</del></p> <p><del>Fitch Ratings CIS Limited (LEI code: 213800B7528Q4DIF2G76)</del></p> <p><del>Moody's</del></p> <p><del>Moody's Investors Service Cyprus Ltd (LEI code: 549300V4LCOYCMNUVR81)</del></p> <p><del>Moody's France S.A.S. (LEI code: 549300EB2XQYRSE54F02)</del></p> <p><del>Moody's Deutschland GmbH (LEI code: 549300M5JMGHVTVWYZH47)</del></p> <p><del>Moody's Italia S.r.l. (LEI code: 549300GMXJ4QK70UOU68)</del></p> <p><del>Moody's Investors Service España S.A. (LEI code: 5493005X59ILY4BGJK90)</del></p> <p><del>Moody's Investors Service Ltd (LEI code: 549300SM89WABHDNJ349)</del></p> <p><del>Moody's Investors Service EMEA Ltd (LEI code: 54930009NU3JYS1HTT72)</del></p> <p><del>Moody's Investors Service (Nordics) AB (LEI code: 549300W79ZVFWJCD2Z23)</del></p> <p><del>Standard &amp; Poor's</del></p> <p><del>S&amp;P Global Ratings Europe Limited (LEI code: 5493008B2TU3S6QE1E12)</del></p> <p><del>CRIF Ratings S.r.l. (LEI code: 8156001AB6A1D740F237)</del></p> <p><del>Capital Intelligence Ratings Ltd (LEI code: 549300RE88OJP9J24Z18)</del></p> <p><del>European Rating Agency, a.s. (LEI code: 097900BFME0000038276)</del></p> <p><del>Axesor Risk Management SL (LEI code: 959800EC2RH76JYS3844)</del></p> <p><del>Cerved Rating Agency S.p.A. (LEI code: 8156004AB6C992A99368)</del></p> <p><del>Kroll Bond Rating Agency (LEI code: 549300QYZ5CZYXTNZ676)</del></p> <p><del>The Economist Intelligence Unit Ltd (LEI code: 213800Q7GRZWF95EWN10)</del></p>
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		<p><del>Dagong Europe Credit Rating Srl (Dagong Europe) (LEI code: 815600BF4FF53B7C6311)</del></p> <p><del>Spread Research (LEI code: 969500HB6BVM2UJDOC52)</del></p> <p><del>EuroRating Sp. z o.o. (LEI code: 25940027QWS5GMO74003)</del></p> <p><del>HR Ratings de México, S.A. de C.V. (HR Ratings) (LEI code: 549300IFL3XJKTRHZ480)</del></p> <p><del>Egan Jones Ratings Co. (EJR) (LEI code: 54930016113PD33V1H31)</del></p> <p><del>modeFinance S.r.l. (LEI code: 815600B85A94A0122614)</del></p> <p><del>INC Rating Sp. z o.o. (LEI code: 259400SUBF5EPOGK0983)</del></p> <p><del>Rating Agentur Expert RA GmbH (LEI code: 213800P3OBSGWN2UE81)</del></p> <p><del>Kroll Bond Rating Agency Europe Limited (LEI code: 5493001NGHOLC41ZSK05)</del></p> <p><del>Nordic Credit Rating AS (LEI code: 549300MLUDYVRQOXS22)</del></p> <p><del>DBRS Rating GmbH (LEI code: 54930033N1HPUEY7I370)</del></p> <p><del>Beyond Ratings SAS (LEI code: 9695006ORIPPZ3QSM810)</del></p> <p><del>Other nominated ECAI</del></p>
C0250	Credit quality step	<p>Identify the credit quality step attributed to the reinsurer. The credit quality step shall reflect any readjustments to the credit quality made internally by the undertakings that use the standard formula</p> <p>This item is not applicable to reinsurers for which undertakings using internal model use internal ratings. If undertakings using internal model do not use internal rating, this item shall be reported.</p> <p>One of the options in the following closed list shall be used:</p> <p>0 — Credit quality step 0</p> <p>1 — Credit quality step 1</p> <p>2 — Credit quality step 2</p>

		<p>3 — Credit quality step 3</p> <p>4 — Credit quality step 4</p> <p>5 — Credit quality step 5</p> <p>6 — Credit quality step 6</p> <p>9 — No rating available</p>
C0260	Internal rating	Internal rating of reinsurers for undertakings using internal model to the extent that the internal ratings are used in their internal modelling. If an internal model undertaking is using solely external ratings this item shall not be reported.
<del>C0270</del>	<del>Code broker</del>	<p><del>Identification code of the broker by this order of priority:</del></p> <p><del>——— Legal Entity Identifier (LEI);</del></p> <p><del>——— Specific code attributed by the undertaking</del></p> <p><del>In case a specific code is attributed by the undertaking, the code shall be unique for the specific broker and shall not overlap with any other code, attributed by the undertaking or LEI code.</del></p> <p><del>Where a reinsurance treaty is covered by more than one broker only the dominant broker shall be reported.</del></p>
<del>C0280</del>	<del>Type of code broker</del>	<p><del>Identification of the code used in item ‘Code broker’:</del></p> <p><del>1 — LEI</del></p> <p><del>2 — Specific code</del></p>
<del>C0290</del>	<del>Legal name broker</del>	<del>Statutory name of the broker.</del>
C0300	Code collateral provider (if applicable)	<p>Identification code using the Legal Entity Identifier (LEI) if available.</p> <p>If none is available this item shall not be reported.</p>
C0310	Type of code collateral provider (if applicable)	<p>Identification of the code used for the ‘Collateral provider’ item. One of the options in the following closed list shall be used:</p> <p>1 — LEI</p> <p>9 — None</p>
C0320	Collateral provider name	<p>Name of the collateral provider will depend on the type of collateral specified in C0120.</p> <p>– Where collateral is held in trust the collateral provider will be the Trust provider.</p>

		<ul style="list-style-type: none"> <li>– Where the collateral is on a Cash or Funds withheld basis this cell can remain blank.</li> <li>– Where the collateral is a Letters of Credit it will be the underlying Financial Institution providing this facility.</li> <li>– Where other report only if applicable.</li> </ul>
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**S.31.01 — Share of reinsurers (including Finite Reinsurance and SPV's)**

*General comments:*

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

This template shall be filled by the insurance and reinsurance undertakings where a recoverable is recognised in relation to the reinsurer (even if all contracts with that reinsurer have terminated) and whose reinsurer is reducing the gross technical provisions as per end of the reporting year.

The template collects information on reinsurers and not on separate treaties. All ceded technical provisions, including those ceded under Finite reinsurance (as defined in S.30.03 Column C0060), must be completed. This also means that if an SPV or a syndicate of Lloyd's acts as a reinsurer the SPV or the syndicate must be listed.

	ITEM	INSTRUCTIONS
C0040	Code reinsurer	Identification code of the reinsurer by this order of priority: <ul style="list-style-type: none"> <li>– Legal Entity Identifier (LEI);</li> <li>– Specific code attributed by the undertaking</li> </ul>
C0050	Type of code Reinsurer	Identification of the code used in item 'Code reinsurer'. The following closed list shall be used: <ul style="list-style-type: none"> <li>1 — LEI</li> <li>2 — Specific code</li> </ul>
C0060	Reinsurance recoverables — Premium provision Non-life including Non-SLT Health	The amount of share of the reinsurer in the recoverables from reinsurance (including Finite Re and SPV) before the adjustment for expected losses due to the counterparty default, in the best estimate of the premium provisions calculated as the expected present value of future incoming and outgoing cash flows.
C0070	Reinsurance recoverables — Claims provisions Non-life	The amount of share of the reinsurer in the recoverables from reinsurance (including Finite Re and SPV) before the adjustment for expected losses due to the counterparty default, in the best estimate of the claims provisions.

	including Non-SLT Health	
C0080	Reinsurance recoverables — Technical provisions Life including SLT Health	The amount of share of the reinsurer in the recoverables from reinsurance (including Finite Re and SPV) before the adjustment for expected losses due to the counterparty default, in the best estimate of the technical provisions.
C0090	Adjustment for expected losses due to counterparty default	Per reinsurer the adjustment for expected losses due to counterparty default. The adjustment shall be calculated separately and must be in line with Delegated Regulation (EU) 2015/35. This value shall be reported as negative value.
C0100	Reinsurance recoverables: Total reinsurance recoverables	The result of ceded technical provisions (resulting from claims provision + premiums provision + Non-Life TP calculated as a whole and Life including health SLT, including the adjustment for expected losses due to counterparty default.
C0110	Net receivables	The amounts past due resulting from: claims paid by the insurer but not yet reimbursed by the reinsurer plus commissions to be paid by the reinsurer and other receivables minus debts to the reinsurer. Cash deposits are excluded and are to be considered as guarantees received.
C0120	Assets pledged by reinsurer	Amount of assets pledged by the reinsurer to mitigate the counterparty default risk of the reinsurer.
C0130	Financial guarantees	Amount of guarantees received by the undertaking from the reinsurer to guarantee the payment of the liabilities due by the undertaking (includes letter of credit, undrawn committed borrowing facilities).
C0140	Cash deposits	Amount of cash deposits received by the undertaking from the reinsurers.
C0150	Total guarantees received	Total amount of types of guarantees. Corresponds to the sum of the amounts reported in C0120, C0130 and C0140.
<u>C0155</u>	<u>Currency</u>	<u>Where applicable, identify the ISO 4217 alphabetic code of the currency of the reinsurance recoverables.</u>

<i>Information on reinsurers</i>		
C0160	Code reinsurer	<p>Identification code of the reinsurer by this order of priority:</p> <ul style="list-style-type: none"> <li>– Legal Entity Identifier (LEI);</li> <li>– Specific code attributed by the undertaking</li> </ul>
C0170	Type of code Reinsurer	<p>Identification of the code used in item ‘Code reinsurer’. The following closed list shall be used:</p> <ul style="list-style-type: none"> <li>1 — LEI</li> <li>2 — Specific code</li> </ul>
C0180	Legal name reinsurer	<p>Legal name of the reinsurer to whom the underwriting risk has been transferred. The official name of the risk-carrier reinsurer is stated in the reinsurance contract. It is not permitted to fill in the name of a reinsurance broker. Nor is it permitted to state a general or incomplete name as international reinsurers have several operating companies that may be based in different countries.</p> <p>In case of pooling arrangements, the name of the Pool (or Pool manager) can be filled only if the Pool is a legal entity.</p>
C0190	Type of reinsurer	<p>Type of reinsurer to whom the underwriting risk has been transferred.</p> <p>The following closed list shall be used:</p> <ul style="list-style-type: none"> <li>1 — Direct Life insurer</li> <li>2 — Direct Non-life insurer</li> <li>3 — Direct Composite insurer</li> <li>4 — Captive insurance undertaking</li> <li>5 — Internal reinsurer (reinsurance undertaking which primary focus is to take risk from other insurance undertakings within the group)</li> <li>6 — External reinsurer (reinsurance undertaking that takes risks from undertakings other than from insurance undertakings within the group)</li> <li>7 — Captive reinsurance undertaking</li> <li>8 — Special purpose vehicle</li> <li>9 — Pool entity (where more than one insurance or reinsurance undertakings are involved)</li> </ul>

		10 — State pool
C0200	Country of residency	Identify the ISO 3166–1 alpha–2 code for the country where the reinsurer is legally authorised/licensed.
C0210	External rating assessment by nominated ECAI	<p>The actual/current rating that is considered by the undertaking.</p> <p>If the rating is not available the item shall be left blank and the reinsurer shall be identified as ‘9 — no rating available’ in column C0230 (Credit quality step).</p> <p>This item is not applicable to reinsurers for which undertakings using internal model use internal ratings. If undertakings using internal model do not use internal rating, this item shall be reported.</p>
C0220	Nominated ECAI	<p>Identify the credit assessment institution (ECAI) giving the external rating in C0210, by using the <u>name of the ECAI as published on ESMA's website, following closed list</u>. In case of ratings issued by subsidiaries of the ECAI please report the parent ECAI (the reference is to ESMA list of credit rating agencies registered or certified in accordance with Regulation (EC) No 1060/2009 of the European Parliament and of the Council of 16 September 2009 on credit rating agencies). <del>In case a new Credit Rating Agency is registered or certified by ESMA and while the closed list is not up-dated please report ‘Other nominated ECAI’.</del></p> <p><del>————— Euler Hermes Rating GmbH (LEI code: 391200QXGLWHK9VK6V27)</del></p> <p><del>————— Japan Credit Rating Agency Ltd (LEI code: 35380002378CEGMRVW86)</del></p> <p><del>————— BCRA Credit Rating Agency AD (LEI code: 747800Z0IC3P66HTQ142)</del></p> <p><del>————— Creditreform Rating AG (LEI code: 391200PHL1HKDUTTST66)</del></p> <p><del>————— Scope Ratings GmbH (LEI code: 391200WU1EZUQFHDWE91)</del></p> <p><del>————— ICAP Group SA (LEI code: 2138008U6LKT8VG2UK85)</del></p> <p><del>————— GBB Rating Gesellschaft für Bonitätsbeurteilung GmbH (LEI code: 391200OLWXCTKPADV72)</del></p> <p><del>————— ASSEKURATA Assekuranz Rating Agentur GmbH (LEI code: 529900977LETWLJF3295)</del></p>

	<p><del>ARC Ratings, S.A. (LEI code: 213800OZNIQMV6UA7D79)</del></p> <p><del>AM Best Europe</del></p> <p><del>A.M. Best (EU) Rating Services B.V. (LEI code: 549300Z2RUKFKV7GON79)</del></p> <p><del>AM Best Europe Rating Services Ltd. (AMBERS) (LEI code: 549300VO8J8E5IQV1T26)</del></p> <p><del>DBRS Ratings Limited (LEI code: 5493008CGCDQLGT3EH93)</del></p> <p><del>Fitch</del></p> <p><del>Fitch France S.A.S. (LEI code: 2138009Y4TCZT6QOJO69)</del></p> <p><del>Fitch Deutschland GmbH (LEI code: 213800JEMOT1H45VN340)</del></p> <p><del>Fitch Italia S.p.A. (LEI code: 213800POJ9QSCHL3KR31)</del></p> <p><del>Fitch Polska S.A. (LEI code: 213800RYJTJPW2WD5704)</del></p> <p><del>Fitch Ratings España S.A.U. (LEI code: 213800RENFHODKETE60)</del></p> <p><del>Fitch Ratings Limited (LEI code: 2138009F8YAHVC8W3Q52)</del></p> <p><del>Fitch Ratings CIS Limited (LEI code: 213800B7528Q4DIF2G76)</del></p> <p><del>Moody's</del></p> <p><del>Moody's Investors Service Cyprus Ltd (LEI code: 549300V4LCOYCMNUVR81)</del></p> <p><del>Moody's France S.A.S. (LEI code: 549300EB2XQYRSE54F02)</del></p> <p><del>Moody's Deutschland GmbH (LEI code: 549300M5JMGHVTWYZH47)</del></p> <p><del>Moody's Italia S.r.l. (LEI code: 549300GMXJ4QK70UOU68)</del></p> <p><del>Moody's Investors Service España S.A. (LEI code: 5493005X59ILY4BGJK90)</del></p> <p><del>Moody's Investors Service Ltd (LEI code: 549300SM89WABHDNJ349)</del></p> <p><del>Moody's Investors Service EMEA Ltd (LEI code: 54930009NU3JYS1HTT72)</del></p>
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		<del>Moody's Investors Service (Nordics) AB (LEI code: 549300W79ZVFWJCD2Z23)</del>
		<del>Standard &amp; Poor's</del>
		<del>S&amp;P Global Ratings Europe Limited (LEI code: 5493008B2TU3S6QE1E12)</del>
		<del>CRIF Ratings S.r.l. (LEI code: 8156001AB6A1D740F237)</del>
		<del>Capital Intelligence Ratings Ltd (LEI code: 549300RE88OJP9J24Z18)</del>
		<del>European Rating Agency, a.s. (LEI code: 097900BFME0000038276)</del>
		<del>Axesor Risk Management SL (LEI code: 959800EC2RH76JYS3844)</del>
		<del>Cerved Rating Agency S.p.A. (LEI code: 8156004AB6C992A99368)</del>
		<del>Kroll Bond Rating Agency (LEI code: 549300QYZ5CZYXTNZ676)</del>
		<del>The Economist Intelligence Unit Ltd (LEI code: 213800Q7GRZWF95EWN10)</del>
		<del>Dagong Europe Credit Rating Srl (Dagong Europe) (LEI code: 815600BF4FF53B7C6311)</del>
		<del>Spread Research (LEI code: 969500HB6BVM2UJDOC52)</del>
		<del>EuroRating Sp. z o.o. (LEI code: 25940027QWS5GMO74O03)</del>
		<del>HR Ratings de México, S.A. de C.V. (HR Ratings) (LEI code: 549300IFL3XJKTRHZ480)</del>
		<del>Egan Jones Ratings Co. (EJR) (LEI code: 54930016113PD33V1H31)</del>
		<del>modeFinance S.r.l. (LEI code: 815600B85A94A0122614)</del>
		<del>INC Rating Sp. z o.o. (LEI code: 259400SUBF5EPOGK0983)</del>
		<del>Rating Agentur Expert RA GmbH (LEI code: 213800P3OBSGWN2UE81)</del>
		<del>Kroll Bond Rating Agency Europe Limited (LEI code: 5493001NGHOLC41ZSK05)</del>
		<del>Nordic Credit Rating AS (LEI code: 549300MLUDYVRQOOXS22)</del>

		<del>DBRS Rating GmbH (LEI code: 54930033N1HPUEY7I370)</del> <del>Beyond Ratings SAS (LEI code: 9695006ORIPPZ3QSM810)</del> <del>Other nominated ECAI</del>
C0230	Credit quality step	<p>Identify the credit quality step attributed to the reinsurer. The credit quality step shall reflect any readjustments to the credit quality made internally by the undertakings that use the standard formula.</p> <p>One of the options in the following closed list shall be used:</p> <p>0 — Credit quality step 0  1 — Credit quality step 1  2 — Credit quality step 2  3 — Credit quality step 3  4 — Credit quality step 4  5 — Credit quality step 5  6 — Credit quality step 6  9 — No rating available</p>
C0240	Internal rating	Internal rating of the reinsurer for undertakings using internal model to the extent that the internal ratings are used in their internal modelling. If an internal model undertaking is using solely external ratings this item shall not be reported.

### ***S.31.02 — Special Purpose Vehicles***

#### *General comments:*

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

This template is relevant for each insurance or reinsurance undertaking transferring risk(s) to a Special Purpose Vehicle (SPV), to ensure sufficient disclosure has been made where SPVs are used as alternative risk transfer methods to traditional reinsurance treaties.

The template applies to the use of:

- a) SPVs defined under Article 13(26) and authorised under Article 211(1) of Directive 2009/138/EC;
- b) SPVs meeting conditions of Article 211(3) of Directive 2009/138/EC;
- c) SPVs regulated by third country supervisors where these meet equivalent measures to the conditions set out in Article 211(2) of Directive 2009/138/EC;
- d) Other SPVs, not meeting the definitions above, where risks are transferred under arrangements with the economic substance of a reinsurance contract.

The template covers risk mitigation techniques (recognised or not) carried out by the (re)insurance undertaking whereby a SPV assumes risks from the reporting undertaking through a reinsurance contract; or assume insurance risks from the reporting undertaking transferred through a similar arrangement that is ‘reinsurance like’.

	ITEM	INSTRUCTIONS
C0030	Internal code of SPV	<p>Internal code attributed to the SPV by the undertaking by this order of priority:</p> <ul style="list-style-type: none"> <li>– Legal Entity Identifier (LEI);</li> <li>– Specific code</li> </ul> <p>This code shall be unique to each SPV and remain constant over subsequent reports.</p>
C0040	ID Code of SPV notes or other financing mechanism issued	<p>For the notes or other financing mechanism issued by the SPV and hold by the insurance and reinsurance undertaking identify the ID code by this order of priority if existent:</p> <ul style="list-style-type: none"> <li>– ISO 6166 ISIN when available;</li> <li>– Other ‘recognised’ codes (e.g.: CUSIP, Bloomberg Ticker, Reuters RIC);</li> <li>– Code attributed by the undertaking, when the options above are not available, and must be consistent over time.</li> </ul>
C0050	ID Code Type of SPV notes or other financing mechanism issued	<p>Type of ID Code used for the ‘Asset ID Code’ item. One of the options in the following closed list shall be used:</p> <ol style="list-style-type: none"> <li>1 — ISO 6166 for ISIN code</li> <li>2 — CUSIP (The Committee on Uniform Securities Identification Procedures number assigned by the CUSIP Service Bureau for U.S. and Canadian companies)</li> <li>3 — SEDOL (Stock Exchange Daily Official List for the London Stock Exchange)</li> <li>4 — WKN (Wertpapier Kenn-Nummer, the alphanumeric German identification number)</li> <li>5 — Bloomberg Ticker (Bloomberg letters code that identify a company's securities)</li> <li>6 — BBGID (The Bloomberg Global ID)</li> <li>7 — Reuters RIC (Reuters instrument code)</li> <li>8 — FIGI (Financial Instrument Global Identifier)</li> <li>9 — Other code by members of the Association of National Numbering Agencies</li> <li>99 — Code attributed by the undertaking</li> </ol>

C0060	Lines of Business SPV securitisation relates	<p>Identification of the line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, reported. The following closed list shall be used:</p> <ol style="list-style-type: none"> <li>1 — Medical expense insurance</li> <li>2 — Income protection insurance</li> <li>3 — Workers' compensation insurance</li> <li>4 — Motor vehicle liability insurance</li> <li>5 — Other motor insurance</li> <li>6 — Marine, aviation and transport insurance</li> <li>7 — Fire and other damage to property insurance</li> <li>8 — General liability insurance</li> <li>9 — Credit and suretyship insurance</li> <li>10 — Legal expenses insurance</li> <li>11 — Assistance</li> <li>12 — Miscellaneous financial loss</li> <li>13 — Proportional medical expense reinsurance</li> <li>14 — Proportional income protection reinsurance</li> <li>15 — Proportional workers' compensation reinsurance</li> <li>16 — Proportional motor vehicle liability reinsurance</li> <li>17 — Proportional other motor reinsurance</li> <li>18 — Proportional marine, aviation and transport reinsurance</li> <li>19 — Proportional fire and other damage to property reinsurance</li> <li>20 — Proportional general liability reinsurance</li> <li>21 — Proportional credit and suretyship reinsurance</li> <li>22 — Proportional legal expenses reinsurance</li> <li>23 — Proportional assistance reinsurance</li> <li>24 — Proportional miscellaneous financial loss reinsurance</li> <li>25 — Non-proportional health reinsurance</li> <li>26 — Non-proportional casualty reinsurance</li> <li>27 — Non-proportional marine, aviation and transport reinsurance</li> <li>28 — Non-proportional property reinsurance</li> <li>29 — Health insurance</li> </ol>
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		<p>30 — Insurance with profit participation</p> <p>31 — Index-linked and unit-linked insurance</p> <p>32 — Other life insurance</p> <p>33 — Annuities stemming from non-life insurance contracts and relating to health insurance obligations</p> <p>34 — Annuities stemming from non-life insurance contracts and relating to insurance obligations other than health insurance obligations</p> <p>35 — Health reinsurance</p> <p>36 — Life reinsurance</p> <p>37 — Multiline</p> <p>Where the reinsurance treaty or a similar arrangement provides cover for more than one line of business and the terms of cover differ between lines of business then the treaty needs to be specified over multiple rows. The first row entry for the treaty needs to be entered as ‘Multiline’ that provides details of the overall terms of the treaty, with the subsequent rows providing details of the individual terms of the reinsurance treaty to each relevant line of business. Where the term of the cover do not differ by line of business only the dominant Solvency II line of business is required.</p>
C0070	Type of Trigger(s) in the SPV	<p>Identify the trigger mechanisms used by the SPV as trigger events that would oblige the SPV to make payment to the ceding (re)insurance undertaking. The following closed list shall be used:</p> <p>1 — Indemnity</p> <p>2 — Model Loss</p> <p>3 — Index or Parametric</p> <p>4 — Hybrids (including components from the above-mentioned techniques)</p> <p>5 — Other</p>
C0080	Contractual Trigger Event	<p>Description of the specific trigger that would oblige the SPV to make payment to the ceding (re)insurance undertaking. This information should be complementary to the information on ‘Type of Trigger(s) in the SPV’ and should be descriptive enough to allow supervisors to identify the concrete trigger, e.g. specific weather/storm indices for cat risks or general mortality tables for longevity risks.</p>

C0090	Same trigger as in underlying cedant's portfolio	Identify if the trigger defined in the underlying (re)insurance policy with the pay-out trigger defined in the treaty is the same as the one defined in the SPV. The following closed list shall be used:  1 — Same trigger 2 — Different trigger
C0100	Basis risk arising from risk-transfer structure	Identify the causes of basis risk (i.e. that the exposure covered by the risk-mitigation technique does not correspond to the risk exposure of the insurance or reinsurance undertaking). The following close list shall be used:  1 — No basis risk 2 — Insufficient subordination for note holders, 3 — Investors' additional recourse against cedant, 4 — Additional risks were securitised subsequent to authorisation, 5 — Cedants hold exposure to notes issued, 9 — Other
C0110	Basis risk arising from contractual terms	Identify the basis risk arising from contractual terms.  1 — No basis risk 2 — Substantial part of risks insured not transferred 3 — Insufficient trigger to match risk exposure of cedant
C0120	SPV assets ring-fenced to settle cedant-specific obligations	The amount of SPV assets ring-fenced for the reporting cedant, which are available to settle the contractual liabilities reinsured by the SPV for that specific cedant only (collateral assets specifically recognised on balance sheet of the SPV in relation to the obligation assumed).
C0130	Other non cedant-specific SPV Assets for which recourse may exist	The amount of SPV assets (recognised on balance sheet of the SPV), not directly related to the reporting cedant but for which recourse exists. This would include any 'free assets' of the SPV, which may be available to settle the reporting cedant's liabilities.
C0140	Other recourse arising from securitisation	The amount of contingent assets of the SPV (held off balance sheet), not directly related to the reporting cedant but for which recourse exists. This includes recourse against other counterparties of the SPV, including guarantees, reinsurance contracts and derivative commitments to SPV made by the SPV sponsor, note holders, or other third parties.

C0150	Total maximum possible obligations from SPV under reinsurance policy	Amount of total maximum possible obligations from reinsurance contract (cedant-specific).
C0160	SPV fully funded in relation to cedant obligations throughout the reporting period	Identify if the protection offered by the risk-mitigation technique may only be partially recognised where counterparty to a reinsurance contract ceases to be able to provide effective and continuing risk-transfer. The following closed list shall be used: 1 — SPV fully funded in relation to cedant obligations 2 — SPV not fully funded in relation to cedant obligations
C0170	Current recoverables from SPV	Amount of SPV Recoverables recognised on the Solvency II balance sheet of the reporting undertaking (prior to adjustments made for expected losses due to counterparty default). This shall be calculated in accordance with the requirements of Article 41 of Delegated Regulation (EU) 2015/35.
C0180	Identification of material investments held by cedant in SPV	Identify whether material investments held by the cedant in the SPV exist, according to Article 210 of Delegated Regulation (EU) 2015/35. 1 — Not applicable 2 — Investments of SPV controlled by cedant and/or sponsor (where it differs from cedant); 3 — Investments of SPV held by cedant (equity, notes or other subordinated debt of the SPV); 4 — Cedant sells reinsurance or other risk mitigation protection to the SPV; 5 — Cedant has provided guarantee or other credit enhancement to SPV or note holders; 6 — Sufficient basis risk retained by cedant; 9 — Other. If this is reported then cells C0030 and C0040 needs to identify the instrument.
C0190	Securitisation assets related to cedant held in trust with other	Identify if there are securitisation assets related to cedant held in trust with other third party than cedant/sponsor, considering the provisions of Articles 214(2) and 326 of

	third party than cedant/sponsor?	Delegated Regulation (EU) 2015/35. One of the options in the following closed list shall be used:  1 — Held in trust with other third party than cedant/sponsor  2 — Not held in trust with other third party than cedant/sponsor
<i>Information on SPV</i>		
C0200	Internal code of SPV	Internal code attributed to the SPV by the undertaking by this order of priority:  – Legal Entity Identifier (LEI);  – Specific code  This code shall be unique to each SPV and remain constant over subsequent reports.
C0210	Type of code SPV	Identification of the code used in item ‘internal code of SPV’. One of the options in the following closed list shall be used:  1 — LEI  2 — Specific code
C0220	Legal nature of SPV	Identify the legal nature of the SPV securitisation, according to Article 13(26) of Directive 2009/138/EC.  Closed list  1 — Trusts  2 — Partnerships  3 — Limited liability companies  4 — Other legal entity form not referred above  5 — Not incorporated
C0230	Name of SPV	Identify the name of the SPV
C0240	Incorporation no. of SPV	Registration number received at incorporation of the SPV. For un-incorporated SPVs, the undertaking should report the regulatory number or equivalent number obtained from the supervisory authority at the time of authorisation.  <del>If the SPV is not incorporated this cell doesn't apply.</del>
C0250	SPV country of authorisation	Identify the ISO 3166–1 alpha–2 code for the country where the SPV is established and has received authorisation, where applicable.

C0260	SPV authorisation conditions	<p>Identify authorisation conditions of the SPV according to Article 211 of the Directive 2009/138/EC or equivalent legal instrument. One of the options in the following closed list shall be used:</p> <p>1 — SPV authorised under Article 211(1) of Directive 2009/138/EC</p> <p>2 — SPV authorised under Article 211(3) of Directive 2009/138/EC (grandfathered)</p> <p>3 — SPV regulated by a third country supervisory authority where requirements equivalent to those set out in Article 211(2) of Directive 2009/138/EC are met by the special purpose vehicle</p> <p>4 — SPV not covered above</p>
C0270	External rating assessment by nominated ECAI	<p>Rating of the SPV (if any) that is considered by the undertaking and provided by an external rating agency.</p> <p>If the rating is not available the item shall be left blank and the SPV shall be identified as ‘9 — no rating available’ in column C0290 (Credit quality step).</p> <p>This item is not applicable to SPVs for which undertakings using internal model use internal ratings. If undertakings using internal model do not use internal rating, this item shall be reported.</p>
C0280	Nominated ECAI	<p>Identify the credit assessment institution (ECAI) giving the external rating in C0270, by using the <u>name of the ECAI as published on ESMA's website. following closed list.</u> In case of ratings issued by subsidiaries of the ECAI please report the parent ECAI (the reference is to ESMA list of credit rating agencies registered or certified in accordance with Regulation (EC) No 1060/2009 of the European Parliament and of the Council of 16 September 2009 on credit rating agencies). <del>In case a new Credit Rating Agency is registered or certified by ESMA and while the closed list is not updated please report ‘Other nominated ECAI’.</del></p> <p><del>————— Euler Hermes Rating GmbH (LEI code: 391200QXGLWHK9VK6V27)</del></p> <p><del>————— Japan Credit Rating Agency Ltd (LEI code: 35380002378CEGMRVW86)</del></p> <p><del>————— BCRA Credit Rating Agency AD (LEI code: 747800Z0IC3P66HTQ142)</del></p> <p><del>————— Creditreform Rating AG (LEI code: 391200PHL11KDUTTST66)</del></p>

	<p><del>Scope Ratings GmbH (LEI code: 391200WU1EZUQFHDWE91)</del></p> <p><del>ICAP Group SA (LEI code: 2138008U6LKT8VG2UK85)</del></p> <p><del>GBB Rating Gesellschaft für Bonitätsbeurteilung GmbH (LEI code: 391200OLWXCTKPADV72)</del></p> <p><del>ASSEKURATA Assekuranz Rating-Agentur GmbH (LEI code: 529900977LETWLJF3295)</del></p> <p><del>ARC Ratings, S.A. (LEI code: 213800OZNIQMV6UA7D79)</del></p> <p><del>AM Best Europe</del></p> <p><del>A.M. Best (EU) Rating Services B.V. (LEI code: 549300Z2RUKFKV7GON79)</del></p> <p><del>AM Best Europe Rating Services Ltd. (AMBERS) (LEI code: 549300VO8J8E5IQV1T26)</del></p> <p><del>DBRS Ratings Limited (LEI code: 5493008CGCDQLGT3EH93)</del></p> <p><del>Fitch</del></p> <p><del>Fitch France S.A.S. (LEI code: 2138009Y4TCZT6QOJO69)</del></p> <p><del>Fitch Deutschland GmbH (LEI code: 213800JEMOT1H45VN340)</del></p> <p><del>Fitch Italia S.p.A. (LEI code: 213800POJ9QSCHL3KR31)</del></p> <p><del>Fitch Polska S.A. (LEI code: 213800RYJTJPW2WD5704)</del></p> <p><del>Fitch Ratings España S.A.U. (LEI code: 213800RENFHODKETE60)</del></p> <p><del>Fitch Ratings Limited (LEI code: 2138009F8YAHVC8W3Q52)</del></p> <p><del>Fitch Ratings CIS Limited (LEI code: 213800B7528Q4DIF2G76)</del></p> <p><del>Moody's</del></p> <p><del>Moody's Investors Service Cyprus Ltd (LEI code: 549300V4LCOYCMNUVR81)</del></p> <p><del>Moody's France S.A.S. (LEI code: 549300EB2XQYRSE54F02)</del></p> <p><del>Moody's Deutschland GmbH (LEI code: 549300M5JMGHVTWYZH47)</del></p>
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		<p><del>Moody's Italia S.r.l. (LEI code: 549300GMXJ4QK70UOU68)</del></p> <p><del>Moody's Investors Service España S.A. (LEI code: 5493005X59ILY4BGJK90)</del></p> <p><del>Moody's Investors Service Ltd (LEI code: 549300SM89WABHDNJ349)</del></p> <p><del>Moody's Investors Service EMEA Ltd (LEI code: 54930009NU3JYS1HTT72)</del></p> <p><del>Moody's Investors Service (Nordics) AB (LEI code: 549300W79ZVFWJCD2Z23)</del></p> <p><del>Standard &amp; Poor's</del></p> <p><del>S&amp;P Global Ratings Europe Limited (LEI code: 5493008B2TU3S6QE1E12)</del></p> <p><del>CRIF Ratings S.r.l. (LEI code: 8156001AB6A1D740F237)</del></p> <p><del>Capital Intelligence Ratings Ltd (LEI code: 549300RE88OJP9J24Z18)</del></p> <p><del>European Rating Agency, a.s. (LEI code: 097900BFME0000038276)</del></p> <p><del>Axesor Risk Management SL (LEI code: 959800EC2RH76JYS3844)</del></p> <p><del>Cerved Rating Agency S.p.A. (LEI code: 8156004AB6C992A99368)</del></p> <p><del>Kroll Bond Rating Agency (LEI code: 549300QYZ5CZYXTNZ676)</del></p> <p><del>The Economist Intelligence Unit Ltd (LEI code: 213800Q7GRZWF95EWN10)</del></p> <p><del>Dagong Europe Credit Rating Srl (Dagong Europe) (LEI code: 815600BF4FF53B7C6311)</del></p> <p><del>Spread Research (LEI code: 969500HB6BVM2UJDOC52)</del></p> <p><del>EuroRating Sp. z o.o. (LEI code: 25940027QWS5GMO74O03)</del></p> <p><del>HR Ratings de México, S.A. de C.V. (HR Ratings) (LEI code: 549300IFL3XJKTRHZ480)</del></p> <p><del>Egan-Jones Ratings Co. (EJR) (LEI code: 54930016113PD33V1H31)</del></p> <p><del>modeFinance S.r.l. (LEI code: 815600B85A94A0122614)</del></p>
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		<p><del>INC Rating Sp. z o.o. (LEI code: 259400SUBF5EPOGK0983)</del></p> <p><del>Rating Agentur Expert RA GmbH (LEI code: 213800P3OBSGWN2UE81)</del></p> <p><del>Kroll Bond Rating Agency Europe Limited (LEI code: 5493001NGHOLC41ZSK05)</del></p> <p><del>Nordic Credit Rating AS (LEI code: 549300MLUDYVRQOXS22)</del></p> <p><del>DBRS Rating GmbH (LEI code: 54930033N1HPUEY7I370)</del></p> <p><del>Beyond Ratings SAS (LEI code: 9695006ORIPPZ3QSM810)</del></p> <p><del>Other nominated ECAI</del></p>
C0290	Credit quality step	<p>Identify the credit quality step attributed to the SPV. The credit quality step shall reflect any readjustments to the credit quality made internally by the undertaking.</p> <p>One of the options in the following closed list shall be used:</p> <p>0 — Credit quality step 0</p> <p>1 — Credit quality step 1</p> <p>2 — Credit quality step 2</p> <p>3 — Credit quality step 3</p> <p>4 — Credit quality step 4</p> <p>5 — Credit quality step 5</p> <p>6 — Credit quality step 6</p> <p>9 — No rating available</p>
C0300	Internal rating	<p>Internal rating of the SPV for undertakings using internal model to the extent that the internal ratings are used in their internal modelling. If an internal model undertaking is using solely external ratings this item shall not be reported.</p>

*Please note that even that all S.36s templates are shown in track changes these templates are not completely new but are build on the existing ones reflecting the changes coming from the FICOD reporting of IGT&RC*

**S.36.00 — IGT — Summary Template**

The Summary template shall report the total volume of all (significant, very significant and transactions required to be reported in all circumstances) intra-group transactions -within the reporting period.

Where two or more transactions are part of a single economic operation, the value reported shall be the maximum cumulative exposure at a point in time during the period.

Therefore the information provided in the table shall be the aggregation of values provided by the other sheets of the reporting.

The transactions involving the Insurance holding company or the Mixed financial holding company as a counterparty should be included within the insurance sector. The transactions involving the MAIHC, depending on the nature of the main business, can be included in the banking sector or in “other undertakings of the group”.

These templates shall include intragroup transactions that were:

- in-force at the start of the reporting period.
- incepted during the reporting period and outstanding at the reporting date.
- incepted and expired/matured during the reporting period.

Where two or more transactions between entities of the group which, from an economic perspective, contribute to the same risk, or, serve the same purpose / objective or are temporally connected in a plan, they shall be considered as a single economic operation.

As such each transaction which is part of a single economic operation shall be reported whenever collectively they are at or above the corresponding threshold for significant intragroup transactions, even though individually the transactions fall below the threshold..

Any element added to significant intragroup transactions shall be reported as a separate intragroup transaction, even if the element in its own right falls below the significant threshold limit. For example, if an undertaking increases the initial loan amount to another related undertaking the addition to the loan shall be recorded as a separate item with its issue date as the date of the addition.

Where the transaction value is different for two transacting parties (e.g. a €10m transaction between A and B where A records €10m but B only receive €9.5m because of transactions costs, of say €0.5m has been expensed) the template shall record the maximum amount as the transaction amount, in this case €10m.

Indirect transactions shall be defined as any transaction shifting risk exposures between entities within the group including but not limited to transactions with special purpose vehicle, collective investment undertakings, ancillary entities or unregulated entities; or entities outside of the group but ultimately risk exposure is brought back or stays within the group. Where there is a chain of related intragroup transactions (e.g. A invests in B and B invests in C), this transaction shall be reported as an indirect transaction. Therefore A to C transaction shall be reported and the comments shall mention the intermediary steps. . In the case of a waterfall of transactions, e. g. if “A”-> “B” -> “C”-> “D” where both “B” and “C” are both in the group but unregulated entities, this transaction shall also be reported.

#### 1.2.—Instructions concerning specific positions

	<b><u>ITEM</u></b>	<b><u>INSTRUCTIONS</u></b>
<u>C0010</u>	<u>Thresholds for significant IGT</u>	<u>Numerical value of the thresholds</u>
<u>C0020</u>	<u>Thresholds for very significant IGT</u>	<u>Numerical value of the thresholds</u>
<u>R0030/</u> <u>C0030</u>	<u>A - Equity-type transactions, debt, asset transfer and derivatives</u>	<u>Shall be equal to the sum of the R0040/C0030, R0050/ C0030, R0060/ C0030 and R0070/C0030</u>
<u>R0030/</u> <u>C0040</u>	<u>A - Equity-type transactions, debt, asset transfer and derivatives</u>	<u>Shall be equal to the sum of the R0040/ C0040, R0050/C0040, R0060/C0040 and R0070/C0040</u>
<u>R0030/</u> <u>C0050</u>	<u>A - Equity-type transactions, debt, asset transfer and derivatives</u>	<u>Shall be equal to the sum of the R0040/C0050, R0050/C0050, R0060/C0050 and R0070/C0050</u>
<u>R0030/</u> <u>C0060</u>	<u>A - Equity-type transactions, debt, asset transfer and derivatives</u>	<u>Shall be equal to the sum of the R0040/C0060, R0050/C0060, R0060/C0060 and R0070/C0060</u>
<u>R0030/</u> <u>C0070</u>	<u>A - Equity-type transactions, debt, asset transfer and derivatives</u>	<u>Shall be equal to the sum of the R0040/ C0070, R0050/ C0070, R0060/ C0070 and R0070/C0070</u>
<u>R0040/</u> <u>C0030</u>	<u>Debt instruments from the insurance sector to the banking sector</u>	<u>“C0030” shall be equal to the sum of the amounts declared under “C0170” in the sheet “S.36.01 Equity-type, debt or asset” if :</u> <ul style="list-style-type: none"> <li>- <u>the entity under “C0020” has been identified as “insurance sector” and</u></li> <li>- <u>the entity under “C0050” has been identified as “bank sector” or “investment services sector” and</u></li> <li>- <u>C0110 is equal to “Bonds / Debt”</u></li> </ul>
<u>R000/</u> <u>C0040</u>	<u>Debt instruments from the insurance sector to the insurance sector</u>	<u>“C0040” shall be equal to the sum of the amount declared under “C0170” in the sheet “S36..01 Equity-type, debt or asset” if :</u> <ul style="list-style-type: none"> <li>- <u>the entity under “C0020” has been identified as “insurance sector” and</u></li> <li>- <u>the entity under “C0050” has been identified as “insurance sector” and</u></li> <li>- <u>C0110 is equal to “Bonds / Debt”</u></li> </ul>

<u>R000/ C0050</u>	<u>Debt instruments from the insurance sector to the other undertakings of the group</u>	<u>“C0050” shall be equal to the sum of the amount declared under “C0170” in the sheet “S.36.01 Equity-type, debt or asset” if :</u> <ul style="list-style-type: none"> <li>- <u>the entity under “C0020” has been identified as “insurance sector” and</u></li> <li>- <u>the entity under “C0050” has been identified as “other undertaking of the group” and</u></li> <li>- <u>C0110 is equal to “Bonds / Debt”</u></li> </ul>
<u>R0040/ C0060</u>	<u>Debt instruments from the banking sector to the insurance sector</u>	<u>“C0060” shall be equal to the sum of the amount declared under “C0170” in the sheet “S.36.01 Equity-type, debt or asset” if :</u> <ul style="list-style-type: none"> <li>- <u>the entity under “C0020” has been identified as “other undertaking of the group” and</u></li> <li>- <u>the entity under “C0050” has been identified as “insurance sector” and</u></li> <li>- <u>C0110 is equal to “Bonds / Debt”</u></li> </ul>
<u>R000/ C0070</u>	<u>Debt instruments from other undertakings of the group to the insurance sector</u>	<u>“FC0070” shall be equal to the sum of the amount declared under “FC0170” in the sheet “S.36.01 Equity-type, debt or asset” if :</u> <ul style="list-style-type: none"> <li>- <u>the entity under “FC0020” has been identified as “other undertaking of the group” and</u></li> <li>- <u>the entity under “FC0050” has been identified as “insurance sector” and</u></li> <li>- <u>FC0110 is equal to “Bonds / Debt”</u></li> </ul>
<u>R0050/ C0030</u>	<u>Capital instruments from the insurance sector to the banking sector</u>	<u>“C0030” shall be equal to the sum of the amounts declared under “C0170” in the sheet “S.36.01 Equity-type, debt or asset” if :</u> <ul style="list-style-type: none"> <li>- <u>the entity under “C0020” has been identified as “insurance sector” and</u></li> <li>- <u>the entity under “C0050” has been identified as “bank sector” or “investment services sector” and</u></li> <li>- <u>C0110 is equal to “Equity type”</u></li> </ul>
<u>R0050/ C0040</u>	<u>Capital instruments from the insurance sector to the insurance sector</u>	<u>“C0040” shall be equal to the sum of the amount declared under “C0170” in the sheet “S.36.01 Equity-type, debt or asset” if :</u> <ul style="list-style-type: none"> <li>- <u>the entity under “C0020” has been identified as “insurance sector” and</u></li> <li>- <u>the entity under “C0050” has been identified as “insurance sector” and</u></li> <li>- <u>C0110 is equal to “Equity type”</u></li> </ul>

<u>R0050/ C0050</u>	<u>Capital instruments from the insurance sector to the other undertakings of the group</u>	<u>“C0050” shall be equal to the sum of the amount declared under “C0170” in the sheet “S.36.01 Equity-type, debt or asset” if :</u> <ul style="list-style-type: none"> <li>- <u>the entity under “C0020” has been identified as “insurance sector” and</u></li> <li>- <u>the entity under “C0050” has been identified as “other undertaking of the group” and</u></li> <li>- <u>C0110 is equal to “Equity type”</u></li> </ul>
<u>R0050/ C0060</u>	<u>Capital instruments from the banking sector to the insurance sector</u>	<u>“C0060” shall be equal to the sum of the amount declared under “C0170” in the sheet “S.36.01 Equity-type, debt or asset” if :</u> <ul style="list-style-type: none"> <li>- <u>the entity under “C0020” has been identified as “bank sector” or “investment services sector” and</u></li> <li>- <u>the entity under “C0050” has been identified as “insurance sector” and</u></li> <li>- <u>C0110 is equal to “Equity type”</u></li> </ul>
<u>R0050/ C0070</u>	<u>Capital instruments from other undertakings of the group to the insurance sector</u>	<u>“C0070” shall be equal to the sum of the amount declared under “C0170” in the sheet “S.36.01 Equity-type, debt or asset” if :</u> <ul style="list-style-type: none"> <li>- <u>the entity under “C0020” has been identified as “other undertaking of the group” and</u></li> <li>- <u>the entity under “C0050” has been identified as “insurance sector” and</u></li> <li>- <u>C0110 is equal to “Equity type”</u></li> </ul>
<u>R0060/ C0030</u>	<u>Other asset transfer from the insurance sector to the banking sector</u>	<u>“C0030” shall be equal to the sum of the amounts declared under “C0170” in the sheet “S.36.01 Equity-type, debt or asset” if :</u> <ul style="list-style-type: none"> <li>- <u>the entity under “C0020” has been identified as “insurance sector” and</u></li> <li>- <u>the entity under “C0050” has been identified as “bank sector” or “investment services sector” and</u></li> <li>- <u>C0110 is equal to “Other asset transfer”</u></li> </ul>
<u>R0060/ C0040</u>	<u>Other asset transfer</u>	<u>“C0040” shall be equal to the sum of the amount declared under “C0170” in the sheet “S.36.01 Equity-type, debt or asset” if :</u>

	<u>from the insurance sector to the insurance sector</u>	<ul style="list-style-type: none"> <li>- <u>the entity under “C0020” has been identified as “insurance sector” and</u></li> <li>- <u>the entity under “C0050” has been identified as “insurance sector” and</u></li> <li>- <u>C0110 is equal to “Other asset transfer”</u></li> </ul>
<u>R0060/</u> <u>C0050</u>	<u>Other asset transfer from the insurance sector to the other undertakings of the group</u>	<p><u>“C0050” shall be equal to the sum of the amount declared under “C0170” in the sheet “S.36.01 Equity-type, debt or asset” if :</u></p> <ul style="list-style-type: none"> <li>- <u>the entity under “C0020” has been identified as “insurance sector” and</u></li> <li>- <u>the entity under “C0050” has been identified as “other undertaking of the group” and</u></li> <li>- <u>C0110 is equal to “Other asset transfer”</u></li> </ul>
<u>R0060/</u> <u>C0060</u>	<u>Other asset transfer from the banking sector to the insurance sector</u>	<p><u>“C0060” shall be equal to the sum of the amount declared under “C0170” in the sheet “S.36.01 Equity-type, debt or asset” if :</u></p> <ul style="list-style-type: none"> <li>- <u>the entity under “C0020” has been identified as “bank sector” or “investment services sector” and</u></li> <li>- <u>the entity under “C0050” has been identified as “insurance sector” and</u></li> <li>- <u>C0110 is equal to “Other asset transfer”</u></li> </ul>
<u>R0060/</u> <u>C0070</u>	<u>Other asset transfer from other undertakings of the group to the insurance sector</u>	<p><u>“C0070” shall be equal to the sum of the amount declared under “C0170” in the sheet “S.36.01 Equity-type, debt or asset” if :</u></p> <ul style="list-style-type: none"> <li>- <u>the entity under “C0020” has been identified as “other undertaking of the group” and</u></li> <li>- <u>the entity under “C0050” has been identified as “insurance sector” and</u></li> <li>- <u>C0110 is equal to “Other asset transfer”</u></li> </ul>
<u>R0070/</u> <u>C0030</u>	<u>Derivatives from the insurance sector to the banking sector</u>	<p><u>“C0030” shall be equal to the sum of the amounts declared under “C0180” in the sheet “S.36.02 Derivatives” if :</u></p> <ul style="list-style-type: none"> <li>- <u>the entity under “C0020” has been identified as “insurance sector” and</u></li> <li>- <u>the entity under “C0050” has been identified as “bank sector” or “investment services sector”</u></li> </ul>

<u>R0070/ C0040</u>	<u>Derivatives from the insurance sector to the insurance sector</u>	<u>“C0040” shall be equal to the sum of the amount declared under “C0180” in the sheet “S.36.02 Derivatives” if :</u> - <u>the entity under “C0020” has been identified as “insurance sector” and</u> - <u>the entity under “C0050” has been identified as “insurance sector”</u>
<u>R0070/ C0050</u>	<u>Derivatives from the insurance sector to other undertakings of the group</u>	<u>“C0050” shall be equal to the sum of the amount declared under “C0180” in the sheet “S.36.02 Derivatives” if :</u> - <u>the entity under “C0020” has been identified as “insurance sector” and</u> - <u>the entity under “C0050” has been identified as “other undertaking of the group”</u>
<u>R0070/ C0060</u>	<u>Derivatives from the banking sector to the insurance sector</u>	<u>“C0060” shall be equal to the sum of the amount declared under “C0180” in the sheet “S.36.02 Derivatives” if :</u> - <u>the entity under “C0020” has been identified as “bank sector” or “investment services sector” and</u> - <u>the entity under “C0050” has been identified as “insurance sector”</u>
<u>R0070/ C0070</u>	<u>Derivatives from other undertakings of the group to the insurance sector</u>	<u>“C0070” shall be equal to the sum of the amount declared under “C0180” in the sheet “S.36.02 Derivatives” if :</u> - <u>the entity under “C0020” has been identified as “other undertaking of the group” and</u> - <u>the entity under “C0050” has been identified as “insurance sector”</u>
<u>R0080/C0020</u>	<u>B - Off-Balance and contingent liabilities</u>	<u>Shall be equal to the sum of the R0090/C0030 and R0100/C0020</u>
<u>R0080/C0040</u>	<u>B - Off-Balance and contingent liabilities</u>	<u>Shall be equal to the sum of the R0090/C0040 and R0100/C0040</u>
<u>R0080/C0050</u>	<u>B - Off-Balance and contingent liabilities</u>	<u>Shall be equal to the sum of the R0090/C0050 and R0100/C0050</u>
<u>R0080/C0060</u>	<u>B - Off-Balance and contingent liabilities</u>	<u>Shall be equal to the sum of the R0090/C0060 and R0100/C0060</u>

<u>R0080/C0070</u>	<u>B - Off-Balance and contingent liabilities</u>	<u>Shall be equal to the sum of the R0090/C0070 and R0100/C0070</u>
<u>R0090/C0030</u>	<u>Guarantees from the insurance sector to the banking sector</u>	<u>“C0030” shall be equal to the sum of the amounts declared under “C0160” in the sheet “S36.03-Off balance sheet” if :</u> <ul style="list-style-type: none"> <li>- <u>the entity under “C0020” has been identified as “insurance sector” and</u></li> <li>- <u>the entity under “C0050” has been identified as “bank sector” or “investment services sector” and</u></li> <li>- <u>C0100 is equal to “Guarantee”</u></li> </ul>
<u>R0090/C0040</u>	<u>Guarantees from the insurance sector to the insurance sector</u>	<u>“C0040” shall be equal to the sum of the amount declared under “C0160” in the sheet “S.36.03-Off balance sheet” if :</u> <ul style="list-style-type: none"> <li>- <u>the entity under “C0020” has been identified as “insurance sector” and</u></li> <li>- <u>the entity under “C0050” has been identified as “insurance sector” and</u></li> <li>- <u>C0100 is equal to “Guarantee”</u></li> </ul>
<u>R0090/C0050</u>	<u>Guarantees from the insurance sector to the other undertakings of the group</u>	<u>“C0050” shall be equal to the sum of the amount declared under “C0160” in the sheet “S.36.03-Off balance sheet” if :</u> <ul style="list-style-type: none"> <li>- <u>the entity under “C0020” has been identified as “insurance sector” and</u></li> <li>- <u>the entity under “C0050” has been identified as “other undertaking of the group” and</u></li> <li>- <u>C0100 is equal to “Guarantee”</u></li> </ul>
<u>R0090/C0060</u>	<u>Guarantees from the banking sector to the insurance sector</u>	<u>“C0060” shall be equal to the sum of the amount declared under “C0160” in the sheet “S.36.03-Off balance sheet” if :</u> <ul style="list-style-type: none"> <li>- <u>the entity under “C0020” has been identified as “bank sector” or “investment services sector” and</u></li> <li>- <u>the entity under “C0050” has been identified as “insurance sector” and</u></li> <li>- <u>C0100 is equal to “Guarantee”</u></li> </ul>

<u>R0090/ C0070</u>	<u>Guarantees from other undertakings of the group to the insurance sector</u>	<u>“C0070” shall be equal to the sum of the amount declared under “C0160” in the sheet “S.36.03-Off balance sheet” if :</u> <ul style="list-style-type: none"> <li>- <u>the entity under “C0020” has been identified as “other undertaking of the group” and</u></li> <li>- <u>the entity under “C0050” has been identified as “insurance sector” and</u></li> <li>- <u>C0100 is equal to “Guarantee”</u></li> </ul>
<u>R0100/ C0030</u>	<u>Other off balance sheet item from the insurance sector to the banking sector</u>	<u>“C0030” shall be equal to the sum of the amounts declared under “C0160” in the sheet “S.36.03-Off balance sheet” if :</u> <ul style="list-style-type: none"> <li>- <u>the entity under “C0020” has been identified as “insurance sector” and</u></li> <li>- <u>the entity under “C0050” has been identified as “bank sector” or “investment services sector” and</u></li> <li>- <u>C0100 is not equal to “Guarantee”</u></li> </ul>
<u>R0100/ C0040</u>	<u>Other off balance sheet item from the insurance sector to the insurance sector</u>	<u>“C0040” shall be equal to the sum of the amount declared under “C0160” in the sheet “S36.03-Off balance sheet” if :</u> <ul style="list-style-type: none"> <li>- <u>the entity under “C0020” has been identified as “insurance sector” and</u></li> <li>- <u>the entity under “C0050” has been identified as “insurance sector” and</u></li> <li>- <u>C0100 is not equal to “Guarantee”</u></li> </ul>
<u>R0100/ C0050</u>	<u>Other off balance sheet item from the insurance sector to the other undertaking of the group</u>	<u>“C0050” shall be equal to the sum of the amount declared under “C0160” in the sheet “S36..03-Off balance sheet” if :</u> <ul style="list-style-type: none"> <li>- <u>the entity under “C0020” has been identified as “insurance sector” and</u></li> <li>- <u>the entity under “C0050” has been identified as “other undertaking of the group” and</u></li> <li>- <u>C0100 is not equal to “Guarantee”</u></li> </ul>
<u>R0100/ C0060</u>	<u>Other off balance sheet item from the banking sector to the insurance sector</u>	<u>“C0060” shall be equal to the sum of the amount declared under “C0160” in the sheet “S36.03-Off balance sheet” if :</u> <ul style="list-style-type: none"> <li>- <u>the entity under “C0020” has been identified as “bank sector” or “investment services sector” and</u></li> </ul>

		<ul style="list-style-type: none"> <li>- <u>the entity under “C0050” has been identified as “insurance sector” and</u></li> <li>- <u>C0100 is not equal to “Guarantee”</u></li> </ul>
<u>R0100/</u> <u>C0070</u>	<u>Other off balance sheet item</u>  <u>from other undertaking of the group to the insurance sector</u>	<u>“C0070” shall be equal to the sum of the amount declared under “C0160” in the sheet “S.36.03-Off balance sheet” if :</u> <ul style="list-style-type: none"> <li>- <u>the entity under “C0020” has been identified as “other undertaking of the group” and</u></li> <li>- <u>the entity under “C0050” has been identified as “insurance sector” and</u></li> <li>- <u>C0100 is not equal to “Guarantee”</u></li> </ul>
<u>R0110/</u> <u>C0030</u>	<u>Insurance/reinsurance transactions</u>  <u>from the insurance sector to the banking sector</u>	<u>“C0030” shall be equal to the sum of the amounts declared under “C0160” in the sheet “S36..04-Insurance-reinsurance” if :</u> <ul style="list-style-type: none"> <li>- <u>the entity under “C0020” has been identified as “insurance sector” and</u></li> <li>- <u>the entity under “C0050” has been identified as “bank sector” or “investment services sector”</u></li> </ul>
<u>R0110/</u> <u>C0040</u>	<u>Insurance/reinsurance transactions</u>  <u>from the insurance sector to the insurance sector</u>	<u>“C0040” shall be equal to the sum of the amount declared under “C0160” in the sheet “S36.04-Insurance-reinsurance” if :</u> <ul style="list-style-type: none"> <li>- <u>the entity under “C0020” has been identified as “insurance sector” and</u></li> <li>- <u>the entity under “C0050” has been identified as “insurance sector”</u></li> </ul>
<u>R0110/</u> <u>C0050</u>	<u>Insurance/reinsurance transactions</u>  <u>from the insurance sector to the other undertaking of the group</u>	<u>“C0050” shall be equal to the sum of the amount declared under “C0160” in the sheet “S.36.04-Insurance-reinsurance” if :</u> <ul style="list-style-type: none"> <li>- <u>the entity under “C0020” has been identified as “insurance sector” and</u></li> <li>- <u>the entity under “C0050” has been identified as “other undertaking of the group”</u></li> <li>- <u>_____</u></li> </ul>
<u>R0120/C0030</u>	<u>P&amp;L transactions</u>	<u>Shall be equal to the sum of the R0130/C0030, R0140/C0030, R0150/C0030and R0160/C0030</u>
<u>R0120/C0040</u>	<u>P&amp;L transactions</u>	<u>Shall be equal to the sum of the R0130/C0040, R0140/C0040, R0150/C0040 and R0160/C0040</u>

<u>R0120/C0050</u>	<u>P&amp;L transactions</u>	<u>Shall be equal to the sum of the R0130/C0050, R0140/C0050, R0150/C0050 and R0160/C0050</u>
<u>R0120/C0060</u>	<u>P&amp;L transactions</u>	<u>Shall be equal to the sum of the R0130/C0060, R0140/C0060, R0150/C0060 and R0160/C0060</u>
<u>R0120/C0070</u>	<u>P&amp;L transactions</u>	<u>Shall be equal to the sum of the R0130/C0070, R0140/C0070, R0150/C0070 and R0160/C0070</u>
<u>R0130/C0030</u>	<u>Commissions paid to business providers</u>	<p><u>“C0030” shall be equal to the sum of the amounts declared under “C0140” in the sheet “S36..05-P&amp;L” if :</u></p> <ul style="list-style-type: none"> <li>- <u>the entity under “C0020” has been identified as “insurance sector” and</u></li> <li>- <u>the entity under “C0050” has been identified as “bank sector” or “investment services sector” and</u></li> <li>- <u>C0100 is equal to “Commission”</u></li> </ul>
<u>R0130/C0040</u>	<u>Commissions paid to business providers</u>	<p><u>“C0040” shall be equal to the sum of the amount declared under “C0140” in the sheet “S36..05-P&amp;L” if :</u></p> <ul style="list-style-type: none"> <li>- <u>the entity under “C0020” has been identified as “insurance sector” and</u></li> <li>- <u>the entity under “C0050” has been identified as “insurance sector” and</u></li> <li>- <u>C0100 is equal to “Commission”</u></li> </ul>
<u>R0130/C0050</u>	<u>Commissions paid to business providers from the insurance sector to other undertaking of the group</u>	<p><u>“C0050” shall be equal to the sum of the amount declared under “C0140” in the sheet “S.36.05-P&amp;L” if :</u></p> <ul style="list-style-type: none"> <li>- <u>the entity under “C0020” has been identified as “insurance sector” and</u></li> <li>- <u>the entity under “C0050” has been identified as “other undertaking of the group” and</u></li> <li>- <u>C0100 is equal to “Commission”</u></li> </ul>
<u>R0130/C0060</u>	<u>Commissions paid to business providers</u>	<u>“C0060” shall be equal to the sum of the amount declared under “C0140” in the sheet “S.36.05-P&amp;L” if :</u>

	<u>from the banking sector to the insurance sector</u>	<ul style="list-style-type: none"> <li>- <u>the entity under “C0020” has been identified as “bank sector” or “investment services sector” and</u></li> <li>- <u>the entity under “C0050” has been identified as “insurance sector” and</u></li> <li>- <u>C0100 is equal to “Commission”</u></li> </ul>
<u>R0130/ C0070</u>	<u>Commissions paid to business providers from other undertaking of the group to the insurance sector</u>	<p><u>“C0070” shall be equal to the sum of the amount declared under “C0140” in the sheet “S.36..05-P&amp;L” if :</u></p> <ul style="list-style-type: none"> <li>- <u>the entity under “C0020” has been identified as “other undertaking of the group” and</u></li> <li>- <u>the entity under “C0050” has been identified as “insurance sector” and</u></li> <li>- <u>C0100 is equal to “Commission”</u></li> </ul>
<u>R0140/ C0030</u>	<u>Fees and others</u>	<p><u>“C0030” shall be equal to the sum of the amounts declared under “C0140” in the sheet “S36..05-P&amp;L” if :</u></p> <ul style="list-style-type: none"> <li>- <u>the entity under “C0020” has been identified as “insurance sector” and</u></li> <li>- <u>the entity under “C0050” has been identified as “bank sector” or “investment services sector” and</u></li> <li>- <u>C0100 is equal to “Fees” or “Others”</u></li> </ul>
<u>R0140/C0040</u>	<u>Fees and others</u>	<p><u>“C0040” shall be equal to the sum of the amount declared under “C0140” in the sheet “S36..05-P&amp;L” if :</u></p> <ul style="list-style-type: none"> <li>- <u>the entity under “C0020” has been identified as “insurance sector” and</u></li> <li>- <u>the entity under “C0050” has been identified as “insurance sector” and</u></li> <li>- <u>C0100 is equal to “Fees” or “Others”</u></li> </ul>
<u>R0140/ C0050</u>	<u>Fees and others</u>	<p><u>“C0050” shall be equal to the sum of the amount declared under “C0140” in the sheet “S36..05-P&amp;L” if :</u></p> <ul style="list-style-type: none"> <li>- <u>the entity under “C0020” has been identified as “insurance sector” and</u></li> <li>- <u>the entity under “C0050” has been identified as “other undertaking of the group” and</u></li> <li>- <u>C0100 is equal to “Fees” or “Others”</u></li> </ul>

<u>R0140/</u> <u>C0060</u>	<u>Fees and others</u>	<p><u>“C0060” shall be equal to the sum of the amount declared under “C0140” in the sheet “S36..05-P&amp;L” if :</u></p> <ul style="list-style-type: none"> <li>- <u>the entity under “C0020” has been identified as “bank sector” or “investment services sector” and</u></li> <li>- <u>the entity under “C0050” has been identified as “insurance sector” and</u></li> <li>- <u>C0100 is equal to “Fees” or “Others”</u></li> </ul>
<u>R0140/</u> <u>C0070</u>	<u>Fees and others</u>	<p><u>“C0070” shall be equal to the sum of the amount declared under “C0140” in the sheet “S36..05-P&amp;L” if :</u></p> <ul style="list-style-type: none"> <li>- <u>the entity under “C0020” has been identified as “other undertaking of the group” and</u></li> <li>- <u>the entity under “C0050” has been identified as “insurance sector” and</u></li> <li>- <u>C0100 is equal to “Fees” or “Others”</u></li> </ul>
<u>R0150/</u> <u>C0030</u>	<u>Interests</u> <u>from the insurance</u> <u>sector to the banking</u> <u>sector</u>	<p><u>“C0030” shall be equal to the sum of the amounts declared under “C0140” in the sheet “S.36.05-P&amp;L” if :</u></p> <ul style="list-style-type: none"> <li>- <u>the entity under “C0020” has been identified as “insurance sector” and</u></li> <li>- <u>the entity under “C0050” has been identified as “bank sector” or “investment services sector” and</u></li> <li>- <u>C0100 is equal to “Interests”</u></li> </ul>
<u>R0150/</u> <u>C0040</u>	<u>Interests</u> <u>from the insurance</u> <u>sector to the</u> <u>insurance sector</u>	<p><u>“C0040” shall be equal to the sum of the amount declared under “C0140” in the sheet “S.36.05-P&amp;L” if :</u></p> <ul style="list-style-type: none"> <li>- <u>the entity under “C0020” has been identified as “insurance sector” and</u></li> <li>- <u>the entity under “C0050” has been identified as “insurance sector” and</u></li> <li>- <u>C0100 is equal to “Interests”</u></li> </ul>
<u>R0150/</u> <u>C0050</u>	<u>Interests</u> <u>from the insurance</u> <u>sector to other</u>	<p><u>“C0050” shall be equal to the sum of the amount declared under “C0140” in the sheet “S36..05-P&amp;L” if :</u></p>

	<u>undertaking of the group</u>	<ul style="list-style-type: none"> <li>- <u>the entity under “C0020” has been identified as “insurance sector” and</u></li> <li>- <u>the entity under “C0050” has been identified as “other undertaking of the group” and</u></li> <li>- <u>C0100 is equal to “Interests”</u></li> </ul>
<u>R0150/</u> <u>C0060</u>	<u>Interests from the banking sector to sector of the group</u>	<p><u>“C0060” shall be equal to the sum of the amount declared under “C0140” in the sheet “S36..05-P&amp;L” if :</u></p> <ul style="list-style-type: none"> <li>- <u>the entity under “C0020” has been identified as “bank sector” or “investment services sector” and</u></li> <li>- <u>the entity under “C0050” has been identified as “insurance sector” and</u></li> <li>- <u>C0100 is equal to “Interests”</u></li> </ul>
<u>R0150/</u> <u>C0070</u>	<u>Interests from other undertaking of the group to the insurance sector</u>	<p><u>“C0070” shall be equal to the sum of the amount declared under “C0140” in the sheet “S.36.05-P&amp;L” if :</u></p> <ul style="list-style-type: none"> <li>- <u>the entity under “C0020” has been identified as “other undertaking of the group” and</u></li> <li>- <u>the entity under “C0050” has been identified as “insurance sector” and</u></li> <li>- <u>C0100 is equal to “Interests”</u></li> </ul>
<u>R0160/</u> <u>C0030</u>	<u>Dividends from the insurance sector to the banking sector</u>	<p><u>“C0030” shall be equal to the sum of the amounts declared under “C0140” in the sheet “S.36.05-P&amp;L” if :</u></p> <ul style="list-style-type: none"> <li>- <u>the entity under “C0020” has been identified as “insurance sector” and</u></li> <li>- <u>the entity under “C0050” has been identified as “bank sector” or “investment services sector” and</u></li> <li>- <u>C0100 is equal to “Dividends”</u></li> </ul>
<u>R0160/</u> <u>C0040</u>	<u>Dividends from the insurance sector to the insurance sector</u>	<p><u>“C0040” shall be equal to the sum of the amount declared under “C0140” in the sheet “S36.05-P&amp;L” if :</u></p> <ul style="list-style-type: none"> <li>- <u>the entity under “C0020” has been identified as “insurance sector” and</u></li> <li>- <u>the entity under “C0050” has been identified as “insurance sector” and</u></li> <li>- <u>C0100 is equal to “Dividends”</u></li> </ul>

<u>R0160/C0050</u>	<u>Dividends from the insurance sector to other undertaking of the group</u>	<u>“C0050” shall be equal to the sum of the amount declared under “C0140” in the sheet “S36.05-P&amp;L” if :</u> - <u>the entity under “C0020” has been identified as “insurance sector” and</u> - <u>the entity under “C0050” has been identified as “other undertaking of the group” and</u> - <u>C0100 is equal to “Dividends”</u>
<u>R0160/C0060</u>	<u>Dividends from the banking sector to the insurance sector</u>	<u>“C0060” shall be equal to the sum of the amount declared under “C0140” in the sheet “S36.05-P&amp;L” if :</u> - <u>the entity under “C0020” has been identified as “bank sector” or “investment services sector” and</u> - <u>the entity under “C0050” has been identified as “insurance sector” and</u> - <u>C0100 is equal to “Dividends”</u>
<u>R0160/C0070</u>	<u>Dividends from other undertaking of the group to the insurance sector</u>	<u>“C0070” shall be equal to the sum of the amount declared under “C0140” in the sheet “S36.05-P&amp;L” if :</u> - <u>the entity under “C0020” has been identified as “other undertaking of the group” and</u> - <u>the entity under “C0050” has been identified as “insurance sector” and</u> - <u>C0100 is equal to “Dividends”</u>

**S.36.01 — IGT — Equity-type transactions, debt and asset transfer**

General comments:

This template relates to the information that groups are requested to provide at least annually.

This template shall report all (significant, very significant and transactions required to be reported in all circumstances) intra-group transactions between entities of a group related to equity, debt, reciprocal financing<sup>2</sup> and asset transfers.

These include, but are not limited to:

- equity and other capital items including participations in related entities and transfer shares of related entities of the group;

<sup>2</sup> As set out in Article 223 of Directive 2009/138/EC of the European Parliament and of the Council of 25 November 2009 on the take-up and pursuit of the business of Insurance and Reinsurance

- debt including bonds, loans, collateralised debt, and other transactions of similar nature e.g. with periodic pre-determined interest or coupon or premium payments for a pre-determined period of time;
- other asset transfer such as transfer of properties and transfer of shares of other companies unrelated (i.e. outside) to the group.

<u>ITEM</u>		<u>INSTRUCTIONS</u>
<u>C0010</u>	<u>ID of intragroup transaction</u>	<u>Unique internal identification code for each intragroup transaction. Shall be consistent over time.</u>
<u>C0020</u>	<u>Investor/ Lender name</u>	<u>Name of the entity that is buying the equity or lending to a related undertaking within the group, i.e. the entity that recognises the transaction as an asset on its balance sheet (debit – balance sheet).</u>
<u>C0030</u>	<u>Identification code for investor / lender</u>	<p><u>The unique identification code attached to the investor/buyer/transferee by this order of priority if existent:</u></p> <ul style="list-style-type: none"> <li>- <u>Legal Entity Identifier (LEI);</u></li> <li>- <u>Specific code</u></li> </ul> <p><u>Specific code:</u></p> <ul style="list-style-type: none"> <li>- <u>For regulated undertakings of the European Economic Area (EEA) within the group: identification code used in the local market, attributed by the undertaking's competent supervisory authority;</u></li> <li>- <u>For non-EEA undertakings and non-regulated undertakings within the group, identification code shall be provided by the group. When allocating an identification code to each non-EEA or non-regulated undertaking, the group shall comply with the following format in a consistent manner:</u></li> </ul> <p><u>identification code of the parent undertaking + ISO 3166-1 alpha-2 code of the country of the undertaking + 5 digits</u></p>
<u>C0031</u>	<u>Type of code for investor / lender</u>	<p><u>Type of ID Code used for the “Identification code for investor / lender” item. One of the options in the following closed list shall be used:</u></p> <ul style="list-style-type: none"> <li><u>1 – LEI</u></li> <li><u>2 – Specific code</u></li> </ul>

C0040	<u>Sector of the investor/ lender</u>	<p><u>If the investor / lender is part of financial sector within the meaning of Article 2 (8) of Directive 2002/87/EC, indicate: “banking sector”, “insurance sector” “investments services sector”.</u></p> <p><u>If the investor / lender is not part of financial sector within the meaning of Article 2 (8) of Directive 2002/87/EC indicate: “other undertaking of the group”.</u></p>
C0050	<u>Issuer/ borrower name</u>	<p><u>Name of the entity that is issuing the equity/capital item, or borrowing money (issuing debt), i.e. the entity that recognises the transaction as a liability or capital on its balance sheet (credit – balance sheet).</u></p>
C0060	<u>Identification code for issuer/ borrower</u>	<p><u>The unique identification code attached to the investor/buyer/transferee by this order of priority if existent:</u></p> <p><u>- Legal Entity Identifier (LEI); - Specific code</u></p> <p><u>Specific code:</u></p> <p><u>- For EEA regulated undertakings within the group: identification code used in the local market, attributed by the undertaking's competent supervisory authority;</u></p> <p><u>- For non-EEA undertakings and non-regulated undertakings within the group, identification code shall be provided by the group. When allocating an identification code to each non-EEA or non-regulated undertaking, the financial conglomerate shall comply with the following format in a consistent manner: identification code of the parent undertaking + ISO 3166-1 alpha-2 code of the country of the undertaking + 5 digits</u></p>
C0061	<u>Type of code for issuer/ borrower</u>	<p><u>Type of ID Code used for the “Identification code for issuer / borrower” item. One of the options in the following closed list shall be used:</u></p> <p><u>1 – LEI</u></p> <p><u>2 – Specific code</u></p>
C0070	<u>Sector of the issuer/ borrower</u>	<p><u>If the issuer / borrower is part of financial sector within the meaning of Article 2(8) of Directive 2002/87/EC, indicate: “banking sector”, “insurance sector” “investments services sector”.</u></p> <p><u>If the issuer / borrower is not part of financial sector within the meaning of Article 2(8) of Directive 2002/87/EC indicate “other undertaking of the group”.</u></p>

<u>C0080</u>	<u>Indirect transactions</u>	<p><u>If reported intra-group transaction is part of an indirect transaction (cf. General comments supra), report the “ID of intragroup transaction” (FC0010) of the related transaction in this cell.</u></p> <p><u>If the reported IGT is not part of an indirect transaction, indicate No.</u></p>
<u>C0090</u>	<u>Single economic operation</u>	<p><u>If the reported IGT is part of single economic operation (cf. General comments supra report the “ID of intragroup transaction” (FC0010) of the related transaction in this cell.“</u></p> <p><u>If the reported IGT is not part of single economic operation, indicate No</u></p>
<u>C0100</u>	<u>ID Code of the instrument</u>	<p><u>This is the identification code of the instrument (capital, debt etc.) between the two counterparties identified using the following priority:</u></p> <ul style="list-style-type: none"> <li><u>- ISO 6166 code of ISIN when available</u></li> <li><u>- Other recognised codes (e.g.: CUSIP, Bloomberg Ticker, Reuters RIC)</u></li> <li><u>- Code attributed by the undertaking, when the options above are not available. This code shall be consistent over time.</u></li> </ul> <p><u>This may be different from the intragroup transaction code provided in cell FC0010.</u></p>
<u>C0101</u>	<u>ID Code Type of the instrument</u>	<p><u>Type of ID Code used for the “ID Code of the instrument” item. One of the options in the following closed list shall be used:</u></p> <ol style="list-style-type: none"> <li><u>1 - ISO 6166 for ISIN code</u></li> <li><u>2 - CUSIP (The Committee on Uniform Securities Identification Procedures number assigned by the CUSIP Service Bureau for U.S. and Canadian companies)</u></li> <li><u>3 - SEDOL (Stock Exchange Daily Official List for the London Stock Exchange)</u></li> <li><u>4 - WKN (Wertpapier Kenn-Nummer, the alphanumeric German identification number)</u></li> <li><u>5 - Bloomberg Ticker (Bloomberg letters code that identify a company's securities)</u></li> <li><u>6 - BBGID (The Bloomberg Global ID)</u></li> </ol>

		<u>7 - Reuters RIC (Reuters instrument code)</u> <u>8 - FIGI (Financial Instrument Global Identifier)</u> <u>9 - Other code by members of the Association of National Numbering Agencies</u> <u>99 - Code attributed by the undertaking</u>
<u>C0110</u>	<u>Type of instrument</u>	<u>Identify the type of instrument.</u> <u>The following close list shall be used:</u> <u>1 - Bonds / Debt</u> <u>2 - Equity type</u> <u>3 - Other asset transfer</u>
<u>C0120</u>	<u>Instrument</u>	<u>Identify the instrument. The following close list shall be used:</u> <u>1 - Bonds / Debt – collateralised</u> <u>2 - Bonds / Debt – uncollateralised</u> <u>3 - Equity type – shares / participations</u> <u>4 - Equity type – others</u> <u>5 - Other asset transfer – properties</u> <u>6 - Other asset transfer – others</u>
<u>C0130</u>	<u>Issue date</u>	<u>This is the earlier of the transaction/debt issue date or the date the intragroup transaction is effective from, if different from the issue date.</u> <u>The date shall follow the ISO 8601 (yyyy-mm-dd) format.</u>
<u>C0140</u>	<u>Maturity date</u>	<u>Identify the ISO 8601 (yyyy-mm-dd) code of the date when the transaction expires / reaches maturity if applicable.</u> - <u>For intragroup transaction with no maturity date use “9999-12-31”.</u> - <u>For perpetual securities use “9999-12-31”</u>
<u>C0150</u>	<u>Currency of transaction</u>	<u>Identify the ISO 4217 alphabetic code of the currency in which the transaction took place.</u>
<u>C0160</u>	<u>Amount at transaction date</u>	<u>Amount of the transaction at transaction date reported in the reporting currency of the group.</u>

<u>C0170</u>	<u>Amount at reporting date</u>	<u>Outstanding amount of the transaction at the reporting date if applicable e.g. for debt issue, reported in the reporting currency of the group. If there has been a full early settlement/prepayment, the balance of contractual amount shall be zero.</u>
<u>C0180</u>	<u>Value of collateral</u>	<u>The value of collateral for collateralised debt or asset value for intragroup transaction involving asset transfer, reported in the reporting currency of the group.</u>
<u>C0190</u>	<u>Amount of dividends/ interest/ coupon and other payments made during reporting period</u>	<p><u>This cell shall capture any payments made in relation to the intragroup transactions recorded in this template for the reporting period (6 months up to the reporting date).</u></p> <p><u>This includes, but not limited to:</u></p> <ul style="list-style-type: none"> <li>- <u>Dividends for the current year including paid or declared but unpaid dividends.</u></li> <li>- <u>Any deferred dividends from previous years paid during the reporting period (i.e. any deferred dividends paid that impacted the P&amp;L for the reporting period).</u></li> <li>- <u>Interest payments made in relation to debt instruments.</u></li> <li>- <u>Any other payments made in relation to the intragroup transactions that are reported in this template, e.g. charges on asset transfers.</u></li> <li>- <u>Amount of total tops-ups if applicable, i.e. total additional money invested during the reporting period such as an additional payments on partly paid shares or increasing loan amount during the period (when reporting tops-ups as a separate item).</u></li> </ul> <p><u>This amount shall be reported in the reporting currency of the group.</u></p>
<u>C0200</u>	<u>Coupon/ Interest rate</u>	<u>The interest or coupon rate as a percentage, if applicable. For variable interest rate, this shall include the reference rate and the interest rate above it.</u>
<u>C0210</u>	<u>Comments</u>	<p><u>Comments shall contain:</u></p> <ul style="list-style-type: none"> <li>- <u>a notification if the transaction has not been performed at arm's length</u></li> <li>- <u>any other relevant information regarding the economic nature of the operation</u></li> </ul>

### S.36.02 — IGT — Derivatives

#### General comments:

This template relates to information groups are requested to provide at least annually.

This template shall report all (significant, very significant and transactions required to be reported in all circumstances) intra-group transactions between entities in scope of group supervision related to derivatives. Significant intra-group transactions related to derivatives shall be reported where the carrying amount of the derivative exceeds the threshold. These include, but are not limited to:

- Interest rate contracts, including swaps, forward agreements, futures and options;
- Foreign exchange contracts, including swaps, forward agreements, futures and options;
- Contracts of a nature similar to those in points 1(a) to (e) and 2(a) to (d) of this Annex concerning other reference items or indices.

<u>ITEM</u>		<u>INSTRUCTIONS</u>
<u>C0010</u>	<u>ID of intragroup transaction</u>	<u>Unique internal identification code for each intragroup transaction. It shall be consistent over time.</u>
<u>C0020</u>	<u>Investor/ buyer name</u>	<u>Name of the entity that is investing/buying the derivative, or the counterparty with the long position. For swaps the payer is the payer of the fixed rate that receives the floating rate.</u>
<u>C0030</u>	<u>Identification code of the investor / buyer</u>	<u>The unique identification code attached to the investor/buyer/transferee by this order of priority if existent:</u> <u>- Legal Entity Identifier (LEI);</u> <u>- Specific code</u> <u>Specific code:</u> <u>- For EEA regulated undertakings within the group: identification code used in the local market, attributed by the undertaking's competent supervisory authority;</u> <u>- For non-EEA undertakings and non-regulated undertakings within the group, identification code shall be provided by the group. When allocating an identification code to each non-EEA or non-regulated undertaking, the group shall comply with the following format in a consistent manner: identification code of the parent undertaking + ISO 3166-1 alpha-2 code of the country of the undertaking + 5 digits</u>

<u>C0031</u>	<u>Type of code of the investor / buyer</u>	<u>Type of ID Code used for the “Identification code of the investor / buyer” item. One of the options in the following closed list shall be used:</u>  <u>1 – LEI</u>  <u>2 – Specific code</u>
<u>C0040</u>	<u>Sector of the investor/ buyer</u>	<u>If the investor / buyer is part of financial sector within the meaning of article 2 (8) of Directive 2002/87/EC, indicate: “banking sector”, “insurance sector” “investments services sector”.</u>  <u>If the investor / buyer is not part of financial sector within the meaning of article 2 (8) indicate: “other undertaking of the group”.</u>
<u>C0050</u>	<u>Issuer/ Seller name</u>	<u>Name of the entity that is issuing/selling the derivative, or the counterparty with the short position. For swaps the receiver, receives the fixed rates and pays the floating rate.</u>
<u>C0060</u>	<u>Identification code of the issuer / seller</u>	<u>The unique identification code attached to the investor/buyer/transferee by this order of priority if existent:</u>  <u>- Legal Entity Identifier (LEI);</u>  <u>- Specific code</u>  <u>Specific code:</u>  <u>- For EEA regulated undertakings within the group: identification code used in the local market, attributed by the undertaking's competent supervisory authority;</u>  <u>- For non-EEA undertakings and non-regulated undertakings within the group, identification code shall be provided by the group. When allocating an identification code to each non-EEA or non-regulated undertaking, the group shall comply with the following format in a consistent manner: identification code of the parent undertaking + ISO 3166-1 alpha-2 code of the country of the undertaking + 5 digits</u>
<u>C0061</u>	<u>Type of code of the issuer / seller</u>	<u>Type of ID Code used for the “Identification code of the issuer / seller” item. One of the options in the following closed list shall be used:</u>  <u>1 – LEI</u>  <u>2 – Specific code</u>
<u>C0070</u>	<u>Financial sector of the issuer / seller</u>	<u>If the issuer / seller is part of financial sector within the meaning of article 2 (8) of Directive 2002/87/EC, indicate: “banking sector”, “insurance sector” “investments services sector”.</u>

		<u>If the issuer / seller is not part of financial sector within the meaning of article 2 (8) indicate: “other undertaking of the group”.</u>
<u>C0080</u>	<u>Indirect transactions</u>	<u>If reported intragroup transaction is part of an indirect transaction (cf. General comments supra), report the “ID of intragroup transaction” (FC0010) of the related transaction in the cell.</u> <u>If the reported intragroup transaction is not part of an indirect transaction, indicate No.</u>
<u>C0090</u>	<u>Single economic operation</u>	<u>If the reported intragroup transaction is part of single economic operation (cf. General comments supra), report the “ID of intragroup transaction” (C0010) of the related transaction in the cell. If the reported intragroup transaction is not part of single economic operation, indicate No.</u>
<u>C0100</u>	<u>ID Code of the instrument</u>	<u>This is the identification code of the instrument (capital, debt etc.) between the two counterparties identified using the following priority:</u> <u>- ISO 6166 code of ISIN when available</u> <u>- Other recognised codes (e.g.: CUSIP, Bloomberg Ticker, Reuters RIC)</u> <u>- Code attributed by the undertaking, when the options above are not available. This code shall be consistent over time.</u> <u>This may be different from the intragroup transaction code provided in cell FC0010.</u>
<u>C0101</u>	<u>ID Code Type of the instrument</u>	<u>Type of ID Code used for the “ID Code of the instrument” item. One of the options in the following closed list shall be used:</u> <u>1 - ISO 6166 for ISIN code</u> <u>2 - CUSIP (The Committee on Uniform Securities Identification Procedures number assigned by the CUSIP Service Bureau for U.S. and Canadian companies)</u> <u>3 - SEDOL (Stock Exchange Daily Official List for the London Stock Exchange)</u> <u>4 - WKN (Wertpapier Kenn-Nummer, the alphanumeric German identification number)</u> <u>5 - Bloomberg Ticker (Bloomberg letters code that identify a company's securities)</u> <u>6 - BBGID (The Bloomberg Global ID)</u> <u>7 - Reuters RIC (Reuters instrument code)</u>

		<u>8 - FIGI (Financial Instrument Global Identifier)</u> <u>9 - Other code by members of the Association of National Numbering Agencies</u> <u>99 - Code attributed by the undertaking</u>
<u>C0110</u>	<u>Type of instrument</u>	<u>Identify the transaction type. The following close list shall be used:</u> <u>1 - Derivatives – futures</u> <u>2 - Derivatives – forwards</u> <u>3 - Derivatives – options</u> <u>4 - Derivatives – others</u> <u>5 - Guarantees – credit protection</u> <u>6 - Guarantees – others</u> <u>7 - Swaps</u> <u>8 - Others</u> <u>A repurchase agreement shall be considered as cash transaction plus forward contract.</u>
<u>C0120</u>	<u>Type of protection</u>	<u>Identify the transaction type. The following close list shall be used:</u> <u>1 - credit default</u> <u>2 - interest rate</u> <u>3 - currency</u> <u>4 - others</u>
<u>C0130</u>	<u>Purpose of the instrument</u>	<u>Describe use of derivative (micro / macro hedge, efficient portfolio management). Micro hedge refers to derivatives covering a single financial instrument, forecasted transaction or liability. Macro hedge refers to derivatives covering a set of financial instruments, forecasted transactions or liabilities. The following closed list shall be used:</u> <u>1 - Micro hedge</u> <u>2 - Macro hedge</u> <u>3 - Matching assets and liabilities cash-flows</u> <u>4 - Efficient portfolio management, other than “Matching assets and liabilities cash-flows”</u> <u>5 – Others</u>
<u>C0140</u>	<u>Starting date</u>	<u>Identify the ISO 8601 (yyyy-mm-dd) code of the date of the transaction/trade of the derivative contract. For rolled contracts use the initial trade date.</u>

<u>C0150</u>	<u>Maturity date</u>	<u>Identify the ISO 8601 (yyyy-mm-dd) code of the contractually defined date of close of the derivative contract, whether at maturity date, expiring date for options (European or American), etc.</u>
<u>C0160</u>	<u>Currency of transaction</u>	<u>Identify the ISO 4217 alphabetic code of the currency in which the transaction took place.</u>
<u>C0170</u>	<u>Notional amount</u>	<p><u>The amount covered or exposed to the derivative at the reporting date, i.e. the closing balance, reported in the reporting currency of the group.</u></p> <p><u>For futures and options, corresponds to contract size multiplied by the number of contracts. For swaps and forwards, corresponds to the contract amount. Where a transaction has matured/expired during the reporting period before the reporting date, the notional amount at the reporting date shall be zero.</u></p>
<u>C0180</u>	<u>Carrying amount</u>	<p><u>Value of the derivative at the reporting date as reported in the balance sheet of the entity.</u></p> <p><u>Where a transaction has matured/expired during the reporting period before the reporting date, the carrying amount at the reporting date shall be the maximum carrying amount of the derivatives before the maturity of the transaction</u></p>
<u>C0190</u>	<u>Value of collateral</u>	<u>Value of the collateral pledged on reporting date (zero if derivative has been closed) if applicable, reported in the reporting currency of the financial conglomerate.</u>
<u>C0200</u>	<u>Identification code Asset / Liability underlying the derivative</u>	<p><u>ID Code of the asset or liability underlying the derivative contract. This item is to be provided for derivatives that have a single underlying instrument or index in the undertaking's portfolio.</u></p> <p><u>An index is considered a single instrument and shall be reported.</u></p> <p><u>Identification code of the instrument underlying the derivative using the following priority:</u></p> <ul style="list-style-type: none"> <li><u>○ ISO 6166 code of ISIN when available</u></li> <li><u>○ Other recognised codes (e.g.: CUSIP, Bloomberg Ticker, Reuters RIC)</u></li> </ul>

		<ul style="list-style-type: none"> <li>○ <u>Code attributed by the undertaking, when the options above are not available, and shall be consistent over time</u></li> <li>○ <u>“Multiple assets/liabilities”, if the underlying assets or liabilities are more than one</u></li> </ul> <p><u>If the underlying is an index then the code of the index shall be reported.</u></p>
<u>C0201</u>	<u>Type of code Asset / Liability underlying the derivative</u>	<p><u>Type of ID Code used for the “Identification code Asset / Liability underlying the derivative” item. One of the options in the following closed list shall be used:</u></p> <ul style="list-style-type: none"> <li><u>1 - ISO 6166 for ISIN code</u></li> <li><u>2 - CUSIP (The Committee on Uniform Securities Identification Procedures number assigned by the CUSIP Service Bureau for U.S. and Canadian companies)</u></li> <li><u>3 - SEDOL (Stock Exchange Daily Official List for the London Stock Exchange)</u></li> <li><u>4 - WKN (Wertpapier Kenn-Nummer, the alphanumeric German identification number)</u></li> <li><u>5 - Bloomberg Ticker (Bloomberg letters code that identify a company's securities)</u></li> <li><u>6 - BBGID (The Bloomberg Global ID)</u></li> <li><u>7 - Reuters RIC (Reuters instrument code)</u></li> <li><u>8 – FIGI (Financial Instrument Global Identifier)</u></li> <li><u>9 - Other code by members of the Association of National Numbering Agencies</u></li> <li><u>99 - Code attributed by the undertaking. This option shall also be used for the cases of “Multiple assets/liabilities” and indexes</u></li> </ul>
<u>C0210</u>	<u>Counterparty name for which credit protection is purchased</u>	<u>Name of the counterparty for which protection has been purchased for its default</u>
<u>C0220</u>	<u>Swap delivered interest rate (for buyer)</u>	<u>Interest rate delivered under the swap contract (only for Interest rate swaps).</u>
<u>C0230</u>	<u>Swap received</u>	<u>Interest rate received under the swap contract (only for Interest rate swaps).</u>

	<u>interest rate (for buyer)</u>	
<u>C0240</u>	<u>Swap delivered currency (for buyer)</u>	<u>Identify the ISO 4217 alphabetic code of the currency of the swap price (only for currency swaps).</u>
<u>C0250</u>	<u>Swap received currency (for buyer)</u>	<u>Identify the ISO 4217 alphabetic code of the currency of the swap notional amount (only for currency swaps).</u>
<u>C0260</u>	<u>Revenues stemming from derivatives</u>	<u>Net revenues stemming from the investment or the purchase of derivatives. Following the IFRS based P&amp;L, both realized and unrealized results are expected here. The amounts should be filed with their clean value (in comparison to QRT S. 09.01. SII). Interests will be reported in FC.05 P&amp;L.</u>
<u>C0270</u>	<u>Comments</u>	<u>Comments shall contain:</u> <ul style="list-style-type: none"> <li>- <u>a notification if the transaction has not been performed at arm's length</u></li> <li>- <u>any other relevant information regarding the economic nature of the operation</u></li> </ul>

### S.36.03 — IGT — Off-balance sheet and contingent liabilities

#### General comments:

This template relates to information groups shall provide at least annually.

This template shall report all (significant, very significant and transactions required to be reported in all circumstances) intragroup transactions between entities in scope of group supervision related to off-balance sheet guarantees.

These include, but not limited to:

- Off balance sheet guarantees;
- undrawn credit facilities
- assets purchased under outright forward purchase agreements (currency or other)
- asset sale and repurchase agreements as referred to in Article 12(3) and (5) of Directive 86/635/EEC
- Contingent liabilities;

	<u>ITEM</u>	<u>INSTRUCTIONS</u>
<u>C0010</u>	<u>ID of intragroup transaction</u>	<u>Unique internal identification code for each intragroup transaction. It shall be consistent over time.</u>
<u>C0020</u>	<u>Provider name</u>	<u>Name of the entity that is providing the off-balance guarantee.</u>
<u>C0030</u>	<u>Identification code of the provider</u>	<p><u>The unique identification code attached to the provider by this order of priority if existent:</u></p> <ul style="list-style-type: none"> <li><u>- Legal Entity Identifier (LEI);</u></li> <li><u>- Specific code</u></li> </ul> <p><u>Specific code:</u></p> <ul style="list-style-type: none"> <li><u>- For EEA regulated undertakings within the group: identification code used in the local market, attributed by the undertaking's competent supervisory authority;</u></li> <li><u>- For non-EEA undertakings and non-regulated undertakings within the group, identification code will be provided by the financial conglomerate. When allocating an identification code to each non-EEA or non-regulated undertaking, the group shall comply with the following format in a consistent manner: identification code of the parent undertaking + ISO 3166-1 alpha-2 code of the country of the undertaking + 5 digits</u></li> </ul>
<u>C0031</u>	<u>Type of code of the provider</u>	<p><u>Type of ID Code used for the “Identification code of the provider” item. One of the options in the following closed list shall be used:</u></p> <ul style="list-style-type: none"> <li><u>1 – LEI</u></li> <li><u>2 – Specific code</u></li> </ul>
<u>C0040</u>	<u>Financial sector of the provider</u>	<p><u>If the provider is part of financial sector within the meaning of article 2 (8) of Directive 2002/87/EC, indicate: “banking sector”, “insurance sector” “investments services sector”.</u></p> <p><u>If the provider is not part of financial sector within the meaning of article 2 (8) indicate: “other undertaking of the group”.</u></p>
<u>C0050</u>	<u>Beneficiary name</u>	<u>Name of the entity that is benefiting from the off-balance sheet guarantee.</u>
<u>C0060</u>	<u>Identification code of the beneficiary</u>	<p><u>The unique identification code attached to the beneficiary by this order of priority if existent:</u></p> <ul style="list-style-type: none"> <li><u>- Legal Entity Identifier (LEI);</u></li> <li><u>- Specific code</u></li> </ul> <p><u>Specific code:</u></p>

		<p>- <u>For EEA regulated undertakings within the group: identification code used in the local market, attributed by the undertaking's competent supervisory authority;</u></p> <p>- <u>For non-EEA undertakings and non-regulated undertakings within the group, identification code shall be provided by the group. When allocating an identification code to each non-EEA or non-regulated undertaking, the group shall comply with the following format in a consistent manner: identification code of the parent undertaking + ISO 3166-1 alpha-2 code of the country of the undertaking + 5 digits</u></p>
<u>C0061</u>	<u>Type of code of the beneficiary</u>	<p><u>Type of ID Code used for the “Identification code of the beneficiary” item. One of the options in the following closed list shall be used:</u></p> <p><u>1 – LEI</u></p> <p><u>2 – Specific code</u></p>
<u>C0070</u>	<u>Financial sector of the beneficiary</u>	<p><u>If the beneficiary is part of financial sector within the meaning of article 2 (8) of Directive 2002/87/EC, indicate: “banking sector”, “insurance sector” “investments services sector”.</u></p> <p><u>If the beneficiary is not part of financial sector within the meaning of article 2 (8) indicate: “other undertaking of the group”.</u></p>
<u>C0080</u>	<u>Indirect transactions</u>	<p><u>If reported intragroup transaction is part of an indirect transaction (cf. General comments supra), report the “ID of intragroup transaction” (FC0010) of the related transaction in this cell.</u></p> <p><u>If the reported intragroup transaction is not part of an indirect transaction, indicate No.</u></p>
<u>C0090</u>	<u>Single economic operation</u>	<p><u>If the reported intragroup transaction is part of single economic operation (cf. General comments supra), report the “ID of intragroup transaction” (FC0010) of the related transaction in this cell.</u></p> <p><u>If the reported intragroup transaction is not part of single economic operation, indicate No</u></p>
<u>C0100</u>	<u>Transaction type</u>	<p><u>Identify the type of transaction. The following close list shall be used:</u></p> <p><u>1 - guarantees</u></p> <p><u>2 - commitment</u></p> <p><u>3 - letter of credit</u></p> <p><u>4 - undrawn credit facilities</u></p> <p><u>5 - assets purchased under outright forward purchase agreements (currency or other);</u></p>

		<u>6 - asset sale and repurchase agreements as referred to in Article 12(3) and (5) of Directive 86/635/EEC;</u> <u>7 - Contingent liabilities</u> <u>8 - other;</u>
<u>C0110</u>	<u>Transaction issue date</u>	<u>Identify the ISO 8601 (yyyy-mm-dd) code of the date when the transaction/issue takes effect.</u>
<u>C0120</u>	<u>Expiry date of agreement / contract underlying transaction</u>	<u>Where applicable, identify the ISO 8601 (yyyy-mm-dd) code of the date when the agreement/contract ceases. If the expiry date is perpetual use "9999-12-31".</u>
<u>C0130</u>	<u>Currency of transaction</u>	<u>Identify the ISO 4217 alphabetic code of the currency in which the transaction took place. If there are two currencies involved, please identify both in cell Comments C0200</u>
<u>C0140</u>	<u>Trigger event</u>	<u>Where applicable, brief description of event that would trigger the transaction/payment/liability/none e.g. event that would result in a contingent liability occurring.</u>
<u>C0150</u>	<u>Value of transaction at starting date</u>	<u>Value of the transaction or collateral pledged.</u> <u>This item is to be reported in the reporting currency of the group.</u>
<u>C0160</u>	<u>Value of transaction at reporting date</u>	<u>Value of the transaction, collateral pledged.</u> <u>This item shall be reported in the reporting currency of the group.</u>
<u>C0170</u>	<u>Maximum possible value of contingent liabilities</u>	<u>Maximum possible value, if possible, regardless of their probability (i.e. future cash flows required to settle the contingent liability over the lifetime of that contingent liability, discounted at the relevant risk-free interest rate term structure) of contingent liabilities included in the group's balance sheet. Sum of all possible cash flows if events triggering guarantees were all to happen in relation to guarantees provided by the "provider" (cell FC0020) to the "beneficiary" (Cell C0050) to guarantee the payment of the liabilities due by the undertaking (includes letter of credit, undrawn committed borrowing facilities). This item shall not include amounts already reported under C0150 and C0160.</u>
<u>C0180</u>	<u>Value of guaranteed assets</u>	<u>Value of the guaranteed asset for which the guarantees are received.</u> <u>Sectoral valuation principles may be relevant in this case.</u>

<u>C0190</u>	<u>Revenues stemming from the off balance sheet items</u>	<u>Revenues associated to the provisions of the off-balance sheet transaction</u>
<u>C0200</u>	<u>Comments</u>	<u>Comments shall contain:</u> - <u>a notification if the transaction has not been performed at arm's length</u> - <u>any other relevant information regarding the economic nature of the operation</u>

### S.36.04 — IGT — Insurance and Reinsurance

#### General comments:

This annex relates to information groups are requested to provide annually.

This template shall report all (significant, very significant and transactions required to be reported in all circumstances) intra-group transactions between entities in scope of the group supervision related to internal insurance and reinsurance within the group.

These include, but not limited to:

- Insurance contracts of entities within the scope of the group with insurance companies within the scope of the group
- reinsurance treaties between related undertakings of a group;
- facultative reinsurance between related undertakings of a group; and
- any other transaction that results in transferring underwriting risk (insurance risk) between related undertakings of a group.

<u>ITEM</u>		<u>INSTRUCTIONS</u>
<u>C0010</u>	<u>ID of intragroup transaction</u>	<u>Unique internal identification code for each intragroup transaction. It shall be consistent over time.</u>
<u>C0020</u>	<u>Insured party/ Cedent name</u>	<u>Legal name of the entity that has transferred the underwriting risk to another insurer or reinsurer within the group.</u>
<u>C0030</u>	<u>Identification code for insured party/ cedent</u>	<u>The unique identification code attached to the investor/buyer/transferee by this order of priority if existent:</u> - <u>Legal Entity Identifier (LEI);</u> - <u>Specific code</u> <u>Specific code:</u> - <u>For EEA regulated undertakings within the group: identification code used in the local market, attributed by the undertaking's competent supervisory authority;</u>

		<p><u>- For non-EEA undertakings and non-regulated undertakings within the group, identification code shall be provided by the group. When allocating an identification code to each non-EEA or non-regulated undertaking, the group shall comply with the following format in a consistent manner: identification code of the parent undertaking + ISO 3166-1 alpha-2 code of the country of the undertaking + 5 digits</u></p>
<u>C0031</u>	<u>Type of code for insured party/ cedent</u>	<p><u>Type of ID Code used for the “Identification code for investor / lender” item. One of the options in the following closed list shall be used:</u></p> <p><u>1 – LEI</u></p> <p><u>2 – Specific code</u></p>
<u>C0040</u>	<u>Sector of the insured party/ cedent</u>	<p><u>If the insured party / cedent is part of financial sector within the meaning of article 2 (8) of Directive 2002/87/EC, indicate: “banking sector”, “insurance sector” “investments services sector”.</u></p> <p><u>If the insured party / cedent is not part of financial sector within the meaning of article 2 (8) indicate: “other undertaking of the group”.</u></p>
<u>C0050</u>	<u>Insurer/ Reinsurer name</u>	<u>Legal name of the insurer/ reinsurer to whom the underwriting risk has been transferred.</u>
<u>C0060</u>	<u>Identification code of insurer/ reinsurer</u>	<p><u>The unique identification code attached to the investor/buyer/transferee by this order of priority if existent:</u></p> <p><u>- Legal Entity Identifier (LEI);</u></p> <p><u>- Specific code</u></p> <p><u>Specific code:</u></p> <p><u>- For EEA regulated undertakings within the group: identification code used in the local market, attributed by the undertaking's competent supervisory authority;</u></p> <p><u>- For non-EEA undertakings and non-regulated undertakings within the group, identification code shall be provided by the group. When allocating an identification code to each non-EEA or non-regulated undertaking, the group shall comply with the following format in a consistent manner:</u></p> <p><u>identification code of the parent undertaking + ISO 3166-1 alpha-2 code of the country of the</u></p>

		<u>undertaking</u> + <u>5 digits</u>
<u>C0061</u>	<u>Type of code of insurer/reinsurer</u>	<u>Type of ID Code used for the “Identification code of insurer/ reinsurer” item. One of the options in the following closed list shall be used:</u> <u>1 – LEI</u> <u>2 – Specific code</u>
<u>C0070</u>	<u>Sector of the insurer/reinsurer</u>	<u>Financial sector of the provider within the meaning of article 2 (8) of Directive 2002/87/EC, i.e., “insurance sector”.</u> <u>This column has been kept to be aligned with the templates used at financial conglomerate level.</u>
<u>C0080</u>	<u>Indirect transactions</u>	<u>If reported intragroup transaction is part of an indirect transaction (cf. General comments supra), report the “ID of intragroup transaction” (FC0010) of the related transaction in this cell .</u> <u>If the reported intragroup transaction is not part of an indirect transaction, indicate No.</u>
<u>C0090</u>	<u>Single economic operation</u>	<u>If the reported intragroup transaction is part of single economic operation (cf. General comments supra),report the “ID of intragroup transaction” (C0010) of the related transaction in this cell .</u> <u>If the reported intragroup transaction is not part of single economic operation, indicate No</u>
<u>C0100</u>	<u>Type of transaction</u>	<u>Identify the type contract/treaty. The following close list shall be used:</u> <u>1 - insurance</u> <u>2 - reinsurance</u>
<u>C0110</u>	<u>Transaction</u>	<u>If C100 = reinsurance, then identify the type of reinsurance contract/treaty. The following close list shall be used:</u> <u>1 - quota share</u> <u>2 - variable quota share</u> <u>3 – surplus</u> <u>4 - excess of loss (per event and per risk)</u> <u>5 - excess of loss (per risk)</u> <u>6 - excess of loss (per event)</u>

		<p><u>7 - excess of loss “back-up” (protection against follow-on events which certain catastrophes can cause such as flooding or fire)</u></p> <p><u>8 - excess of loss with basis risk</u></p> <p><u>9 - reinstatement cover</u></p> <p><u>10 - aggregate excess of loss</u></p> <p><u>11 - unlimited excess of loss</u></p> <p><u>12 - stop loss</u></p> <p><u>13 - other proportional treaties</u></p> <p><u>14 - other non-proportional treaties</u></p> <p><u>15 – Financial reinsurance</u></p> <p><u>16 - Facultative proportional</u></p> <p><u>17 - Facultative non-proportional</u></p> <p><u>Other proportional treaties (code 13) and Other non-proportional treaties (code 14) can be used for hybrid types of reinsurance treaties.</u></p>
<u>C0120</u>	<u>Starting date</u>	<u>Identify the ISO 8601 (yyyy-mm-dd) code of the date of commencement of the specific reinsurance contract/treaty.</u>
<u>C0130</u>	<u>Expiry date</u>	<u>Identify the ISO 8601 (yyyy-mm-dd) code of the expiry date of the specific reinsurance contract/treaty (i.e. the last date the specific reinsurance contract/treaty is in force). This item is not reported if there is no expiry date (for example, contract is continuous and ends by one of the parties giving notice).</u>
<u>C0140</u>	<u>Currency of transaction</u>	<u>Identify the ISO 4217 alphabetic code of the currency of payments for the specific reinsurance contract/treaty.</u>
<u>C0150</u>	<u>Maximum cover by transaction</u>	<p><u>For quota share or a surplus treaty, 100% of the maximum amount that has been set for the entire contract/treaty is stated here (e.g. €10million). In case of unlimited cover “-1” shall be filled in here.</u></p> <p><u>This item has to be reported in the currency of the transaction.</u></p>
<u>C0160</u>	<u>Net Receivables</u>	<p><u>The amount resulting from: claims paid by the (re)insurer but not yet reimbursed by the (re)insurer + commissions to be paid by the (re)insurer + other receivables minus debts to the (re)insurer. Cash deposits are excluded and are to be considered as guarantees received.</u></p> <p><u>This item has to be reported in the currency of the group.</u></p>

<u>C0170</u>	<u>Premiums (for insurance)</u>	<u>Total amount of gross written premiums as defined in article 1(11) of Delegated Regulation (EU) 2015/35.</u> <u>For annuities stemming from non-life this cell is not applicable.</u>
<u>C0180</u>	<u>Comments</u>	<u>Comments shall contain:</u> - <u>a notification if the transaction has not been performed at arm's length</u> - <u>any other relevant information regarding the economic nature of the operation</u>

### S.36.05 — IGT — P&L

#### General comments:

This annex relates to information the groups are requested to provide annually.

This template shall report the P&L associated to all (significant, very significant and transactions required to be reported in all circumstances) intra-group transactions between entities in the scope of the group supervision or P&L transaction considered as significant or very significant intragroup transactions or transactions required to be reported in all circumstances. These include, but not limited to:

- Fees;
- Commissions;
- Interests;
- Dividends.

Intragroup outsourcing or internal cost sharing leading to significant intragroup transactions shall be reported.

Although interest, dividends and premiums are reported in S.36.01, S.36.02 and S36.04 they have to be reported additionally in S.36.05 P&L.

<u>ITEM</u>		<u>INSTRUCTIONS</u>
<u>C0010</u>	<u>ID of intragroup transaction</u>	<u>Unique internal identification code for each intragroup transaction. It shall be consistent over time. In case related to transactions already mentioned, used the same ID.</u>
<u>C0020</u>	<u>Revenue side name</u>	<u>Legal name of the entity that received the revenue from another entity within the group.</u>
<u>C0030</u>	<u>Identification code for revenue side</u>	<u>The unique identification code attached to the entity that received the revenue by this order of priority if existent:</u> - <u>Legal Entity Identifier (LEI);</u> - <u>Specific code</u>

		<p><u>Specific code:</u></p> <p><u>For EEA regulated undertakings within the group: identification code used in the local market, attributed by the undertaking's competent supervisory authority;</u></p> <p><u>- For non-EEA undertakings and non-regulated undertakings within the group, identification code shall be provided by the group. When allocating an identification code to each non-EEA or non-regulated undertaking, the group shall comply with the following format in a consistent manner: identification code of the parent undertaking + ISO 3166-1 alpha-2 code of the country of the undertaking + 5 digits</u></p>
<u>C0031</u>	<u>Type of code for revenue side</u>	<p><u>Type of ID Code used for the “Identification code for revenue side” item. One of the options in the following closed list shall be used:</u></p> <p><u>1 – LEI</u></p> <p><u>2 – Specific code</u></p>
<u>C0040</u>	<u>Sector of the revenue side</u>	<p><u>If the entity that received the revenue from another entity within the group is part of financial sector within the meaning of article 2 (8) of Directive 2002/87/EC, indicate: “banking sector”, “insurance sector” “investments services sector”.</u></p> <p><u>If the entity that received the revenue from another entity within the group is not part of financial sector within the meaning of article 2 (8) indicate: “other undertaking of the group”.</u></p>
<u>C0050</u>	<u>Expense side name</u>	<u>Legal name of the entity that provided the revenue to another entity within the group.</u>
<u>C0060</u>	<u>Identification code for expense side</u>	<p><u>The unique identification code attached the entity that provided the revenue by this order of priority if existent:</u></p> <p><u>- Legal Entity Identifier (LEI); - Specific code</u></p> <p><u>Specific code: - For EEA regulated undertakings within the group: identification code used in the local market, attributed by the undertaking's competent supervisory authority;</u></p> <p><u>- For non-EEA undertakings and non-regulated undertakings within the group, identification code shall be provided by the group. When allocating an identification code to each non-EEA or non-regulated undertaking, the group shall comply with the following format in a consistent manner: identification code of the parent undertaking + ISO 3166-1 alpha-2 code of the country of the undertaking + 5 digits.</u></p>

<u>C0061</u>	<u>Type of code for expense side</u>	<p><u>Type of ID Code used for the “Identification code for expense side” item. One of the options in the following closed list shall be used:</u></p> <p><u>1 – LEI</u></p> <p><u>2 – Specific code</u></p>
<u>C0070</u>	<u>Sector of the expense side</u>	<p><u>If the entity that provided the revenue to another entity within the group is part of financial sector within the meaning of article 2 (8) of Directive 2002/87/EC, indicate: “banking sector”, “insurance sector” “investments services sector”.</u></p> <p><u>If the entity that provided the revenue to another entity within the group is not part of financial sector within the meaning of article 2 (8) indicate: “other undertaking of the group”.</u></p>
<u>C0080</u>	<u>Indirect transactions</u>	<p><u>If reported intra-group transaction is part of an indirect transaction (cf. General comments supra), report the “ID of intragroup transaction” (FC0010) of the related transaction in this cell.</u></p> <p><u>If the reported intra-group transaction is not part of an indirect transaction, indicate NO.</u></p>
<u>C0090</u>	<u>Single economic operation</u>	<p><u>If the reported intragroup transaction is part of single economic operation (cf. General comments supra),report the “ID of intragroup transaction” (FC0010) of the related transaction in this cell..</u></p> <p><u>If the reported intragroup transaction is not part of single economic operation, indicate NO</u></p>
<u>C0100</u>	<u>Type of transaction</u>	<p><u>Identify the type of the P&amp;L transaction. The following close list shall be used:</u></p> <p><u>1 - Fees;</u></p> <p><u>2 - Commission;</u></p> <p><u>3 - Interest;</u></p> <p><u>4 - Dividends;</u></p> <p><u>5 – Others</u></p>
<u>C0110</u>	<u>Transaction</u>	<p><u>When applicable, instrument to which the revenue or the expense are linked.</u></p> <p><u>The following close list shall be used:</u></p> <p><u>1 - Bonds /Debt;</u></p> <p><u>2 - Equity type;</u></p> <p><u>3 - Other assets transfer</u></p> <p><u>4 - Derivative;</u></p>

		<u>5 - Off-balance sheet item;</u> <u>6 - Insurance / reinsurance;</u> <u>7 - Others</u>
<u>C0120</u>	<u>Currency of transaction</u>	<u>Identify the ISO 4217 alphabetic code of the currency of payments for the specific P&amp;L transaction</u>
<u>C0130</u>	<u>Transaction date</u>	<u>Identify the ISO 8601 (yyyy-mm-dd) code of the date of commencement of the P&amp;L transaction.</u>
<u>C0140</u>	<u>Amount</u>	<u>Amount of the transaction or price as per agreement/contract, reported in the reporting currency of the financial conglomerate.</u>
<u>C0150</u>	<u>Comments</u>	<u>Comments shall contain:</u> <ul style="list-style-type: none"> <li>- <u>a notification if the transaction has not been performed at arm's length</u></li> <li>- <u>any other relevant information regarding the economic nature of the operation</u></li> </ul>