

S.26.02 — Solvency Capital Requirement — Counterparty default risk

General comments

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

Template SR.26.02 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.

Template SR.26.02 is only applicable in relation to RFF/MAP from undertakings consolidated according to Article 335, paragraph 1, (a), (b) and (c) of Delegated Regulation (EU) 2015/35, when method 1 (Accounting consolidation–based method) is used, either exclusively or in combination with method 2 (Deduction and aggregation method).

For group reporting the following specific requirements shall be met:

- a) This information is applicable when method 1 as defined in Article 230 of Solvency II Directive is used, either exclusively or in combination with method 2 as defined in Article 233 of Directive 2009/138/EC;
- b) When combination method is being used, this information is to be submitted only for the part of the group calculated with method 1 as defined in Article 230 of Directive 2009/138/EC, and;
- c) This information does not apply to groups when method 2 as defined in Article 233 of Directive 2009/138/EC is being used exclusively.

	<i>ITEM</i>	<i>INSTRUCTIONS</i>
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 ring fenced fund or matching adjustment portfolio. This number is attributed by the undertaking within the scope of group supervision and must be consistent over time

		and with the fund/portfolio number reported in other templates.
R0010/C0010	Simplifications	<p>Identify whether an undertaking used simplifications for the calculation of counterparty default risk. The options in the following closed list shall be used:</p> <ul style="list-style-type: none"> 3 – Simplification pooling arrangements, for the purposes of Article 109 4 – Simplification grouping single name exposures, for the purposes of Article 110 5 – Simplification of the LGD for reinsurance arrangements, for the purposes of Article 112a 6 – Simplification for type 1 exposures, for the purposes of Article 112b 7 – Simplification for the risk-mitigating effect of reinsurance arrangements, for the purposes of Article 111 9 – Simplifications not used <p>Options 3 to 7 may be used simultaneously.</p> <p>Where 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 application of the adjustment for the loss-absorbency capacity of technical provisions) for counterparty default risk arising from all Type 1 exposures.</p> <p>Where R0010/C0010 = 4 or 6, this item shall represent 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	Identification of the code used in item ‘Code of single name exposure’. One of the options in the following closed list shall be used: 1 — LEI 9 — None
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 exposure.
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 exposure.
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 groups, ring fenced-funds, matching adjustment portfolios and remaining part.

Template SR.26.03 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.

Template SR.26.03 is only applicable in relation to RFF/MAP from undertakings consolidated according to Article 335, paragraph 1, (a), (b) and (c) of Delegated Regulation (EU) 2015/35, when method 1 (Accounting consolidation-based method) is used, either exclusively or in combination with method 2 (Deduction and aggregation method).

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.

For group reporting the following specific requirements shall be met:

- a) This information is applicable when method 1 as defined in Article 230 of Directive 2009/138/EC is used, either exclusively or in combination with method 2 as defined in Article 233 of Directive 2009/138/EC;
- b) When combination method is being used, this information is to be submitted only for the part of the group calculated with method 1 as defined in Article 230 of Directive 2009/138/EC, and;
- c) This information does not apply to groups when method 2 as defined in Article 233 of Directive 2009/138/EC is being used exclusively.

	<i>ITEM</i>	<i>INSTRUCTIONS</i>
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 ring fenced fund or matching adjustment portfolio. This number is attributed by the undertaking within the scope of group supervision 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 within the scope of group supervision used simplifications for a calculation of 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 — longevity	Identify whether an undertaking within the scope of group supervision used simplifications for the calculation of longevity risk. The following options shall be used: 1 — Simplifications used 2 — Simplifications not used If R0020/C0010 = 1, only C0060 and C0080 shall be filled in for R0200.
R0030/C0010	Simplifications used: disability– morbidity risk —	Identify whether an undertaking within the scope of group supervision used simplifications for the calculation of disability — morbidity risk. The following options shall be used:

		<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 — life lapse risk	<p>Identify whether an undertaking within the scope of group for the SCR calculation used simplifications for the calculation of lapse risk. The following options shall be used:</p> <ul style="list-style-type: none"> 1 – Simplification for the purposes of Article 95 2 – Simplification for the purposes of Article 95a 9 – Simplifications not used <p>Options 1 and 2 may be used simultaneously.</p> <p>Where 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 within the scope of group supervision used simplifications for the calculation of life expense risk. The following options shall be used:</p> <ul style="list-style-type: none"> 1 — Simplifications used 2 — Simplifications not used <p>If R0050/C0010 = 1, only C0060 and C0080 shall be filled in for R0500.</p>
R0060/C0010	Simplifications used: life catastrophe risk	<p>Identify whether an undertaking within the scope of group supervision used simplifications for the calculation of life catastrophe risk. The following options shall be used:</p> <ul style="list-style-type: none"> 1 — Simplifications used 2 — Simplifications not used <p>If R0060/C0010 = 1, only C0060 and C0080 shall be filled in for R0700.</p>
<i>Life underwriting risk</i>		
R0100/C0020	Initial absolute values before shock — Assets — Mortality risk	<p>This is the absolute value of the assets sensitive to 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 — Mortality risk	This is the absolute value of liabilities sensitive to mortality risk, before the shock. The amount of TP Technical Provisions 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 Technical Provisions TP 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 technical provisions) — Mortality risk	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). The amount of Technical Provisions TP 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 Technical Provisions TP 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 Technical Provisions_{TP} 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 Technical Provisions_{TP} 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 Technical Provisions_{TP} shall be net of reinsurance and SPV recoverables.
R0300/C0040	Absolute values after shock — Assets —	This is the absolute value of the assets sensitive to disability — morbidity risk, after the shock (i.e. as prescribed by standard formula: an

	Disability — morbidity risk	<p>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.</p> <p>Recoverables from reinsurance and SPVs shall not be included in this cell.</p>
R0300/C0050	Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — Disability — morbidity risk	<p>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).</p> <p>The amount of Technical Provisions TP shall be net of reinsurance and SPV recoverables.</p>
R0300/C0060	Absolute value after shock — Net solvency capital requirement — Disability — morbidity risk	<p>This is the net capital charge for disability — morbidity risk, after adjustment for the loss absorbing capacity of technical provisions.</p> <p>If R0030/C0010=1, this item represents net capital charge for disability and morbidity risk calculated using simplifications.</p>
R0300/C0070	Absolute values after shock — Liabilities (before the loss— absorbing capacity of technical provisions) — Disability — morbidity risk	<p>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).</p> <p>The amount of Technical Provisions TP shall be net of reinsurance and SPV recoverables.</p>
R0300/C0080	Absolute value after shock — Gross solvency capital requirement — Disability — morbidity risk	<p>This is the gross capital charge for disability — morbidity risk (before the loss absorbing capacity of technical provisions).</p> <p>If R0030/C0010=1, this item represents gross capital charge for disability and morbidity risk calculated using simplifications.</p>
R0400/C0060	Absolute value after shock — Net solvency capital requirement — Lapse risk	<p>This is the overall net capital charge for lapse risk, after adjustment for the loss absorbing capacity of technical provisions.</p>

		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 — risk of increase in lapse rates	This is the absolute value of liabilities sensitive to the risk of an increase in lapse rates, before the shock. The amount of <u>Technical Provisions TP</u> 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 <u>Technical Provisions TP</u> 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 <u>and/or 2</u> , 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—	This is the absolute value of the liabilities (before the loss absorbing capacity of technical provisions) sensitive to the risk of a permanent

	absorbing capacity of technical provisions — Lapse risk — risk of increase in lapse rates)	increase in lapse rates, after the shock (permanent increase in lapse rates). The amount of Technical Provisions TP 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 and/or 2 , 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 Technical Provisions TP 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 Technical Provisions TP 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 and/or 2 , 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 Technical Provisions TP 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 and/or 2 , 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 Technical Provisions TP 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 Technical Provisions TP 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—	This is the absolute value of the liabilities sensitive to mass lapse risk charge, after the

	absorbing capacity of technical provisions) — Lapse risk — mass lapse risk	shock (before the loss absorbing capacity of technical provisions). The amount of Technical Provisions TP 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 Technical Provisions TP 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 Technical Provisions TP 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 Technical Provisions TP shall be net of reinsurance and SPV recoverables.
R0500/C0080	Absolute value after shock — Gross solvency capital requirement — Life — expense risk	This is the gross capital charge for expense risk (before the loss absorbing capacity of technical provisions). 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 Technical Provisions TP 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 Technical Provisions TP 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	This is the absolute value of the liabilities (excluding the loss—absorbing capacity of

	(before the loss— absorbing capacity of technical provisions) — Revision risk	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 Technical Provisions TP 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 Technical Provisions TP 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 Technical Provisions TP 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 <u>Technical Provisions TP</u> shall be net of reinsurance and SPV recoverables.
R0700/C0080	Absolute value after shock — Gross solvency capital requirement — life catastrophe risk	This is the gross capital charge for life catastrophe risk (before the loss absorbing capacity of technical provisions). 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 — group specific parameter ('USP') as calculated by the group and approved by the supervisory authority. This item is not reported where no group specific parameter is used.

S.26.04 — Solvency Capital Requirement — Health underwriting risk

General Comments:

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

Template SR.26.04 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.

Template SR.26.04 is only applicable in relation to RFF/MAP from undertakings consolidated according to Article 335, paragraph 1, (a), (b) and (c) of Delegated Regulation (EU) 2015/35, when method 1 (Accounting consolidation-based method) is used, either exclusively or in combination with method 2 (Deduction and aggregation method).

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.

For group reporting the following specific requirements shall be met:

- a) This information is applicable when method 1 as defined in Article 230 of Directive 2009/138/EC is used, either exclusively or in combination with method 2 as defined in Article 233 of Directive 2009/138/EC;
- b) When combination method is being used, this information is to be submitted only for the part of the group calculated with method 1 as defined in Article 230 of Directive 2009/138/EC, and;
- c) This information does not apply to groups when method 2 as defined in Article 233 of Directive 2009/138/EC is being used exclusively.

	<i>ITEM</i>	<i>INSTRUCTIONS</i>
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 ring fenced fund or matching adjustment portfolio. This number is attributed by the undertaking within the scope of group supervision 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 undertakings within the scope of group supervision 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 within the scope of group supervision used simplifications for the calculation of health longevity risk. The following options shall be used: 1 — Simplifications used 2 — Simplifications not used If R0020/C0010 = 1, only C0060 and C0080 shall be filled in for R0200.
R0030/C0010	Simplifications used: health disability–morbidity risk — Medical expense	Identify whether an undertaking within the scope of group supervision used simplifications for the calculation of health disability morbidity risk — Medical expense. The following options shall be used: 1 — Simplifications used 2 — Simplifications not used If R0030/C0010 = 1, only C0060/R0310 and C0080/R0310 shall not be filled in.
R0040/C0010	Simplifications used: health disability–morbidity risk — Income protection	Identify whether an undertaking within the scope of group supervision used simplifications for the calculation of health disability morbidity risk — Income protection. The following options shall be used: 1 — Simplifications used 2 — Simplifications not used If R0040/C0010 = 1, only C0060 and C0080 shall be filled in for R0340.
R0050/C0010	Simplifications used: SLT lapse risk	Identify whether an undertaking within the scope of group supervision used simplifications for the calculation of lapse risk. The following options shall be used:

		<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>Where 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 within the scope of group for the SCR calculation 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 within the scope of group supervision 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 Technical Provisions TP 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	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). The amount of Technical Provisions TP shall be net of reinsurance and SPV recoverables.
R0100/C0060	Absolute value after shock — Net solvency capital requirement — Health mortality risk	This is the net capital charge for health mortality risk, after adjustment for the loss absorbing capacity of technical provisions. 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 Technical Provisions TP 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 Technical Provisions TP 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	This is the absolute value of the liabilities (after the loss absorbing capacity of technical

	(after the loss absorbing capacity of technical provisions) — Health longevity risk	provisions) sensitive to health longevity risk, after the shock (i.e. permanent decrease in mortality rates. The amount of Technical Provisions TP 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 Technical Provisions TP 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	<p>This is the gross capital charge (before the loss absorbing capacity of technical provisions) for health disability — morbidity risk — Medical expense.</p> <p>If R0030/C0010=1, this item represents gross capital charge for health disability — morbidity risk — Medical expense calculated using simplifications.</p>
R0320/C0020	Initial absolute values before shock — Assets — Health disability — morbidity risk — Medical expense — increase of medical payments	<p>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.</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>
R0320/C0030	Initial absolute values before shock — Liabilities — Health disability — morbidity risk — Medical expense — increase of medical payments	<p>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.</p> <p>The amount of Technical Provisions TP shall be net of reinsurance and SPV recoverables.</p> <p>If R0030/C0010=1, this row shall not be filled in.</p>
R0320/C0040	Absolute values after shock — Assets — Health disability — morbidity risk — Medical expense — increase of medical payments	<p>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).</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>
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	<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 an increase of medical payments, after the shock (i.e. as prescribed by standard formula).</p> <p>The amount of Technical Provisions TP shall be net of reinsurance and SPV recoverables.</p> <p>If R0030/C0010=1, this row shall not be filled in.</p>

R0320/C0060	Absolute value after shock — Net solvency capital requirement — Health disability — morbidity risk — Medical expense — increase of medical payments	This is the net capital charge for health disability — morbidity risk — Medical expense — increase of medical payments, after adjustment 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 Technical Provisions TP 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 an 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 an decrease of medical payments, before the shock. The amount of Technical Provisions TP 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 — Health disability — morbidity risk — Medical expense — decrease of medical payments	<p>This is the absolute value of the assets sensitive to health disability — morbidity risk — Medical expense charge due to an 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 an decrease of medical payments, after the shock (i.e. as prescribed by standard formula).</p> <p>The amount of Technical Provisions TP 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 Technical Provisions TP 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 expense	<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>

	— 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 Technical Provisions FP 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 Technical Provisions FP 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 — morbidity risk — Income protection	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. The amount of Technical Provisions FP shall be net of reinsurance and SPV recoverables.

R0340/C0080	Absolute value after shock — Gross solvency capital requirement — Health disability — morbidity risk — Income protection	<p>This is the gross capital charge (before the loss absorbing capacity of technical provisions) for health disability — morbidity risk — Income protection.</p> <p>If R0040/C0010=1, this item represents gross capital charge for health disability — morbidity risk — Income protection calculated using simplifications.</p>
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	<p>This is the absolute value of the assets sensitive to the risk of an increase in lapse rates, before the shock.</p> <p>Recoverables from reinsurance and SPVs shall not be included in this cell.</p>
R0410/C0030	Initial absolute values before shock — Liabilities — SLT health lapse risk — risk of increase in lapse	<p>This is the absolute value of liabilities sensitive to the risk of an increase in lapse rates, before the shock.</p> <p>The amount of Technical Provisions TP shall be net of reinsurance and SPV recoverables.</p>
R0410/C0040	Absolute values after shock — Assets — SLT health lapse risk –risk of increase in lapse	<p>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).</p> <p>Recoverables from reinsurance and SPVs shall not be included in this cell.</p>
R0410/C0050	Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — SLT health lapse risk –risk of increase in lapse	<p>This is the absolute value of the 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 of the rates of lapse).</p> <p>The amount of Technical Provisions TP shall be net of reinsurance and SPV recoverables.</p>

R0410/C0060	Absolute value after shock — Net solvency capital requirement — SLT health lapse risk — risk of increase in lapse	<p>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.</p> <p>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</p>
R0410/C0070	Absolute value after shock — Liabilities (before the loss absorbing capacity of technical provisions) — SLT health lapse risk — risk of increase in lapse	<p>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.</p> <p>The amount of Technical Provisions TP shall be net of reinsurance and SPV recoverables.</p>
R0410/C0080	Absolute value after shock — Gross solvency capital requirement — SLT health lapse risk — risk of increase in lapse	<p>This is the gross capital charge (excluding the loss absorbing capacity for technical provisions) for the risk of a permanent increase in lapse rates.</p> <p>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.</p>
R0420/C0020	Initial absolute values before shock — Assets — SLT health lapse risk — risk of decrease in lapse	<p>This is the absolute value of the assets sensitive to the risk of a permanent decrease in lapse rates, before the shock.</p> <p>Recoverables from reinsurance and SPVs shall not be included in this cell.</p>
R0420/C0030	Initial absolute values before shock — Liabilities — SLT health lapse risk — risk of decrease in lapse	<p>This is the absolute value of liabilities sensitive to the risk of a permanent decrease in lapse rates, before the shock.</p> <p>The amount of Technical Provisions TP shall be net of reinsurance and SPV recoverables.</p>
R0420/C0040	Absolute values after shock — Assets — SLT health lapse risk — risk of decrease in lapse	<p>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).</p>

		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 Technical Provisions TP 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 Technical Provisions TP 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	This is the absolute value of liabilities sensitive to mass lapse risk, before the shock. The amount of Technical Provisions TP shall be net of reinsurance and SPV recoverables.

	health lapse risk –mass lapse risk	
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 Technical Provisions TP 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, 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.
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 Technical Provisions TP 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 Technical Provisions TP 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 Technical Provisions TP 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 Technical Provisions TP 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 Technical Provisions TP 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	This is the absolute value of liabilities (after the loss absorbing capacity of technical provisions) sensitive to health revision risk, after the shock.

	capacity of technical provisions) — Health revision risk	The amount of <u>Technical Provisions</u> TP 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 <u>Technical Provisions</u> TP 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 requirements — 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, before adjustment of the loss absorbing capacity of technical provisions.
<i>Further details on revision risk</i>		
R0900/C0090	Revision shock USP	Revision shock — group specific parameter as calculated by the group and approved by the supervisory authority. This item is not reported where no group specific parameter is used.
<i>NSLT health premium and reserve risk</i>		
R1000–R1030/C0100	Standard deviation for premium risk — USP	This is the group specific standard deviation for premium risk for each lines of business and its proportional reinsurance as calculated by the group and approved or prescribed by the supervisory authority. This item is not reported where no group 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: 1 — USP gross 2 — USP net
R1000–R1030/C0120	Standard deviation for premium risk — USP — Adjustment factor for non — proportional reinsurance	This is the group 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 groups to take into account the risk–mitigating effect of particular per risk excess of loss reinsurance — as calculated by the group and approved or prescribed by the supervisory authority Where no group specific parameter is used, this cell shall be left blank.
R1000–R1030/C0130	Standard deviation for reserve risk — USP	This is the group 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

		<p>calculated by the group and approved or prescribed by the supervisory authority.</p> <p>This item is not reported where no group specific parameter is used.</p>
R1000– R1030/C0140	Volume measure for premium and reserve risk — volume measure for premium risk: V_{pre}	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.
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 <u>Technical Provisions</u> 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 —	The net solvency capital requirement for the mass risk sub–module calculated after loss absorbing capacity of technical provisions

	Mass accident risk sub module	
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 groups, ring fenced–funds, matching adjustment portfolios and remaining part.

Template SR.26.05 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.

Template SR.26.05 is only applicable in relation to RFF/MAP from undertakings consolidated according to Article 335, paragraph 1, (a), (b) and (c) of Delegated Regulation (EU) 2015/35, when method 1 (Accounting consolidation–based method) is used, either exclusively or in combination with method 2 (Deduction and aggregation method).

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.

For group reporting the following specific requirements shall be met:

- a) This information is applicable when method 1 as defined in Article 230 of Directive 2009/138/EC is used, either exclusively or in combination with method 2 as defined in Article 233 of Directive 2009/138/EC;
- b) When combination method is being used, this information is to be submitted only for the part of the group calculated with method 1 as defined in Article 230 of Directive 2009/138/EC, and;
- c) This information does not apply to groups when method 2 as defined in Article 233 of Directive 2009/138/EC is being used exclusively.

	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 ring fenced fund or matching adjustment portfolio. This number is attributed by the undertaking within the scope of group supervision 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 within the scope of group supervision used simplifications for the calculation of non-life premium and reserve risk. One of the

		<p>options in the following closed list shall be used:</p> <p>1 — Simplifications used</p> <p>2 — Simplifications not used</p> <p>If R0010/C0010 = 1, only C0060, C0070 and C0090 shall be filled in for R0100 — R0230.</p>
R0011/C0010	Simplifications used – non-life lapse risk	<p>Identify whether an undertaking within the scope of group for the SCR calculation used simplifications for the calculation of non-life underwriting risk. The following options shall be used:</p> <p>1 – Simplification for the purposes of Article 90a</p> <p>9 – Simplification not used</p>
<i>Non-life premium and Reserve Risk</i>		
R0100–R0210/ C0020	Standard deviation for premium risk — USP Standard Deviation	<p>This is the group specific standard deviation for premium risk for each segment as calculated by the group and approved or prescribed by the supervisory authority.</p> <p>This item is not reported where no group specific parameter is used.</p>
R0100–R0210/ C0030	USP Standard Deviation gross/net	<p>Identify if the USP standard Deviation was applied gross or net. One of the options in the following closed list shall be used:</p> <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 group specific adjustment factor for non — proportional reinsurance of each segment allows groups to take into account the risk — mitigating effect of particular per risk excess of loss reinsurance — as calculated by the group and approved or prescribed by the supervisory authority.</p> <p>This item is not reported where no group specific parameter is used.</p>
R0100–R0210/ C0050	Standard deviation for reserve risk — USP	<p>This is the group specific standard deviation for reserve risk each segment as calculated by the group and approved or prescribed by the supervisory authority.</p>

		This item is not reported where no group specific parameter is used.
R0100–R0210/ C0060	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.
R0100–R0210/ C0070	Volume measure for premium and reserve risk –Volume measure reserve risk: V_{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 —	Geographical diversification used for the volume measure for each segment If the factor for geographical diversification is not calculated, then this item is set to the default value of 1.
R0100–R0210/ C0090	Volume measure for premium and reserve risk — V	The volume measure for non — life premium and reserve risk for each segment If $R0010/C0010 = 1$, this item shall represent the capital requirement for non — 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 Technical Provisions TP 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 Technical Provisions TP 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 groups, ring fenced–funds, matching adjustment portfolios and remaining part.

Template SR.26.06 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.

Template SR.26.06 is only applicable in relation to RFF/MAP from undertakings consolidated according to Article 335, paragraph 1, (a), (b) and (c) of Delegated Regulation (EU) 2015/35, when method 1 (Accounting consolidation–based method) is used, either exclusively or in combination with method 2 (Deduction and aggregation method).

For group reporting the following specific requirements shall be met:

- a) This information is applicable when method 1 as defined in Article 230 of Directive 2009/138/EC is used, either exclusively or in combination with method 2 as defined in Article 233 of Directive 2009/138/EC;
- b) When combination method is being used, this information is to be submitted only for the part of the group calculated with method 1 as defined in Article 230 of Directive 2009/138/EC, and;
- c) This information does not apply to groups when method 2 as defined in Article 233 of Directive 2009/138/EC is being used exclusively.

	<i>ITEM</i>	<i>INSTRUCTIONS</i>
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 ring fenced fund or matching adjustment portfolio. This number is attributed by the undertaking within the scope of group supervision 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 groups, ring fenced-funds, matching adjustment portfolios and remaining part.

Template SR.26.07 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.

Template SR.26.07 is only applicable in relation to RFF/MAP from undertakings consolidated according to Article 335, paragraph 1, (a), (b) and (c) of Delegated Regulation (EU) 2015/35, when method 1 (Accounting consolidation-based method) is used, either exclusively or in combination with method 2 (Deduction and aggregation method).

For group reporting the following specific requirements shall be met:

- a) This information is applicable when method 1 as defined in Article 230 of Directive 2009/138/EC is used, either exclusively or in combination with method 2 as defined in Article 233 of Directive 2009/138/EC;

b) When combination method is being used, this information is to be submitted only for the part of the group calculated with method 1 as defined in Article 230 of Directive 2009/138/EC, and;

c) This information does not apply to groups when method 2 as defined in Article 233 of Directive 2009/138/EC is being used exclusively.

	<i>ITEM</i>	<i>INSTRUCTIONS</i>
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 ring fenced fund or matching adjustment portfolio. This number is attributed by the undertaking within the scope of group supervision 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 months (t+1) weighted by sum insured for policies where a decrease in the mortality rate leads to an increase in technical provisions.
R0110/C0190	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 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 (t+1) 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/C0230	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 months (t+1) 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 has been made. To be reported only in case undertaking is exempted from reporting template S.06.02
<i>NAT CAT simplifications</i>		
R0400/C0320	Windstorm — risk weight chosen in the NAT CAT simplifications	Include risk weight used in windstorm simplifications
R0400/C0330	Windstorm – sum of exposures subject to the NAT CAT simplifications	Include sum of exposures subject to windstorm simplifications
R0410/C0320	Hail — risk weight chosen in the NAT CAT simplifications	Include risk weight chosen in hail simplifications
R0410/C0330	Hail – sum of exposures subject to the NAT CAT simplifications	Include sum of exposures subject to hail simplifications

R0420/C0320	Earthquake—risk weight chosen in the NAT CAT simplifications	Include risk weight chosen in earthquake simplifications
R0420/C0330	Earthquake – sum of exposures subject to the NAT CAT simplifications	Include sum of exposures subject to earthquake simplifications
R0430/C0320	Flood—risk weight chosen in the NAT CAT simplifications	Include risk weight chosen in flood simplifications
R0430/C0330	Flood – sum of exposures subject to the NAT CAT simplifications	Include sum of exposures subject to flood simplifications
R0440/C0320	Subsidence—risk weight chosen in the NAT CAT simplifications	Include risk weight chosen in the subsidence simplifications
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- groups using an internal model (partial or full)

General comments:

This section relates to annual submission of information for groups, 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.

The template is applicable in relation to RFF/MAP from undertakings consolidated according to Article 335, paragraph 1, (a) and (c) of Delegated Regulation (EU) 2015/35, when method 1 (Accounting consolidation-based method) is used, either exclusively or in combination with method 2 (Deduction and aggregation method).

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_{int} = 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 a 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</u>	<u>Identifies whether the reported figures are with regard to a RFF, matching adjustment</u>

	<u>adjustment portfolio or Remaining Part</u>	<u>portfolio or to the remaining part. One of the options in the following closed list shall be used:</u> <u>1 – RFF/MAP</u> <u>2 – Remaining part</u>
<u>Z0030</u>	<u>Fund/Portfolio number</u>	<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.</u> <u>When item Z0020 = 2, then report “0”</u>
<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.26.09.04 C0020/R0020 + S.26.11.04 C0110/R0210 + S.26.12.01 C0070/R0220 + S.26.13.01 C0430/R1760 + S.26.13.04 C0130/R1160 + S.26.14.04 C0270/R0630 + S.26.15.04 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 & credit risk</u>	<u>Same as S.26.09.04 C0020/R0010.</u>

<u>C0010/R0080</u>	<u>Market & Credit risk - diversified</u>	<u>S.26.08.01 C0010/R0070 minus part of total diversification allocated to Market & Credit risk by the undertaking's algorithm.</u>
<u>C0010/R0090</u>	<u>Interest rate risk</u>	<u>Same as S.26.09.04 C0020/R0060.</u>
<u>C0010/R0100</u>	<u>Interest rate volatility risk</u>	<u>Same as S.26.09.04 C0020/R0070.</u>
<u>C0010/R0110</u>	<u>Inflation risk</u>	<u>Same as S.26.09.04 C0020/R0080.</u>
<u>C0010/R0120</u>	<u>Equity risk</u>	<u>Same as S.26.09.04 C0020/R0110.</u>
<u>C0010/R0130</u>	<u>Equity volatility risk</u>	<u>Same as S.26.09.04 C0020/R0120.</u>
<u>C0010/R0140</u>	<u>Property risk</u>	<u>Same as S.26.09.04 C0020/R0130.</u>
<u>C0010/R0150</u>	<u>Currency risk</u>	<u>Same as S.26.09.04 C0020/R0140.</u>
<u>C0010/R0160</u>	<u>Credit spread risk</u>	<u>Same as S.26.09.04 C0020/R0180.</u>
<u>C0010/R0170</u>	<u>Credit event risk (migration & default)</u>	<u>Same as S.26.09.04 C0020/R0170.</u>
<u>C0010/R0180</u>	<u>Credit risk sum (spread, migration & default)</u>	<u>Same as S.26.09.04 C0020/R0150.</u>
<u>C0010/R0190</u>	<u>Credit event risk not covered in market & credit risk</u>	<u>SCR allocated to credit event risk that is not covered by the market & credit risk module.</u>
<u>C0010/R0200</u>	<u>Credit event risk not covered in market & credit risk - diversified</u>	<u>S.26.08.04 C0010/R0190 minus diversification allocated to credit event risk that is not covered by the market & 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.26.08.04 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.26.08.04 C0010/R0310 + S.26.08.04 C0010/R0400</u>
<u>C0010/R0300</u>	<u>Total underwriting risk - diversified</u>	<u>S.26.08.04 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.26.08.04 C0010/R0330-R0360, R0370.</u>

<u>C0010/R0320</u>	<u>Total Net Non-life risk - diversified</u>	<u>S.26.08.04 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.26.13.04 C0130/R1160.</u>
<u>C0010/R0340</u>	<u>Net of reinsurance reserve risk</u>	<u>Same as S.26.13.04 C0050/R0300.</u>
<u>C0010/R0350</u>	<u>Net of reinsurance premium risk</u>	<u>Same as S.26.13.04 C0080/R0780.</u>
<u>C0010/R0360</u>	<u>Net Nat-cat risk</u>	<u>S.26.13.04 C0430/R1690 + S.26.13.04 C0430/R1700</u>
<u>C0010/R0370</u>	<u>Net Man-made risk</u>	<u>S.26.13.04 C0430/R1710 + S.26.13.04 C0430/R1720</u>
<u>C0010/R0380</u>	<u>Gross reserve risk</u>	<u>Same as S.26.13.04 C0050/R0090.</u>
<u>C0010/R0390</u>	<u>Gross premium risk</u>	<u>Same as S.26.13.04 C0080/R0540.</u>
<u>C0010/R0400</u>	<u>Total Life & Health underwriting risk</u>	<u>Sum of S.26.08.04 C0010/R0420-R0480 or sum of S.26.08.04 C0010/R0480-R0500.</u>
<u>C0010/R0410</u>	<u>Total Life & Health underwriting risk - diversified</u>	<u>S.26.08.04 C0010/R0400 minus part of total diversification allocated to Life & Health risk by the undertaking's algorithm.</u>
<u>C0010/R0420</u>	<u>Mortality risk</u>	<u>S.26.14.04 C0070/R0010 + S.26.14.04 C0070/R0310</u>
<u>C0010/R0430</u>	<u>Longevity risk</u>	<u>S.26.14.04 C0070/R0050 + S.26.14.04 C0070/R0360</u>
<u>C0010/R0440</u>	<u>Disability-Morbidity risk</u>	<u>S.26.14.04 C0070/R0110 + S.26.14.04 C0070/R0410</u>
<u>C0010/R0450</u>	<u>Lapse</u>	<u>S.26.14.04 C0070/R0160 + S.26.14.04 C0070/R0470</u>
<u>C0010/R0460</u>	<u>Expense risk</u>	<u>S.26.14.04 C0070/R0240 + S.26.14.04 C0070/R0550</u>

<u>C0010/R0470</u>	<u>Revision risk</u>	<u>S.26.14.04 C0070/R0260 + S.26.14.04 C0070/R0570</u>
<u>C0010/R0480</u>	<u>Catastrophe risk</u>	<u>Same as S.26.14.04 C0070/R0250 + S.26.14.04 C0070/R0560 or S.26.14.04 C0070/R0300 + S.26.14.04 C0070/R0600 depending on the model structure.</u>
<u>C0010/R0490</u>	<u>Trend risk</u>	<u>Same as S.26.14.04 C0070/R0280 + S.26.14.04 C0070/R0580.</u>
<u>C0010/R0500</u>	<u>Level risk</u>	<u>Same as S.26.14.04 C0070/R0290 + S.26.14.04 C0070/R0590.</u>
<u>C0010/R0510</u>	<u>Total Operational risk</u>	<u>Same as S.26.15.04 C0220/R0070.</u>
<u>C0010/R0520</u>	<u>Total Operational risk - diversified</u>	<u>S.26.08.04 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>	<p><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></p> <ol style="list-style-type: none"> <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>
<i><u>Modelled Specific Risks – Multiple ‘Modelled’ are allowed for columns in each row if C0140 is ‘Not modelled’.</u></i>		
<u>R0700-R0820/C0140</u>	<u>Modelled explicitly in its own module</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 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>
<u>R0700-R0770/C0150</u>	<u>Market & Credit</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 Market & Credit risk module.</u></p>
<u>R0700-R0770/C0160</u>	<u>Non-life</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 Non-Life risk module.</u></p>

<u>R0700-R0770/C0170</u>	<u>Life & Health</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 Life & Health risk module.</u></p>
<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 groups.

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 your internal model.

This part of the reporting requirements 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.26.09.01.01: General information

Regarding market and credit risk models three facts on the modelling approach and scope are requested here, as these are important for the analysis of data, namely: Whether the model includes a ‘dynamic volatility adjustment’ (DVA) and whether the model includes ‘ageing effects’ and if non-financial instruments are covered in credit risk. For further details see below.

S.26.09.01.02: Stand-alone capital requirements for market & credit risk and supplementing distribution data

Based on the requirements of Article 228 of the Delegated Regulation (EU) 2015/35, the probability distribution forecast underlying the internal model shall assign probabilities to changes in either the amount of basic own funds of the insurance or reinsurance undertaking or to other monetary amounts, such as profit and loss, provided that those monetary amounts can be used to determine the changes in basic own funds. The exhaustive set of mutually exclusive future events, referred to in Article 13(38) of Directive 2009/138/EC, shall contain a sufficient number of events to reflect the risk profile of the undertaking.

In template S.26.09.01.02, 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.26.09.01.02 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 QRT S.22 ‘LTGM impacts’:

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.

You are requested to provide this ‘mVaR 99.50%’ 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>
<u>General information</u>		
<u>C0010/R0020</u>	<u>Type of shock model for market risk</u>	<p><u>For market & 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 & 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>STAND ALONE MARKET & CREDIT RISK: “SCR” AND DISTRIBUTION DATA</i>		
<u>C0020-C0270/R0050</u>	<u>of which: Interest rate risk diversified</u>	<p><u>Within the market & 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>	<p><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></p> <p><u>Please provide data for block I. (SCR like figures) and II. (basic statistical data).</u></p>
<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>	<u>Within the market & credit risk, this risk comprises the sensitivity of the values of assets, liabilities and financial instruments to changes in the inflation.</u>

		<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>
<u>C0020-C0270/R0100</u>	<u>of which: Equity risk diversified</u>	<u>Within the market & 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> <u>In this line, diversification between changes in the level and changes in the volatility of market prices should be taken into account.</u>
<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>Please note that this data requirement serves for purposes of cross check and to ease processing in database systems.</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>	<u>Within the market & 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> <u>Differently from e.g. equity risk no split in ‘level’ and ‘volatility’ is requested.</u>
<u>C0020-C0270/R0140</u>	<u>Currency risk</u>	<u>Within the market & 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> <u>Differently from e.g. equity risk no split in ‘level’ and ‘volatility’ is requested.</u>
<u>C0020-C0270/R0160</u>	<u>of which: Credit risk diversified</u>	<u>Within the market & credit risk, the credit risk comprises the sensitivity of the values of assets, liabilities and financial instruments to changes in</u>

		<p><u>the value of assets due to changes in credit spreads or credit migration or by credit default.</u></p> <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"> - <u>Credit Event Risk ('migration and default') (R0170)</u> - <u>Credit Spread risk 'Government and central banks' (R0190)</u> - <u>Credit Spread risk other (R0200)</u> <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>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>

		<u>The following list enumerates the CIC codes of the asset classes that are considered to government or 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 and otherwise to non-financial corporate portfolio according to their credit quality step.</u>
<u>C0020-C0270/R0200</u>	<u>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 & CREDIT RISK : Combined market and credit risk</i>		
<u>C0020-C0060/R0020</u>	<u>Market & credit risk diversified</u>	<u>In this line, please provide data for the combined market & 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 & credit risk sum (level 2 components)</u>	<u>Sum of the respective following values:</u> <ul style="list-style-type: none"> - <u>Interest rate risk diversified (R0050)</u> - <u>Inflation risk (R0080)</u> - <u>Equity risk diversified (R0100)</u> - <u>Property risk (R0130)</u> - <u>Currency risk (R0140)</u> - <u>Credit risk sum (R0150)</u>
<u>C0020-C0060/R0030</u>	<u>Market & 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 & CREDIT RISK: Sensitivities & 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 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</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>- base case / no shock</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~~Internal model: Credit event risk – portfolio view details

General comments:

This section relates to annual submission of information for groups.

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>	<u>Names of the top 10 exposures of groups of obligors in terms of impact on the SCR.</u> <u>The impact on SCR is in the column “Credit Risk Contribution”, which should be the</u>

		<u>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/R0010-R0130</u>	<u>Market value</u>	<u>Market value in reporting currency according to the valuation used for solvency purposes of</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</u>
<u>C0030/R0010-R0130</u>	<u>Exposure at default</u>	<u>Amount of the Exposure at default:</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</u>
<u>C0040/R0010-R0130</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 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</u>
<u>C0050/ R0020-R0120</u>	<u>Average Probability of Default (in %)</u>	<u>Average probability of 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>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>

		<ul style="list-style-type: none"> - <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>	<p><u>Share of the credit risk contribution (in %) relative to the total credit risk SCR</u></p> <ul style="list-style-type: none"> - <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>
<i><u>Top 10 exposures in terms of impact on SCR (single)</u></i>		
<u>C0090/ R0160-R0250</u>	<u>Name of Exposure</u>	<p><u>Names of the top 10 exposures of single exposures in terms of impact on the SCR.</u></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/R0140-R0260</u>	<u>Market value</u>	<p><u>Market value according to the valuation used for solvency purposes:</u></p> <ul style="list-style-type: none"> - <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>	<p><u>Amount of Exposure at default:</u></p> <ul style="list-style-type: none"> - <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>	<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"> - <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>	<p><u>Average probability of default in %</u></p> <ul style="list-style-type: none"> - <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>	<p><u>Average loss given default in %</u></p> <ul style="list-style-type: none"> - <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>	<p><u>Share of the market value (in %) relative to the total sum of market values of exposures to credit event risk</u></p> <ul style="list-style-type: none"> - <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>	<p><u>Share of the credit risk contribution (in %) relative to the total credit risk SCR</u></p> <ul style="list-style-type: none"> - <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>

Top 10 exposures in terms of market value (group)

<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 ncl. 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>

Top 10 exposures in terms of market value (single)

<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> - <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</u>
<u>C0030/R0400-R0520</u>	<u>Exposure at default</u>	<u>Exposure at default in reporting currency of</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</u>

<u>C0040/R0400-R0520</u>	<u>Credit Risk Contribution</u>	<u>Contribution to the credit incl. diversification, i.e. the sum of entries in this column gives the 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</u>
<u>C0050/R0410-R0510</u>	<u>Average Probability of Default (in %)</u>	<u>Average probability of default in %</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>C0060/R0410-R0510</u>	<u>Average Loss Given Default (in %)</u>	<u>Average loss given default in %</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>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> - <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>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> - <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>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> - <u>Bond and loans</u>

		<ul style="list-style-type: none"> - <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>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"> - <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>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"> - <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>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"> - <u>Bond and loans</u> - <u>Covered bonds</u> - <u>Sovereign bonds</u> - <u>Mortgages</u> - <u>Asset backed</u>

		<ul style="list-style-type: none"> - <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>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"> - <u>CQS 0</u> - <u>CQS 1</u> - <u>CQS 2</u> - <u>CQS 3</u> - <u>CQS 4</u> - <u>CQS 5</u> - <u>CQS 6</u> - <u>NR (not rated)</u> - <u>Total</u>
<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"> - <u>CQS 0</u> - <u>CQS 1</u> - <u>CQS 2</u> - <u>CQS 3</u> - <u>CQS 4</u> - <u>CQS 5</u> - <u>CQS 6</u> - <u>NR (not rated)</u> - <u>Total</u>
<u>C0040/R0650-R0730</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 credit quality step:</u> <ul style="list-style-type: none"> - <u>CQS 0</u> - <u>CQS 1</u> - <u>CQS 2</u> - <u>CQS 3</u> - <u>CQS 4</u> - <u>CQS 5</u> - <u>CQS 6</u> - <u>NR (not rated)</u> - <u>Total</u>

<u>C0050/R0660-R0730</u>	<u>Average Probability of Default (in %)</u>	<u>Average probability of default in % for the assets as sorted in the credit quality steps:</u> - <u>CQS 0</u> - <u>CQS 1</u> - <u>CQS 2</u> - <u>CQS 3</u> - <u>CQS 4</u> - <u>CQS 5</u> - <u>CQS 6</u> - <u>NR (not rated)</u> - <u>Total</u>
<u>C0060/R0660-R0730</u>	<u>Average Loss Given Default (in %)</u>	<u>Average loss given default in % for the assets as sorted in the credit quality steps:</u> - <u>CQS 0</u> - <u>CQS 1</u> - <u>CQS 2</u> - <u>CQS 3</u> - <u>CQS 4</u> - <u>CQS 5</u> - <u>CQS 6</u> - <u>NR (not rated)</u> - <u>Total</u>
<u>C0070/R0650-R0730</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 credit quality step:</u> - <u>CQS 0</u> - <u>CQS 1</u> - <u>CQS 2</u> - <u>CQS 3</u> - <u>CQS 4</u> - <u>CQS 5</u> - <u>CQS 6</u> - <u>NR (not rated)</u> - <u>Total</u>
<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> - <u>CQS 0</u> - <u>CQS 1</u> - <u>CQS 2</u> - <u>CQS 3</u> - <u>CQS 4</u> - <u>CQS 5</u> - <u>CQS 6</u> - <u>NR (not rated)</u> - <u>Total</u>

<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 groups.

<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 groups.

<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 –</u>	<u>The value of the Exposure at Default for each of the 10 largest single name exposures.</u>

	<u>Exposure at Default</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>
<i>Type 2 exposures in terms of impact on SCR</i>		
<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 R01402–R01806</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>

		<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>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>	<p><u>Short description of the Type 2 exposure.</u></p> <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 groups.

This template collects information on Non-Life and Health NSLT underwriting risk in the following different risk granularities gross and net of reinsurance¹:

<u>Risks</u>	<u>Description</u>
<u>Premium & Reserve Risk</u>	<u>Premium and Reserve Risk data including Cat</u>
<u>Catastrophe Risk (Cat)</u>	<u>Catastrophe Risk data</u>
<u>Premium & Reserve Risk (Excluding explicit Cat)</u>	<u>Premium and Reserve Risk data excluding explicit Cat</u>
<u>Premium Risk</u>	<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> <u>Results should exclude Cat</u>
<u>Reserve Risk</u>	<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>
<u>Within Premium and Reserve Risk the following two segmentations are requested</u>	<u>- Solvency 2 Lines of Business (S2LoB): As defined in Annex II of the Delegated Regulation, based on lines of business (LoBs) defined in Annex I.</u> <u>- Internal Model Lines of Business (IntLoB): 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:

¹ 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.

<u>Topic</u>	<u>Description</u>
<u>Discounting</u>	<u>Monetary amounts of this template are discounted</u>
<u>Percentiles</u>	<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>
<u>Availability of figures</u>	<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>
<u>Diversification</u>	<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>
<u>Risk model data</u>		
<u>C0010/R0010</u>	<u>Is SCR risk measure for Premium risk centred?</u>	<u>One of the options in the following closed list shall be used:</u>

		<p><u>Yes – SCR is measured as deviation from the expected result (Centred risk). Please describe in code C0010/R0020.</u></p> <p><u>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>
<u>C0010/R0030</u>	<u>Is SCR risk measure for Reserve risk centred?</u>	<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 & 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>
<p><u>C0010/R0060</u></p>	<p><u>Short description of SCR risk measure used for Catastrophe risk</u></p>	<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 & 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>Internal LoB mapping</u></p>		
<p><u>C0020-C0040</u></p>	<p><u>Map to Solvency II line of business</u></p>	<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"> <u>1 – Medical expense insurance</u> <u>2 – Income protection insurance</u> <u>3 – Workers' compensation insurance</u> <u>4 – Motor vehicle liability insurance</u> <u>5 – Other motor insurance</u> <u>6 – Marine, aviation and transport insurance</u> <u>7 – Fire and other damage to property insurance</u> <u>8 – General liability insurance</u> <u>9 – Credit and suretyship insurance</u> <u>10 – Legal expenses insurance</u> <u>11 – Assistance</u> <u>12 – Miscellaneous financial loss</u> <u>13 – Proportional medical expense reinsurance</u> <u>14 – Proportional income protection reinsurance</u> <u>15 – Proportional workers' compensation reinsurance</u> <u>16 – Proportional motor vehicle liability reinsurance</u>

		<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> <p><u>1 – Medical expense insurance</u></p> <p><u>2 – Income protection insurance</u></p> <p><u>3 – Workers' compensation insurance</u></p> <p><u>4 – Motor vehicle liability insurance</u></p>

		<p><u>5 – Other motor insurance</u></p> <p><u>6 – Marine, aviation and transport insurance</u></p> <p><u>7 – Fire and other damage to property insurance</u></p> <p><u>8 – General liability insurance</u></p> <p><u>9 – Credit and suretyship insurance</u></p> <p><u>10 – Legal expenses insurance</u></p> <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>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 reserve risk aggregated jointly with implicit catastrophe risk</u></p> <p><u>2 – Non-life and NSLT health reserve risk aggregated jointly</u></p> <p><u>3 – Non-life underwriting reserve risk with implicit catastrophe risk</u></p> <p><u>4 – Non-life underwriting reserve risk</u></p>
<u>C0050</u>	<u>Diversified reserve risk excluding explicit Catastrophe Risk</u>	<p><u>Aggregate reserve risk gross/net of reinsurance after applying diversification effects among different risks.</u></p> <p><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></p>
<u>C0060</u>	<u>SII Line of Business</u>	<p><u>Reserve 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 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></p>
<u>C0070</u>	<u>Internal Line of Business</u>	<p><u>Reserve 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 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></p>
<u>R0070</u>	<u>Provision for claims outstanding - discounted</u>	<p><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</u></p>

		of the time value of money (expected present value of future cash-flows), using the relevant risk-free interest rate term structure.
<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 groups 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 groups 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 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>

Gross Premium risk model data

<u>Z0020</u>	<u>Risk type</u>	<p><u>One of the options in the following closed list shall be used:</u></p> <p><u>1 – Non-life and NSLT health premium risk aggregated jointly with implicit catastrophe risk</u></p> <p><u>2 – Non-life and NSLT health premium risk aggregated jointly</u></p> <p><u>3 – Non-life underwriting premium risk with implicit catastrophe risk</u></p> <p><u>4 – Non-life underwriting premium risk</u></p>
<u>C0080</u>	<u>Diversified premium risk excluding explicit Catastrophe Risk</u>	<p><u>Aggregate premium risk gross/net of reinsurance after applying diversification effects among different risks.</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>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 groups 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 groups 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> <u>1 – Non-life and NSLT health premium risk and reserve risk aggregated jointly with implicit catastrophe risk</u> <u>2 – Non-life and NSLT health premium risk and reserve risk aggregated jointly</u> <u>3 – Non-life underwriting premium risk and reserve risk with implicit catastrophe risk</u> <u>4 – Non-life underwriting premium risk and reserve risk</u> <u>5 – NSLT health underwriting premium risk and reserve risk aggregated separately with implicit catastrophe risk</u> <u>6 – NSLT health underwriting premium risk and reserve risk aggregated separately</u>
<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</u>

		<u>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 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 (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>
<i><u>Distribution of losses from Catastrophe Perils - Total (property and non-property) business</u></i>		
<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"> <u>- Mean of OEP for all business gross of reinsurance</u> <u>- Mean of AEP for all business gross of reinsurance</u> <u>- Mean of Annual loss for all business gross of reinsurance</u> <u>- Mean of OEP for all business net of reinsurance</u> <u>- Mean of AEP for all business net of reinsurance</u> <u>- Mean of Annual loss for all business net of reinsurance</u> <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>		
<u>C0390/R1460-R1590</u>	<u>Gross Annual Premium – Direct insurance</u>	<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 & 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>
<u>C0400/R1470-R1590</u>	<u>Total Sum Insured – Direct insurance</u>	<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 & 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</u></p>

		<u>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>
<u>C0390/R1600-R1630</u>	<u>Gross Annual Premium - Reinsurance</u>	<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 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><i>SPLIT OF PREMIUM INCOME</i></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><i>SIGNIFICANT OTHER PERILS</i></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</u>

		a text description of those other significant peril(s).
<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 groups.

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 blocks 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>	<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> <u>The split for disability-morbidity risk aggregate refers to annuities paid out (“APO”) or not (“ANPO”).</u>
<u>C0050/R0010, R0060, R0110, R0250, R0270</u>	<u>Net Written Premiums</u>	<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>
<u>C0060/R0010, R0060, R0110, R0250, R0270</u>	<u>Sum insured</u>	<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>
<u>C0070/R0010-R0270</u>	<u>Solvency Capital Requirements</u>	<u>The SCR for the relevant risk category, net of reinsurance.</u> <u>The following explanations apply for C0070 – C0260:</u> <u>For the aggregate risks, the SCR after aggregation over the underlying sub-risks should be reported.</u> <u>For lapse risk the following applies:</u> <u>- ‘Lapse’ covers exercising contractual options in a general sense.</u> <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>

		<p>increase (decrease) as defined in the <u>internal model</u>.</p> <ul style="list-style-type: none"> - <u>Risk of mass lapse (R0190) is risk of accumulation or catastrophe risk for lapse as defined in the internal model.</u> - <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>
<u>C0080/R0010-R0270</u>	<u>Mean</u>	<u>The mean of the probability distribution of the net SCR</u>
<u>C0090/R0010-R0270</u>	<u>Standard deviation</u>	<u>The Standard deviation of the probability distribution of the net SCR</u>
<u>C0100-C0260/R0010-R0270</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>
<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 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 & 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>	<u>The SCR for the relevant risk category, net of reinsurance.</u> <u>The following explanations apply for C0070 – C0260:</u>

For the aggregate risks, the SCR after aggregation over the underlying submodules should be reported.

For lapse risk the following applies:

- ‘Lapse’ covers exercising contractual options in a general sense.
- 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.
- Risk of mass lapse (R0500) is risk of accumulation or catastrophe risk for lapse as defined in the internal model.

‘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’.

		<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"> - <u>‘Lapse’ covers exercising contractual options in a general sense.</u> - <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> - <u>Risk of mass lapse (R0500) is risk of accumulation or catastrophe risk for lapse as defined in the internal model.</u> <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><i>ALTERNATIVE TEMPLATE FOR HEALTH RISK</i></u>		
<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>		
<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>	<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/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, Health underwriting, Life and Health underwriting</u>	<u>The sum of all (sub-) SCRs.</u> <u>For lapse, please choose the sum as appropriate to the splits presented on the most granular level.</u> <u>Examples: (1) If lapse increase and lapse decrease and mass lapse are available please 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: Life underwriting,</u>	<u>The diversification between the sub risks.</u> <u>This amount should be reported as a negative value.</u>

	<u>Health underwriting, Life and Health underwriting</u>	
<u>C0270/R0630</u>	<u>Diversified risk: Life underwriting, Health underwriting, 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 groups.

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.

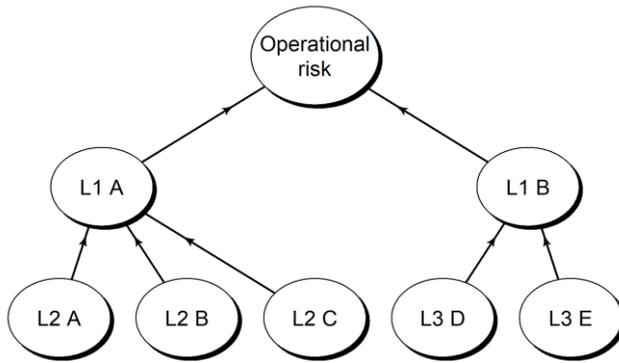
For an event type category defined as Level 1 (L1) occurrence, all numerical information (SCR, quantiles) should refer to the aggregation of the risk made at that level. Of course, each category identified in the Level 2 (L2) occurrence could come from an aggregation of lower levels loss distributions.

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> <u>One of the options in the following closed list shall be used:</u> <u>Yes</u> <u>No</u>
<u>C0010/R0020</u>	<u>Is Basel L1 and L2 classification used?</u>	<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><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>	<p><u>This table should be completed by all groups, 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></p>
<u>C0030</u>	<u>Unique ID</u>	<p><u>This is a unique ID of the internal scenario. This should be consistent across different reporting periods. This is a numeric field.</u></p>
<u>C0040</u>	<u>Unique ID of parent level.</u>	<p><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></p>
<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"> <u>1) Internal fraud</u> <u>2) External fraud</u> <u>3) Employment practices and workspace safety</u> <u>4) Damage to physical assets</u> <u>5) Business disruption and system failures</u> <u>6) Clients, products and business practices</u> <u>7) Execution, delivery and process management</u>
<u>C0060</u>	<u>Basel L2 classification mapping</u>	<p><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> <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> <ol style="list-style-type: none"> <u>1) One of the options in the following closed list shall be used: Internal fraud</u> <ul style="list-style-type: none"> <u>Unauthorized activity</u> <u>Theft and fraud</u> <u>Other</u>

		<p><u>2) External fraud</u></p> <ul style="list-style-type: none"> <u>Theft and fraud</u> <u>Systems security</u> <u>Other</u> <p><u>3) Employment practices and workspace safety</u></p> <ul style="list-style-type: none"> <u>Employee relations</u> <u>Safe environment</u> <u>Diversity and discrimination</u> <u>Other</u> <p><u>4) Damage to physical assets</u></p> <ul style="list-style-type: none"> <u>Disasters and other events</u> <u>Other</u> <p><u>5) Business disruption and system failures</u></p> <ul style="list-style-type: none"> <u>Systems</u> <u>Other</u> <p><u>6) Clients, products and business practices</u></p> <ul style="list-style-type: none"> <u>Suitability, disclosure and fiduciary</u> <u>Improper business or market practices</u> <u>Product flaws</u> <u>Selection, sponsorship and exposure</u> <u>Advisory activities</u> <u>Other</u> <p><u>7) Execution, delivery and process management</u></p> <ul style="list-style-type: none"> <u>Transaction capture, execution and maintenance</u> <u>Monitoring and reporting</u> <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>	<p><u>Identify the probability distribution. One of the options in the following closed list shall be used:</u></p> <ol style="list-style-type: none"> <u>1. Poisson-lognormal</u> <u>2. Lognormal</u> <u>3. Poisson-Pareto</u>

		<p><u>4. Empirical</u> <u>5. Pareto</u> <u>6. Other, please specify</u> <u>7. Obtained by aggregation of lower levels</u></p> <p><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></p>
<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>	<p><u>Sum of stand-alone capital requirements contributions for Level 2 operational risks classification.</u></p> <p><u>Any lower aggregation level should be already considered.</u></p>
<u>C0220/R0040</u>	<u>Sum of diversification inside Level 2 items</u>	<p><u>Difference between the sum of undiversified leaf risks SCR and C0220/R0030.</u></p> <p><u>This amount should be reported as a negative value.</u></p> <p><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></p>
<u>C0220/R0050</u>	<u>Total undiversified Level 1</u>	<u>Sum of stand-alone capital requirements contributions for Level 1 operational risks classification Any lower aggregation level should be already considered.</u>
<u>C0220/R0060</u>	<u>Operational risk – diversification between Level 1 items</u>	<p><u>Difference of C0220/R0050 and C0220/R0070.</u></p> <p><u>This amount should be reported as a negative value.</u></p>
<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 groups.

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 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 columnC0060. If filled-in, then use Other option in columnC0060.</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 & Health NSLT risk impact</u>	<u>If the non-life & 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 & Health risk impact</u>	<u>If the life & 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</u>

		<u>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"> - <u>Internal model minor changes reset occurred in the reporting period</u> - <u>Internal model minor changes reset did not occur in the reporting period.</u>
<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 groups, ring fenced-funds, matching adjustment portfolios and remaining part.

Template S.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.

Template SR.27.01 is only applicable in relation to RFF/MAP from undertakings consolidated according to Article 335, paragraph 1, (a), (b) and (c) of Delegated Regulation (EU) 2015/35, when method 1 (Accounting consolidation-based method) is used, either exclusively or in combination with method 2 (Deduction and aggregation method).

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 of Annex II) and Outgoing reinsurance program in the next reporting year (S.30.03 and S.30.04 of Annex II).

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.

For group reporting the following specific requirements shall be met:

- d) This information is applicable when method 1 as defined in Article 230 of Directive 2009/138/EC is used, either exclusively or in combination with method 2 as defined in Article 233 of Directive 2009/138/EC;
- e) When combination method is being used, this information is to be submitted only for the part of the group calculated with method 1 as defined in Article 230 of Directive 2009/138/EC, and;
- f) This information does not apply to groups when method 2 as defined in Article 233 of Directive 2009/138/EC is being used exclusively.

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 ring fenced fund or matching adjustment portfolio. This number is attributed by the undertaking within the scope of group supervision 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 within the scope of group for the SCR calculation used simplifications for the calculation of fire risk. The following options shall be used: 1 – Simplifications for the purposes of Article 90c 9 – Simplifications not used Where R0001/C0001 = 1, only C0880 shall be filled in for R2600.

R0002/C001	Simplifications used – natural catastrophe risk	<p>Identify whether an undertaking within the scope of group for the SCR calculation used simplifications for the calculation of natural catastrophe risk. The following options shall be used:</p> <ul style="list-style-type: none"> 1 – Simplification for the purposes of Article 90b windstorm 2 – Simplification for the purposes of Article 90b earthquake 3 – Simplification for the purposes of Article 90b flood 4 – Simplification for the purposes of Article 90b hail 5 – Simplification for the purposes of Article 90b subsidiencesubsidence 9 – Simplifications not used <p>Options 1 to 5 may be used simultaneously.</p>
<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	<p>This is the total capital requirement before risk mitigation per natural catastrophe peril, taking into consideration the diversification effect between zones and regions.</p> <p>Per natural peril this amount is equal to the Catastrophe Risk Charge before risk mitigation.</p>
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 group'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 group'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 group'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 group'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 group'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 group'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 group'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 between perils	Diversification effect arising from the aggregation of the total capital charges after 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 group'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 group'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 Non-life catastrophe risk before 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) before the diversification effect between the sub-modules.
C0010/R0200	SCR before risk mitigation — Diversification	Diversification effect arising from the aggregation of the total capital charges before risk mitigation relating to different sub-modules (Natural catastrophe, Non-

	between sub-modules	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 group'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 group'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 Non-life catastrophe risk after diversification	This is the total risk mitigation effect of the group'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), 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	Diversification effect arising from the aggregation of the total capital charges after risk mitigation relating to different sub-modules (Natural catastrophe, Non-

	between sub-modules	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 group'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 group's specific reinsurance contracts and special purpose vehicles per Health catastrophe risk sub-module.
C0020/R0340	Total risk mitigation — Diversification	Diversification effect arising from the aggregation of the risk mitigation effect of the group's specific reinsurance contracts and

	between sub-modules	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	This is the total capital requirement after risk mitigation per Health catastrophe risk sub-module, taking into consideration the diversification effect between countries. Per Health catastrophe risk sub-module this amount is equal to the Catastrophe Risk Charge after risk mitigation.
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	An estimate of the premiums to be earned by the insurance or reinsurance group, 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 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. Premiums shall be gross, without deduction of premiums for reinsurance contracts.
C0040/R0790	Estimation of the gross premium to be earned — Total	Total of the estimate of the premiums to be earned by the insurance or reinsurance group before diversification, during the following

	Windstorm Other Regions before diversifications	year for the other 14 regions other than the specified regions.
C0050/R0400–R0590	Exposure — specified Region	The sum of the total insured per each of the 230 specified regions for lines of business: 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 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.
C0050/R0600	Exposure — Total Windstorm specified Regions before diversification	Total of the exposure before diversification for the 230 specified regions.
C0060/R0400–R0590	Specified Gross Loss —specified Region	Specified gross windstorm loss per each of the 203 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 230 specified regions.
C0070/R0400–R0590	Catastrophe Risk Charge Factor before risk mitigation — specified Region	The risk charge factor per each of the 230 specified regions for Windstorm, taking into consideration the effect of diversification 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	<p>The larger of the capital requirement for Windstorm risk for each of the 230 specified regions according to scenario A or scenario B.</p> <p>When determining the largest amount of scenario A and B, the risk mitigation effect of the group's specific reinsurance contracts and special purpose vehicles relating to this peril, shall be taken into account.</p>
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 Windstorm all Regions before diversification	Total of the capital requirement before risk mitigation arising from Windstorm for all regions.
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 group'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 group'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 203 specified Regions, the estimated reinstatement premiums, corresponding to the selected scenario, as a result of the group'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 group's specific reinsurance contracts and special purpose vehicles relating to this peril.
C0110/R0800	Estimated Reinstatement Premiums — Total	Total of the estimated reinstatement premiums for all regions.

	Windstorm all Regions before diversification	
C0120/R0400–R0590	Catastrophe Risk Charge after risk mitigation — specified Region	Capital requirement, after the deduction of the risk mitigating effect of the group'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 group'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 group'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	An estimate of the premiums to be earned by the insurance or reinsurance group, during the

	be earned — Other Regions	<p>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:</p> <p>Fire and other damage covering earthquake risk, including the proportional reinsurance obligations; and</p> <p>Marine, aviation and transport insurance covering onshore property damage by earthquake, including the proportional reinsurance obligations.</p> <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 group, 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:</p> <p>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</p> <p>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.</p>
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 group'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 group'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 Regions before diversification	Total of the estimated Risk Mitigation for all regions.
C0190/R0830–R1020	Estimated Reinstatement Premiums — specified Region	Per each of the 20 specified Regions the estimated reinstatement premiums as a result of the group's specific reinsurance contracts and special purpose vehicles relating to this peril.
C0190/R1030	Estimated Reinstatement Premiums — Total Earthquake specified Regions	Total of the estimated reinstatement premiums for the 20 specified regions.

	before diversification	
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 group'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 group'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 group'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 group'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	Diversification effect arising from the aggregation of the capital requirement after risk mitigations for Earthquake risks relating

	effect between regions	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 group, 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:</p> <p>Fire and other damage covering flood risk, including the proportional reinsurance obligations;</p> <p>Marine, aviation and transport insurance covering onshore property damage by flood, including the proportional reinsurance obligations;</p> <p>Other motor insurance, including the proportional reinsurance obligations.</p> <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 group, 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:</p> <p>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;</p>

		<p>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</p> <p>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.</p>
C0220/R1400	Exposure — Total Flood specified Regions before diversification	Total of the exposure for the 14 specified regions.
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	<p>The larger of the capital requirement for Flood risk in each of the 14 specified regions according to scenario A or scenario B.</p> <p>When determining the largest amount of scenario A and B, the risk mitigation effect of the group's specific reinsurance contracts and special purpose vehicles relating to this peril, must be taken into account.</p>

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.
C0260/1400	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 group'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 Regions	Total of the estimated Risk Mitigation for the 14 specified regions.

	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 group'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 group'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 group'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 mitigation — specified Region	Capital requirement, after the deduction of the risk mitigating effect of the group's 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 group'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 group'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 premium to be earned — Other Regions	An estimate of the premiums to be earned by the insurance or reinsurance group, during the following year and in relation to each of the 9 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: Fire and other damage covering hail risk, including the proportional reinsurance obligations;

		<p>Marine, aviation and transport insurance covering onshore property damage by hail, including the proportional reinsurance obligations; and</p> <p>Other motor insurance, including the proportional reinsurance obligations.</p> <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 group, 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:</p> <p>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;</p> <p>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</p> <p>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.</p>
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 <u>911</u> specified regions, taking into consideration the effect of diversification effect between zones.
C0320/R1720	Specified Gross Loss — Total Hail specified Regions	Total of the specified gross Hail loss for the <u>911</u> specified regions.

	before diversification	
C0330/R1630–R1710	Catastrophe Risk Charge Factor before risk mitigation — specified Region	The Risk Charge Factor per each of the 9 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 <u>119</u> 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 group'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>911</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>911</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 <u>911</u> specified Regions the estimated risk mitigation effect, corresponding to the selected scenario, of the group'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>119</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 group's specific reinsurance contracts and special purpose vehicles relating to this peril, excluding the estimated reinstatement premiums.
C0360/R1820	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>911</u> specified Regions the estimated reinstatement premiums, corresponding to the selected scenario, as a result of the group's specific reinsurance contracts and special purpose vehicles relating to this peril.
C0370/R1720	Estimated Reinstatement Premiums — Total Hail specified Regions	Total of the estimated reinstatement premiums for the <u>119</u> specified regions.

	before diversification	
C0370/R1910	Estimated Reinstatement Premiums — Total Hail Other Regions before diversification	For all the regions other than the specified Regions, the estimated reinstatement premiums, as a result of the group'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 group's specific reinsurance contracts and special purpose vehicles relating to this peril, arising from Hail in each of the <u>911</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 group's specific reinsurance contracts and special purpose vehicles for the <u>911</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 group's specific reinsurance contracts and special purpose vehicles for all regions.
C0380/R1930	Catastrophe Risk Charge after risk mitigation — Diversification effect between regions	Diversification effect arising from the aggregation of the capital requirement after risk mitigations for Hail risks relating to the 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 group, 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 groups 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 Subsidence before diversification	The Risk Charge Factor of the territory of France for subsidence, before taking into consideration the effect of diversification effect between zones.
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 — Total Subsidence before diversification	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 — Total Subsidence before 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 group'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 group'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 group'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-</i>		

<i>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 group, during the following year, for the contract in relation to the obligations of the line of business non-proportional property reinsurance, as defined in Annex I to Delegated Regulation (EU) 2015/35. 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 group'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 group'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 group'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 group in lines of business Motor vehicle liability insurance, including proportional reinsurance obligations, with a deemed policy limit above 24,000,000 Euro.
C0530/R2100	Number of vehicles policy limit below	Number of vehicles insured by the insurance or reinsurance group in lines of business lines

	or equal to 24M EUR	of business Motor vehicle liability insurance, including proportional reinsurance obligations, with a deemed policy limit below or equal to 24,000,000 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 group'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 group'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 group'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 group in respect of tanker collision in lines of business:</p> <p>Marine, aviation and transport, including proportional reinsurance obligations; and</p> <p>Non-proportional marine, aviation and transport reinsurance.</p> <p>The amount for this cover is equal to the sum insured accepted by the insurance or reinsurance group 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 group in respect of tanker collision in lines of business:</p> <p>Marine, aviation and transport, including proportional reinsurance obligations; and</p> <p>Non-proportional marine, aviation and transport reinsurance.</p> <p>The amount for this cover is equal to the sum insured accepted by the insurance or reinsurance group 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 pollution<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 group in respect of tanker collision in lines of business:</p> <p>Marine, aviation and transport, including proportional reinsurance obligations; and</p> <p>Non-proportional marine, aviation and transport reinsurance.</p> <p>The amount for this cover is equal to the sum insured accepted by the insurance or reinsurance group for marine insurance and reinsurance in relation to each tanker.</p>
C0610/R2200	Catastrophe Risk Charge Marine Tanker Collision before risk mitigation	<p>This is the total capital requirement before risk mitigation for risks arising from Marine Tanker Collision.</p>
C0620/R2200	Estimated Risk Mitigation	<p>The estimated risk mitigation effect of the group's specific reinsurance contracts and special purpose vehicles relating to risks arising from Marine Tanker Collision, excluding the estimated reinstatement premiums.</p>

C0630/R2200	Estimated Reinstatement Premiums	The estimated reinstatement premiums as a result of the group'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 group'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 group in respect of platform explosion in lines of business:</p> <p>Marine, aviation and transport, including proportional reinsurance obligations; and</p> <p>Non-proportional marine, aviation and transport reinsurance.</p> <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 group 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 group'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 group'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 group'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 group'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 group in lines of business:</p> <p>Marine, aviation and transport, including proportional reinsurance obligations; and</p> <p>Non-proportional marine, aviation and transport reinsurance.</p> <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 group 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 group'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 group'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 group'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>Amount is equal to the largest fire risk concentration of an insurance or reinsurance group being the set of buildings with the largest sum insured that meets the following conditions:</p> <p>The insurance or reinsurance group has insurance or reinsurance obligations in lines of business 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.</p> <p>All buildings are partly or fully located within a radius of 200 meters.</p>
C0860/R2600	Estimated Risk Mitigation	The estimated risk mitigation effect of the group'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 group'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 group'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 group, during the following 12 months, in relation to insurance and reinsurance obligations in liability risks, for the following type of covers:</p> <p>Professional malpractice liability insurance and proportional reinsurance obligations other than professional malpractice liability insurance and reinsurance for self-employed crafts persons or artisans;</p> <p>Employers liability insurance and proportional reinsurance obligations;</p> <p>Directors and officers liability insurance and proportional reinsurance obligations;</p> <p>Liability insurance and reinsurance obligations included in lines of business 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 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 group, 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 group 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 group'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 group'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 group'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 group'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 mitigation — Total after diversification	This is the total capital requirement before risk mitigation, after diversification effect between the types of covers, for liability risks.
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 & Suretyship</i>		
C0990/R2900–R2910	Exposure (individual or group) — Largest exposure	Two largest gross credit insurance exposures of the insurance or reinsurance group 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 group 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 group.
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 group'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 group'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 group'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 group'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 group'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 group'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 group, during the following 12 months, in lines of business 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 group'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 group'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 group'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 — Total after diversification	This is the total capital requirement before risk mitigation, after diversification effect 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 group'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 effect arising from the aggregation of the total capital charges after

	Diversification between type of event	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	<p>An estimate of the premiums to be earned by the insurance or reinsurance group, during the following year, for the contracts in relation to the following group of obligations:</p> <p>Insurance and reinsurance obligations included in lines of business Marine, aviation and transport insurance, including proportional reinsurance obligations, other than marine insurance and reinsurance and aviation insurance and reinsurance;</p> <p>Reinsurance obligations included in line of business Non-proportional marine, aviation and transport reinsurance, other than marine reinsurance and aviation reinsurance, as defined in Annex I to Delegated Regulation (EU) 2015/35;</p> <p>Insurance and reinsurance obligations included in lines 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;</p> <p>Reinsurance obligations included in line of business Non-proportional casualty reinsurance, other than general liability reinsurance, as defined in Annex I to Delegated Regulation (EU) 2015/35;</p> <p>Non-proportional reinsurance obligations relating to insurance obligations included in lines of business Credit and Suretyship</p>

		<p>insurance, including proportional reinsurance obligations.</p> <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	Diversification effect arising from the aggregation of the total capital charges after risk mitigation relating to different groups of

	after risk mitigation — Diversification between groups of obligations	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>		
C1170/R3300–R3600, C1190/R3300–R3600, C1230/R3300–R3600, C1250/R3300–R3600	Policyholders — per type of event	All insured persons of the insurance or reinsurance group who are inhabitants of each of the countries and are insured against the following types of event: Death caused by an accident; Permanent disability caused by an accident; Disability that lasts 10 years caused by an accident; Disability that lasts 12 months caused by an accident; Medical treatment caused by an accident.
C1180/R3300–/R3600, C1200/R3300–R3600, C1240/R3300–R3600, C1260/R3300–R3600	Value of benefits payable — per type of event	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. 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. 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.

C1270/R3300–R3600	Catastrophe Risk Charge before risk mitigation	Capital requirement before risk mitigation, for each of the countries, arising from the mass accident risk sub–module to health insurance and reinsurance obligations.
C1270/R3610	Catastrophe Risk Charge before risk mitigation — Total Mass accident all countries before diversification	This is the total capital requirement before risk mitigation, before diversification effect between countries, for the mass accident risk 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 group'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 group'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 group's specific reinsurance contracts and special purpose vehicles relating to this peril.
C1290/R3610	Estimated Reinstatement Premiums — Total	Total amount of estimated reinstatement premiums as a result of the group'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 group'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	<p>The largest accident risk concentration of an insurance or reinsurance group, for each country, shall be equal to the largest number of persons for which the following conditions are met:</p> <p>The insurance or reinsurance group has a workers' compensation insurance or reinsurance obligation or a group income protection insurance or reinsurance obligation in relation to each of the persons;</p> <p>The obligations in relation to each of the persons cover at least one of the events set out in the next item;</p> <p>The persons are working in the same building which is situated in this particular country.</p> <p>These persons are insured against the following types of event:</p> <p>Death caused by an accident;</p>

		<p>Permanent disability caused by an accident;</p> <p>Disability that lasts 10 years caused by an accident;</p> <p>Disability that lasts 12 months caused by an accident;</p> <p>Medical treatment caused by an accident.</p>
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 mitigation — Diversification effect between countries	Diversification effect arising from the aggregation of the health sub-module 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 group'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 group'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 group'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 group'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 group'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	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.

	countries after diversification	
<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 groups, for each of the countries identified, which meet the following conditions:</p> <p>The insured persons are inhabitants of this particular country;</p> <p>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.</p> <p>These insured persons may claim benefits for the following healthcare utilisation:</p> <p>Hospitalisation;</p> <p>Consultation with a medical practitioner;</p> <p>No formal medical care sought.</p>
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 groups 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 per 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	The total of all income protection pandemic exposure for all countries identified of insurance and reinsurance groups. 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 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 group'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 group'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.31.01 — Share of reinsurers (including Finite Reinsurance and SPV's)

General comments:

This section relates to annual submission of information for groups.

This template shall be filled by the insurance and reinsurance groups where a recoverable is recognised by related insurance undertakings in relation to the EEA or Non-EEA-reinsurer which is not in the scope of the group (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 of Annex II), shall 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.

	<i>ITEM</i>	<i>INSTRUCTIONS</i>
C0010	Legal name of reinsured undertaking	Name of reinsured entity, identifying the cedent (re)insurance undertaking. This item is only applicable to groups.
C0020	Identification code of the undertaking	<p>Identification code of the undertaking, using the following priority:</p> <ul style="list-style-type: none"> – Legal Entity Identifier (LEI) – Specific code <p>When the undertaking uses the option 'Specific code' the following shall be considered:</p> <ul style="list-style-type: none"> – For EEA (re) insurance undertakings within the scope of group supervision: identification code used in the local market, attributed by the undertaking's supervisory authority – For non-EEA undertakings and non-regulated undertakings within the scope of group supervision, identification code provided will be provided by the group. When allocating an identification code to each non-EEA or non-regulated undertaking, it should 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
C0030	Type of code of the ID of the undertaking	<p>Type of ID Code used for the 'Identification code of the undertaking' item. One of the options in the following closed list shall be used:</p> <ul style="list-style-type: none"> 1 — LEI 2 — Specific code
C0040	Code reinsurer	<p>Identification code of the reinsurer by this order of priority:</p> <ul style="list-style-type: none"> – Legal Entity Identifier (LEI); – Specific code attributed by the undertaking
C0050	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"> 1 — LEI 2 — Specific code

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 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 claims provisions.
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 (i.e. claims + premiums provisions), 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	Identification code of the reinsurer by this order of priority: – Legal Entity Identifier (LEI); – Specific code attributed by the undertaking
C0170	Type of code Reinsurer	Identification of the code used in item ‘Code reinsurer’. The following closed list shall be used: 1 — LEI 2 — Specific code
C0180	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 international reinsurers have several operating companies that may be based in different countries. In case of pooling arrangements, the name of the Pool (or Pool manager) can be filled only if the Pool is a legal entity.
C0190	Type of reinsurer	Type of reinsurer to whom the underwriting risk has been transferred. The following closed list shall be used: 1 — Direct Life insurer 2 — Direct Non-life insurer 3 — Direct Composite insurer 4 — Captive insurance undertaking 5 — Internal reinsurer (reinsurance undertaking which primary focus is to take risk from other insurance undertakings within the scope of group supervision) 6 — External reinsurer (reinsurance undertaking that takes risks from undertakings other than from insurance undertakings within the scope of group supervision) 7 — Captive reinsurance undertaking

		<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>
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 group.</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> <p>In case 'Multiple ECAI' is reported in C0220 report the most representative external rating.</p>
C0220	Nominated ECAI	<p>Identify the credit assessment institution (ECAI) giving the external rating in C0210, by using the following closed list name of the ECAI as published on ESMA's website. 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). 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'.</p> <p>———— Euler Hermes Rating GmbH (LEI code: 391200QXGLWHK9VK6V27)</p> <p>———— Japan Credit Rating Agency Ltd (LEI code: 35380002378CEGMRVW86)</p> <p>———— BCRA Credit Rating Agency AD (LEI code: 747800Z0IC3P66HTQ142)</p> <p>———— Creditreform Rating AG (LEI code: 391200PHL11KDUTTST66)</p> <p>———— Scope Ratings GmbH (LEI code: 391200WU1EZUQFHDWE91)</p> <p>———— ICAP Group SA (LEI code: 2138008U6LKT8VG2UK85)</p> <p>———— GBB Rating Gesellschaft für Bonitätsbeurteilung GmbH (LEI code: 391200OLWXCTKPADVV72)</p>

~~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)~~

~~Fitch Ratings España S.A.U. (LEI code: 213800RENFHODKETE60)~~

~~Fitch Ratings Limited (LEI code: 2138009F8YAHVC8W3Q52)~~

~~Fitch Ratings CIS Limited (LEI code: 213800B7528Q4DIF2G76)~~

~~Moody's~~

~~Moody's Investors Service Cyprus Ltd (LEI code: 549300V4LCOYCMNUVR81)~~

~~Moody's France S.A.S. (LEI code: 549300EB2XQYRSE54F02)~~

~~Moody's Deutschland GmbH (LEI code: 549300M5JMGHVTWYZH47)~~

~~Moody's Italia S.r.l. (LEI code: 549300GMXJ4QK70UOU68)~~

~~Moody's Investors Service España S.A. (LEI code: 5493005X59ILY4BGJK90)~~

~~Moody's Investors Service Ltd (LEI code: 549300SM89WABHDNJ349)~~

~~Moody's Investors Service EMEA Ltd (LEI code: 54930009NU3JYS1HTT72)~~

~~Moody's Investors Service (Nordics) AB (LEI code: 549300W79ZVFWJCD2Z23)~~
~~Standard & Poor's~~
~~S&P Global Ratings Europe Limited (LEI code: 5493008B2TU3S6QE1E12)~~
~~CRIF Ratings S.r.l. (LEI code: 8156001AB6A1D740F237)~~
~~Capital Intelligence Ratings Ltd (LEI code: 549300RE88OJP9J24Z18)~~
~~European Rating Agency, a.s. (LEI code: 097900BFME0000038276)~~
~~Axesor Risk Management SL (LEI code: 959800EC2RH76JYS3844)~~
~~Cerved Rating Agency S.p.A. (LEI code: 8156004AB6C992A99368)~~
~~Kroll Bond Rating Agency (LEI code: 549300QYZ5CZYXTNZ676)~~
~~The Economist Intelligence Unit Ltd (LEI code: 213800Q7GRZWF95EWN10)~~
~~Dagong Europe Credit Rating Srl (Dagong Europe) (LEI code: 815600BF4FF53B7C6311)~~
~~Spread Research (LEI code: 969500HB6BVM2UJDOC52)~~
~~EuroRating Sp. z o.o. (LEI code: 25940027QWS5GMO74O03)~~
~~HR Ratings de México, S.A. de C.V. (HR Ratings) (LEI code: 549300IFL3XJKTRHZ480)~~
~~Egan Jones Ratings Co. (EJR) (LEI code: 54930016113PD33V1H31)~~
~~modeFinance S.r.l. (LEI code: 815600B85A94A0122614)~~
~~INC Rating Sp. z o.o. (LEI code: 259400SUBF5EPOGK0983)~~
~~Rating Agentur Expert RA GmbH (LEI code: 213800P3OBSGWN2UE81)~~
~~Kroll Bond Rating Agency Europe Limited (LEI code: 5493001NGHOLC41ZSK05)~~
~~Nordic Credit Rating AS (LEI code: 549300MLUDYVVRQOOXS22)~~
~~DBRS Rating GmbH (LEI code: 54930033N1HPUEY7I370)~~

		Beyond Ratings SAS (LEI code: 9695006ORIPPZ3QSM810) Other nominated ECAI Multiple ECAI
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 group 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>
C0240	Internal rating	Internal rating of the reinsurer for groups 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 groups.

This template is relevant for each group 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:

- e) SPVs defined under Article 13 (26) and authorised under Article 211 (1) of Directive 2009/138/EC;
- f) SPVs meeting conditions of Article 211 (3) of Directive 2009/138/EC;
- g) 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;
- h) 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 within the scope of group supervision whereby a SPV assumes risks

from the undertaking within the scope of group supervision through a reinsurance contract; or assume insurance risks from the undertaking within the scope of group supervision transferred through a similar arrangement that is ‘reinsurance like’.

This template shall include data of special purpose vehicles to which the participating insurance or reinsurance undertaking or one of its insurance or reinsurance subsidiaries has transferred risk.

	<i>ITEM</i>	<i>INSTRUCTIONS</i>
C0010	Name of reinsured undertaking	Identify the legal name of the reinsured undertaking, identifying the cedent (re)insurance undertaking within the scope of group supervision.
C0020	Identification code of the undertaking	<p>Identification code by this order of priority:</p> <ul style="list-style-type: none"> – Legal Entity Identifier (LEI); – Specific code <p>Specific code:</p> <ul style="list-style-type: none"> – For EEA insurance and reinsurance undertakings and other EEA regulated undertakings within the scope of group supervision: identification code used in the local market, attributed by the undertaking's competent supervisory authority; – For non-EEA undertakings and non-regulated undertakings within the scope of group supervision, identification code will be provided by the group. When allocating an identification code to each non-EEA or non-regulated undertaking, the group should 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
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"> – Legal Entity Identifier (LEI); – Specific code <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 held by the insurance and reinsurance undertaking within the scope of group supervision identify the ID code by this order of priority if existent:</p> <ul style="list-style-type: none"> – ISO 6166 ISIN when available;

		<ul style="list-style-type: none"> – Other ‘recognised’ codes (e.g.: CUSIP, Bloomberg Ticker, Reuters RIC); – Code attributed by the undertaking within the scope of group supervision, when the options above are not available, and must be consistent over time.
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> <ul style="list-style-type: none"> 1 — ISO 6166 for ISIN code 2 — CUSIP (The Committee on Uniform Securities Identification Procedures number assigned by the CUSIP Service Bureau for U.S. and Canadian companies) 3 — SEDOL (Stock Exchange Daily Official List for the London Stock Exchange) 4 — WKN (Wertpapier Kenn-Nummer, the alphanumeric German identification number) 5 — Bloomberg Ticker (Bloomberg letters code that identify a company's securities) 6 — BBGID (The Bloomberg Global ID) 7 — Reuters RIC (Reuters instrument code) 8 — FIGI (Financial Instrument Global Identifier) 9 — Other code by members of the Association of National Numbering Agencies 99 — Code attributed by the undertaking within the scope of group supervision
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> <ul style="list-style-type: none"> 1 — Medical expense insurance 2 — Income protection insurance 3 — Workers' compensation insurance 4 — Motor vehicle liability insurance 5 — Other motor insurance 6 — Marine, aviation and transport insurance 7 — Fire and other damage to property insurance 8 — General liability insurance 9 — Credit and suretyship insurance 10 — Legal expenses insurance 11 — Assistance 12 — Miscellaneous financial loss

		<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>Where the reinsurance treaty or a similar arrangement provides cover for more than one line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, 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</p>
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		business. Where the term of the cover do not differ by line of business only the dominant line of business is required.
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 within the scope of group supervision. The following closed list shall be used:</p> <ol style="list-style-type: none"> 1 — Indemnity 2 — Model Loss 3 — Index or Parametric 4 — Hybrids (including components from the above-mentioned techniques) 5 — Other
C0080	Contractual Trigger Event	<p>Description of the specific trigger that would oblige the SPV to make payment to the ceding (re)insurance undertaking within the scope of group supervision. 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	<p>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:</p> <ol style="list-style-type: none"> 1 — Same trigger 2 — Different trigger
C0100	Basis risk arising from risk-transfer structure	<p>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 within the scope of group supervision). The following close list shall be used:</p> <ol style="list-style-type: none"> 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	<p>Identify the basis risk arising from contractual terms.</p> <ol style="list-style-type: none"> 1 — No basis risk

	contractual terms	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 undertaking within the scope of group supervision (prior to adjustments made for expected losses due to counterparty default). This should be calculated in accordance with the requirements of Article 41 of Delegated Regulation (EU) 2015/35.
C0180	Identification of material investments	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

	held by cedant in SPV	<p>2 — Investments of SPV controlled by cedant and/or sponsor (where it differs from cedant);</p> <p>3 — Investments of SPV held by cedant (equity, notes or other subordinated debt of the SPV);</p> <p>4 — Cedant sells reinsurance or other risk mitigation protection to the SPV;</p> <p>5 — Cedant has provided guarantee or other credit enhancement to SPV or note holders;</p> <p>6 — Sufficient basis risk retained by cedant;</p> <p>9 — Other.</p> <p>If this is reported then cells C0030 and C0040 needs to identify the instrument.</p>
C0190	Securitisation assets related to cedant held in trust with other third party than cedant / sponsor	<p>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 Delegated Regulation (EU) 2015/35. One of the options in the following closed list shall be used:</p> <p>1 — Held in trust with other third party than cedant / sponsor</p> <p>2 — Not held in trust with other third party than cedant / sponsor</p>
<i>Information on SPV</i>		
C0200	Internal code of SPV	<p>Internal code attributed to the SPV by the undertaking within the scope of group supervision by this order of priority:</p> <ul style="list-style-type: none"> – Legal Entity Identifier (LEI); – Specific code <p>Specific code:</p> <ul style="list-style-type: none"> – For EEA insurance and reinsurance undertakings and other EEA regulated undertakings within the scope of group supervision: identification code used in the local market, attributed by the undertaking's competent supervisory authority; – For non-EEA undertakings and non-regulated undertakings within the scope of group supervision, identification code will be provided by the group. When allocating an identification code to each non-EEA or non-regulated undertaking, the group should comply with the following format in a consistent manner:

		<p>identification code of the parent undertaking + ISO 3166-1 alpha-2 code of the country of the undertaking + 5 digits</p> <p>This code shall be unique to each SPV and remain constant over subsequent reports.</p>
C0210	Type of code SPV	<p>Identification of the code used in item 'internal code of SPV'. One of the options in the following closed list shall be used:</p> <p>1 — LEI</p> <p>2 — Specific code</p>
C0220	Legal nature of SPV	<p>Identify the legal nature of the SPV securitisation, according to Article 13(26) of Directive 2009/138/EC.</p> <p>Closed list</p> <p>1 — Trusts</p> <p>2 — Partnerships</p> <p>3 — Limited liability companies</p> <p>4 — Other legal entity form not referred above</p> <p>5 — Not incorporated</p>
C0230	Name of SPV	Identify the name of the SPV
C0240	Incorporation no. of SPV	<p>Registration number received at incorporation of the SPV. For un-incorporated SPVs, the groups shall report the regulatory number or equivalent number obtained from the supervisory authority at the time of authorisation.</p> <p>If the SPV is not incorporated this cell doesn't apply.</p>
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 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 the Directive 2009/138/EC</p> <p>2 — SPV authorised under Article 211(3) of the 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>

		4 — SPV not covered above
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> <p>In case ‘Multiple ECAI’ is reported in C0280 report the most representative external rating.</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.</u> following closed list. 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). 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’.</p> <p>————— Euler Hermes Rating GmbH (LEI code: 391200QXGLWHK9VK6V27)</p> <p>————— Japan Credit Rating Agency Ltd (LEI code: 35380002378CEGMRVW86)</p> <p>————— BCRA Credit Rating Agency AD (LEI code: 747800Z0IC3P66HTQ142)</p> <p>————— Creditreform Rating AG (LEI code: 391200PHL11KDUTTST66)</p> <p>————— Scope Ratings GmbH (LEI code: 391200WU1EZUQFHDWE91)</p> <p>————— ICAP Group SA (LEI code: 2138008U6LKT8VG2UK85)</p> <p>————— GBB Rating Gesellschaft für Bonitätsbeurteilung GmbH (LEI code: 391200OLWXCTKPADV72)</p> <p>————— ASSEKURATA Assekuranz Rating Agentur GmbH (LEI code: 529900977LETWLJF3295)</p> <p>————— ARC Ratings, S.A. (LEI code: 213800OZNIQMV6UA7D79)</p> <p>————— AM Best Europe</p>

—————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)

—————Fitch Ratings España S.A.U. (LEI code: 213800RENFHODKETE60)

—————Fitch Ratings Limited (LEI code: 2138009F8YAHVC8W3Q52)

—————Fitch Ratings CIS Limited (LEI code: 213800B7528Q4DIF2G76)

—————Moody's

—————Moody's Investors Service Cyprus Ltd (LEI code: 549300V4LCOYCMNUVR81)

—————Moody's France S.A.S. (LEI code: 549300EB2XQYRSE54F02)

—————Moody's Deutschland GmbH (LEI code: 549300M5JMGHVTWYZH47)

—————Moody's Italia S.r.l. (LEI code: 549300GMXJ4QK70UOU68)

—————Moody's Investors Service España S.A. (LEI code: 5493005X59ILY4BGJK90)

—————Moody's Investors Service Ltd (LEI code: 549300SM89WABHDNJ349)

—————Moody's Investors Service EMEA Ltd (LEI code: 54930009NU3JYS1HTT72)

—————Moody's Investors Service (Nordics) AB (LEI code: 549300W79ZVFWJCD2Z23)

—————Standard & Poor's

—————S&P Global Ratings Europe Limited (LEI code: 5493008B2TU3S6QE1E12)

~~CRIF Ratings S.r.l. (LEI code: 8156001AB6A1D740F237)~~

~~Capital Intelligence Ratings Ltd (LEI code: 549300RE88OJP9J24Z18)~~

~~European Rating Agency, a.s. (LEI code: 097900BFME0000038276)~~

~~Axesor Risk Management SL (LEI code: 959800EC2RH76JYS3844)~~

~~Cerved Rating Agency S.p.A. (LEI code: 8156004AB6C992A99368)~~

~~Kroll Bond Rating Agency (LEI code: 549300QYZ5CZYXTNZ676)~~

~~The Economist Intelligence Unit Ltd (LEI code: 213800Q7GRZWF95EWN10)~~

~~Dagong Europe Credit Rating Srl (Dagong Europe) (LEI code: 815600BF4FF53B7C6311)~~

~~Spread Research (LEI code: 969500HB6BVM2UJDOC52)~~

~~EuroRating Sp. z o.o. (LEI code: 25940027QWS5GMO74O03)~~

~~HR Ratings de México, S.A. de C.V. (HR Ratings) (LEI code: 549300IFL3XJKTRHZ480)~~

~~Egan Jones Ratings Co. (EJR) (LEI code: 54930016113PD33V1H31)~~

~~modeFinance S.r.l. (LEI code: 815600B85A94A0122614)~~

~~INC Rating Sp. z o.o. (LEI code: 259400SUBF5EPOGK0983)~~

~~Rating Agentur Expert RA GmbH (LEI code: 213800P3OOBSGWN2UE81)~~

~~Kroll Bond Rating Agency Europe Limited (LEI code: 5493001NGHOLC41ZSK05)~~

~~Nordic Credit Rating AS (LEI code: 549300MLUDYVRQOXS22)~~

~~DBRS Rating GmbH (LEI code: 54930033N1HPUEY7I370)~~

~~Beyond Ratings SAS (LEI code: 9695006ORIPPZ3QSM810)~~

~~Other nominated ECAI~~

~~Multiple ECAI~~

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 group.</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>
C0300	Internal rating	<p>Internal rating of the SPV for groups using internal model to the extent that the internal ratings are used in their internal modelling. If an internal model group is using solely external ratings this item shall not be reported.</p>

S.32.01 — Undertakings in the scope of the group

General comments:

This section relates to opening and annual submission of information for groups.

This template is relevant under method 1 as defined in Article 230 of Directive 2009/138/EC, method 2 as defined in Article 233 of the Directive 2009/138/EC and a combination of methods. It is a list of all undertakings in the scope of the group, in the meaning of Article 212(1)(c) of Directive 2009/138/EC, subject to full group supervision according to art 213(2)(a)(b)(c) of Directive 2009/138/EC including the participating insurance and reinsurance undertakings, insurance holding companies, mixed financial holding companies at the top of the group.

- Cells C0010 to C0080 are related to the identification of the undertaking;
- Cells C0090 to C0170 are related to ranking criteria (in the group reporting currency);
- Cells C0180 to C0230 are related to criteria of influence;
- Cells C0240 and C0250 are related to the inclusion in the scope of group supervision;
- Cell C0260 is related to group solvency calculation.

	<i>ITEM</i>	<i>INSTRUCTIONS</i>
C0010	Country	<p>Identify the ISO 3166–1 alpha–2 code of the country in which the registered head office of each undertaking within the scope of the group, in the meaning of Article 212(1)(c) of Directive 2009/138/EC, is located</p>

C0020	Identification code of the undertaking	<p>Identification code by this order of priority:</p> <ul style="list-style-type: none"> – Legal Entity Identifier (LEI) <u>mandatory if existing</u>; – Specific code <u>in case of absence of LEI code</u> <p>Specific code:</p> <ul style="list-style-type: none"> – For EEA insurance and reinsurance undertakings and other EEA regulated undertakings within the scope of the group, in the meaning of Article 212(1)(c) of Directive 2009/138/EC: identification code used in the local market, attributed by the undertaking's competent supervisory authority; – For non-EEA undertakings and non-regulated undertakings within the scope of the group, in the meaning of Article 212(1)(c) of Directive 2009/138/EC, identification code will be provided by the group. When allocating an identification code to each non-EEA or non-regulated undertaking, the group should 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
C0030	Type of code of the ID of the undertaking	<p>Identification of the code used in item 'Identification code of the undertaking':</p> <ol style="list-style-type: none"> 1 — LEI 2 — Specific code
C0040	Legal name of the undertaking	Legal name of the undertaking
C0050	Type of undertaking	<p>Identify the type of undertaking giving information on the type of activity of the undertaking. This is applicable to both EEA and third-country undertakings. <u>The type of undertakings is linked to how the undertakings are brought into the group solvency calculation, as reported in C0260 of this template.</u> The following closed list of options shall be used:</p> <ol style="list-style-type: none"> 1 — Life insurance undertaking 2 — Non life insurance undertaking 3 — Reinsurance undertaking 4 — Composite undertaking 5 — Insurance holding company as defined in Article 212(1) (f) of Directive 2009/138/EC

		<p>6 — Mixed–activity insurance holding company as defined in Article 212(1) (g) of Directive 2009/138/EC</p> <p>7 –Mixed financial holding company as defined in Article 212 (1)(h) of Directive 2009/138/EC</p> <p>8 — Credit institution, investment firm and financial institution</p> <p>9 — Institution for occupational retirement provision</p> <p>10 — Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35</p> <p>11 — Non–regulated undertaking carrying out financial activities as defined in Article 1 (52) of Delegated Regulation (EU) 2015/35</p> <p>12 — Special purpose vehicle authorised in accordance with Article 211 of Directive 2009/138/EC</p> <p>13 — Special purpose vehicle other than special purpose vehicle authorised in accordance with article 211 of Directive 2009/138/EC</p> <p>14 — UCITS management companies as defined in Article 1 (54) of Delegated Regulation (EU) 2015/35</p> <p>15 — Alternative investment funds managers as defined in Article 1 (55) of Delegated Regulation (EU) 2015/35</p> <p>99 — Other</p>
C0060	Legal form	<p>Identify the form of the undertaking.</p> <p>For categories 1 to 4 in cell ‘Type of undertaking’, the legal form shall be consistent with Annex III of Directive 2009/138/EC.</p>
C0070	Category (mutual/non mutual)	<p>Indicate high level information on the legal form, i.e. whether the undertaking is a mutual or not.</p> <p>The following closed list shall be used:</p> <p>1 — Mutual</p> <p>2 — Non–mutual</p>
C0080	Supervisory Authority	<p>Name of the Supervisory Authority responsible for the supervision of the individual undertaking which category falls under categories 1 to 4, 8, 9 and 12 in the cell ‘Type of undertaking’, where applicable.</p> <p>Please use the full name of the authority.</p>
<u>C0081</u>	<u>Direct participating undertaking ID</u>	<u>ID code of the direct participating undertaking, i.e. the ID code of the undertaking which holds a participation in the undertaking reported in column C0020.</u>

<i>Ranking criteria (in the group reporting currency)</i>		
C0090	Total Balance Sheet (for (re)insurance undertakings)	For EEA (re)insurance undertakings, total amount of Solvency II balance sheet as reported in item C0010/R0500 in S.02.01. For non EEA (re)insurance undertakings, total amount of balance–sheet according to the relevant sectoral rules. The currency used shall be the group reporting currency.
C0100	Total Balance Sheet (for other regulated undertakings)	For other regulated undertakings, total amount of balance sheet according to the relevant sectoral rules. The currency used shall be the group reporting currency.
C0110	Total Balance Sheet (non–regulated undertakings)	For non–regulated undertakings, total amount of balance sheet used for IFRS or local GAAP. The currency used shall be the group reporting currency.
C0120	Written premiums net of reinsurance ceded under IFRS or local GAAP for (re)insurance undertakings	For insurance and reinsurance undertakings written premiums net of reinsurance ceded under IFRS or local GAAP. The currency used shall be the group currency.
C0130	Turn over defined as the gross revenue under IFRS or local GAAP for other types of undertakings, or insurance holding companies <u>or mixed financial holding companies</u>	For other types of undertakings turn over defined as the gross revenue under IFRS or local GAAP. For insurance holding companies or mixed financial holding companies where appropriate turnover defined as the gross revenue under IFRS or local GAAP will be used as a ranking criteria. The currency used shall be the group reporting currency.
C0140	Underwriting performance	(Re)insurance undertakings shall report their underwriting performance in accordance with their financial statements. A monetary amount shall be reported. The currency used shall be the group reporting currency.
C0150	Investment performance	(Re)insurance undertakings shall report their investment performance in accordance with their financial statements.

		<p>A monetary amount shall be reported. The currency used shall be the group reporting currency.</p> <p>This value shall not include any value already reported in C0140.</p>
C0160	Total performance	<p>All the related undertakings within the scope of group supervision, in the meaning of Article 212(1)(c) of Directive 2009/138/EC, shall report their total performance in accordance with their financial statements. A monetary amount shall be reported. The currency used shall be the group reporting currency.</p>
C0170	Accounting standard	<p>Identification of the accounting standard used for reporting items in cells C0100 to C0160. All items shall be reported consistently on the same accounting standard. The following closed list of options shall be used:</p> <p>1 — IFRS</p> <p>2 — Local GAAP</p>
<i>Criteria of influence</i>		
C0180	% capital share	<p>Proportion of the subscribed capital that is held, directly or indirectly, by the participating undertaking in the <u>related</u> undertaking (as referred to in Article 221 of Directive 2009/138/EC).</p> <p>This cell is not applicable for the ultimate parent undertaking.</p>
C0190	% used for establishment of consolidated accounts	<p>Percentage as defined by IFRS or local GAAP for the integration of consolidated undertakings into the consolidation which may differ from item C0180. For full integration, minority interests shall also be reported in this item.</p> <p>This cell is not applicable for the ultimate parent undertaking.</p>
C0200	% voting rights	<p>Proportion of voting rights that is held, directly or indirectly, by the participating undertaking in the <u>related</u> undertaking</p> <p>This cell is not applicable for the ultimate parent undertaking.</p>
C0210	Other criteria	<p>Other criteria useful to assess the level of influence exercised by the participating undertaking, e.g. <u>relationship referred to in art 22(7) of Directive 2013/34/EU</u>, centralised risk management.</p>

		This cell is not applicable for the ultimate parent undertaking.
C0220	Level of influence	<p>Influence can be either dominant or significant, depending on former criteria mentioned <u>above</u>; the group is responsible for assessing the level of influence exercised by the participating undertaking over any undertaking but as stated in Article 212(2) of Directive 2009/138/EC the group supervisor may have a differing view from the group's assessment and if so the group shall take into account any decision made by the group supervisor.</p> <p>This cell is not applicable for the ultimate parent undertaking.</p> <p>The following closed list shall be used:</p> <p>1 — Dominant</p> <p>2 — Significant</p>
C0230	Proportional share used for the group solvency calculation	<p>Proportional share is the proportion that will be used to calculate the group solvency.</p> <p>This cell is not applicable for the ultimate parent undertaking.</p>
<i>Inclusion in the scope of Group supervision</i>		
C0240	Inclusion in the scope of group supervision — Yes/No	<p>Indicate if the undertaking is included or not in the scope of group supervision as referred in Article 214 of Directive 2009/138/EC; if an undertaking is not included in the scope of group supervision as provided for in Article 214, then it shall be indicated which paragraph from Article 214(2) is the reason.</p> <p>The following closed list shall be used:</p> <p>1 — Included in the scope</p> <p>2 — Not included in the scope (article 214 (a))</p> <p>3 — Not included in the scope (article 214 (b))</p> <p>4 — Not included in the scope (article 214 (c))</p>
C0250	Inclusion in the scope of group supervision — Date of decision	Identify the ISO 8601 (yyyy-mm-dd) code of the date where the decision of exclusion has been taken.

	if art.214 is applied	
<i>Group solvency calculation</i>		
C0260	Method used and under method 1, treatment of the undertaking	<p>The item gathers information on the method used for group solvency calculation and the treatment of each undertaking.</p> <p>The following closed list shall be used:</p> <p>1 — Method 1: Full consolidation</p> <p>2 — Method 1: Proportional consolidation</p> <p>3 — Method 1: Adjusted equity method</p> <p>4 — Method 1: Sectoral rules</p> <p>5 — Method 2: Solvency II</p> <p>6 — Method 2: Other sectoral Rules</p> <p>7 — Method 2: Local rules</p> <p>8 — Deduction of the participation in relation to Article 229 of Directive 2009/138/EC</p> <p>9 — No inclusion in the scope of group supervision as defined in article 214 Directive 2009/138/EC</p> <p>10 — Other method</p>
<u>C0270</u>	<u>Covered by internal model for Group SCR calculations</u>	<p><u>1 Yes</u></p> <p><u>2-No</u></p>
<u>C0290</u>	<u>Type of VA being used in the group internal model</u>	<p><u>The item gathers information on the VA method used by each solo undertaking for the purpose of the group solvency calculation.</u></p> <p><u>1 None</u></p> <p><u>2 Constant VA</u></p> <p><u>3 Dynamic VA</u></p>

S.33.01 — Insurance and reinsurance individual requirements

General comments:

This section relates to opening and annual submission of information for groups.

This template is relevant under method 1 as defined in Article 230 of Directive 2009/138/EC, method 2 as defined in Article 233 of the Directive 2009/138/EC and a combination of methods, in the following way:

- The first part of it (Cells C0060 to C0230) collects the information on all insurance and reinsurance undertakings of the group from EEA and non-EEA countries applying Directive 2009/138/EC reported in accordance with the rules therein ~~when the method 2 as defined in Article 233 of Directive 2009/138/EC or a combination of methods is used~~; regardless of the method used for the calculation of the group solvency.
- The second part of it (Cells C0240 to C0260) collects information on the local capital requirements, local Minimum Capital Requirements, eligible own funds of all non-EEA insurance and reinsurance undertakings of the group which shall be reported in accordance with local rules, regardless of the method used for the calculation of the group solvency.
- The last cell C0270 collects the information on the solo contribution to the group SCR of all EEA and non EEA insurance and reinsurance undertakings.
- The purpose of the data in this template is to provide information to supervisors that improves the assessment of availability of own funds as well as that ~~facilitates~~ facilitates assessing the amount of diversification effects.

	<i>ITEM</i>	<i>INSTRUCTIONS</i>
C0010	Legal name of the undertaking	Legal name of each undertaking
C0020	Identification code of the undertaking	<p>Identification code by this order of priority:</p> <ul style="list-style-type: none"> – Legal Entity Identifier (LEI); – Specific code <p>Specific code:</p> <ul style="list-style-type: none"> – For EEA insurance and reinsurance undertakings and other EEA regulated undertakings within the scope of group supervision: identification code used in the local market, attributed by the undertaking's competent supervisory authority; – For non-EEA undertakings and non-regulated undertakings within the scope of group supervision, identification code will be provided by the group. When allocating an identification code to each non-EEA or non-regulated undertaking, the group should 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
C0030	Type of code of the ID of the undertaking code	<p>Identification of the code used in item 'Identification code of the undertaking':</p> <ul style="list-style-type: none"> 1 — LEI 2 — Specific code

C0040	Entity Level/RFF or MAP /Remaining Part	Identify to which the information is related to. The following closed list shall be used: 1 — Entity level 2 — Material Ring fenced fund or Matching Adjustment Portfolio 3 — Remaining part
C0050	Fund Number	When C0040 = 2, this is the unique number of each material ring-fenced fund or matching adjustment portfolio as attributed by the group. It shall remain unvarying over time. It shall not be re-used for other funds or portfolios). The number shall be used consistently across all templates, where relevant, to identify the fund/portfolio. When C0040=1 or 3, it shall be reported '0'.
	<i>EEA and non EEA insurance and reinsurance undertakings (using Solvency II rules) included only via D&A</i>	
C0060	SCR Market Risk	Individual (gross) SCR Market Risk for each undertaking.
C0070	SCR Counterparty Default Risk	Individual (gross) SCR Counterparty Default Risk for each undertaking.
C0080	SCR Life Underwriting Risk	Individual (gross) SCR Life Underwriting Risk for each undertaking.
C0090	SCR Health Underwriting Risk	Individual (gross) SCR Health Underwriting Risk for each undertaking.
C0100	SCR Non-life Underwriting Risk	Individual (gross) SCR Non-life Underwriting Risk for each undertaking.

C0110	SCR Operational Risk	Individual SCR Operational Risk for each undertaking.
C0120	Individual SCR	Individual SCR for each undertaking (including any capital add-on).
C0130	Individual MCR	Individual MCR for each undertaking.
C0140	Eligible Individual Own Funds to cover the SCR	Eligible Individual Own Funds to cover the SCR. Total own funds are to be reported in this item. No restrictions on availability for the group apply.
C0150	Use of undertaking specific parameters	<p>When an undertaking uses undertaking specific parameters for calculating individual SCR, report the area(s) for which these parameters are used. The following closed list shall be used:</p> <ol style="list-style-type: none"> 1 — Life underwriting risk / revision risk 2 — Health SLT underwriting risk / revision risk 3 — Health NSLT premium and reserve risk, 4 — Non Life premium and reserve risk, <p>Include as many options as needed, separated by a ‘,’.</p>
C0160	Use of simplifications	<p>When an undertaking uses simplifications for calculating individual SCR, report the area(s) for which these simplifications are used. The following closed list shall be used:</p> <ol style="list-style-type: none"> 1 — Market risk / spread risk (bonds and loans) 2 — Market risk / interest rate risk (captives) 3 — Market risk / spread risk (bonds and loans) (captives) 4 — Market risk / market risk concentration (captives) 5 — Counterparty default risk 6 — Life underwriting risk / mortality risk 7 — Life underwriting risk / longevity risk 8 — Life underwriting risk / disability–morbidity risk 9 — Life underwriting risk / lapse risk 10 — Life underwriting risk / life expense risk 11 — Life underwriting risk / life catastrophe risk 12 — Health underwriting risk / mortality risk 13 — Health underwriting risk / longevity risk

		<p>14 — Health underwriting risk / disability–morbidity risk (medical expense)</p> <p>15 — Health underwriting risk / disability–morbidity risk (income protection)</p> <p>16 — Health SLT underwriting risk / lapse risk</p> <p>17 — Health underwriting risk / life expense risk</p> <p>18 — Non–Life underwriting risk / premium and reserve risk (captives)</p> <p>Include as many options as needed, separated by a ‘,’.</p>
C0170	Use of Partial Internal Model	When an undertaking uses a partial internal model(s) for calculating individual SCR, report the area(s) for which this/these are used.
C0180	Group or individual internal model	<p>When an undertaking uses a full internal model for calculating individual SCR, it has to be stated whether this regards a individual internal model or group internal model. The following close list shall be used:</p> <p>1 — Individual Internal Model</p> <p>2 — Group Internal Model</p>
C0190	Date of initial approval of IM	In case a group or individual internal model is approved by individual supervisor, identify the ISO 8601 (yyyy–mm–dd) code of the date of this approval.
C0200	Date of approval of latest major change of IM	In case a major change of group or individual internal model is approved by individual supervisor (article 115), identify the ISO 8601 (yyyy–mm–dd) code of the date of this approval.
C0210	Date of decision of capital add–on	In case a capital add–on applies to any of the undertakings listed here (article 37 of Directive 2009/138/EC), identify the ISO 8601 (yyyy–mm–dd) code of the date of the decision.
C0220	Amount of capital add–on	In case a capital add–on applies to any of the entities listed here (article 37 of Directive 2009/138/EC), report the exact amount.
C0230	Reason of capital add–on	In case a capital add–on applies to any of the undertakings listed here (article 37 of Directive 2009/138/EC), report the reason(s) stated by the supervisor in its decision.
<i>Non EEA insurance and reinsurance undertakings (both using</i>		

<i>Solvency II rules and not using Solvency II rules) regardless of the method used</i>		
C0240	Local capital requirement	Local individual capital requirement that triggers first intervention by local supervisor.
C0250	Local minimum capital requirement	Local individual minimum capital requirement that triggers final intervention — withdrawal of the authorisation — by local supervisor. This figure is needed to calculate the minimum consolidated group SCR.
C0260	Eligible own funds in accordance with local rules	Eligible Individual Own Funds to cover the local capital requirement, as calculated according to local rules, without applying restrictions on availability for the group.
<u>C0270</u>	<u>Contribution of solo SCR to the group SCR</u>	<p><u>Contribution of solo SCR to group SCR</u></p> <p><u>If the method 1 is applied, the contribution of a subsidiary undertaking to the group SCR shall be calculated according to the formula:</u></p> $\text{Contr}_j = \text{SCR}_j \times \text{SCR}_{\text{diversified}} / \sum_i \text{SCR}_{\text{isolo}}$ <p><u>Where:</u></p> <ul style="list-style-type: none"> <u>– SCR_j is the SCR at individual entity level of the undertaking j;</u> <u>– SCR_{diversified} = SCR calculated in accordance to Article 336(a) of Commission Delegated Regulation 2015/35;</u> <u>– SCR_{isolo} is the SCR at individual entity level of the participating undertaking and each related insurance or reinsurance undertaking and third-country insurance and reinsurance undertaking included in the calculation of the SCR_{diversified};</u> <u>– the ratio is the proportional adjustment due to the recognition of diversification effects at group level.</u> <p><u>For related insurance and reinsurance undertakings which are not subsidiaries (art 335 1.d of the DR) included via method 1, the contribution of the related undertaking to the group SCR is the proportional share of the individual SCR.</u></p>

		<u>For method 2, the contribution of the related undertaking to the group SCR is the proportional share of the individual SCR.</u>
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S.34.01 — Other regulated and non-regulated financial undertakings including insurance holding companies and mixed financial holding companies individual requirements

General comments:

This section relates to opening and annual submission of information for groups.

This template is relevant under method 1 as defined in Article 230 of Directive 2009/138/EC, method 2 as defined in Article 233 of the Directive 2009/138/EC and a combination of methods and covers the individual requirements of financial undertakings other than insurance and reinsurance undertakings, and of non-regulated undertakings carrying out financial activities as defined in Article 1(52) of Delegated Regulation (EU) 2015/35, such as credit institutions, investment firms, financial institutions, alternative investment fund managers, UCITS management companies, institutions for occupational retirement provisions, non-regulated undertakings carrying out financial activities, insurance holding companies and mixed financial holding companies.

	<i>ITEM</i>	<i>INSTRUCTIONS</i>
C0010	Legal name of the undertaking	Legal name of each undertaking.
C0020	Identification code of the undertaking	<p>Identification code by this order of priority:</p> <ul style="list-style-type: none"> – Legal Entity Identifier (LEI); – Specific code <p>Specific code:</p> <ul style="list-style-type: none"> – For EEA insurance and reinsurance undertakings and other EEA regulated undertakings within the scope of group supervision: identification code used in the local market, attributed by the undertaking's competent supervisory authority; – For non-EEA undertakings and non-regulated undertakings within the scope of group supervision, identification code will be provided by the group. When allocating an identification code to each non-EEA or non-regulated undertaking, the group should 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
C0030	Type of code of the ID of the undertaking	<p>Identification of the code used in item 'Identification code of the undertaking':</p> <p>1 — LEI</p>

		2 — Specific code
C0040	Aggregated or not	When the entities of other financial sectors form a group with a specific capital requirement, this consolidated capital requirement can be accepted instead of the list of each individual requirement. The following closed list shall be used: 1 — Aggregated 2 — Not aggregated
C0050	Type of capital requirement	Identify the type of capital requirement. The following closed list shall be used: 1 — Sectoral (for credit institutions, investment firms, financial institutions, alternative investment fund managers, UCITS management companies, institutions for occupational retirement provisions) 2 — Notional (for non-regulated undertakings) 3 — No capital requirement
C0060	Notional SCR or Sectoral capital requirement	The capital requirement, either sectoral or notional, that triggers first intervention by individual supervisor, assuming a so-called intervention ladder.
C0070	Notional MCR or Sectoral minimum capital requirement	Minimum capital requirement, either sectoral or notional, that triggers final intervention, assuming a so-called intervention ladder where available. This item is not requested for entities for which a final trigger level is not set.
C0080	Notional or Sectoral Eligible Own Funds	Total own funds to cover the (notional or sectoral) capital requirement. No restrictions on availability for the group apply.
<u>C0085</u>	<u>Contribution of solo (notional) SCR to group SCR</u>	<u>Contribution of the solo notional SCR to the group SCR with regard to insurance holding companies and mixed financial holding companies</u> <u>Contribution of solo SCR to group SCR</u> <u>If the method 1 is applied, the contribution of a subsidiary undertaking to the group shall be calculated according the formula:</u> <u>$Contr_j = SCR_j \times SCR_{diversified} / \sum_i SCR_{isolato}$</u> <u>Where:</u> <u>– SCR_j is the SCR at individual entity level of the undertaking j;</u> <u>– $SCR_{diversified}$ = SCR calculated in accordance to Article 336(a) of Commission Delegated Regulation 2015/35;</u>

		<p><u>– SCR_{isolo} is the SCR at individual entity level of the participating undertaking and each related insurance or reinsurance undertaking and third-country insurance and reinsurance undertaking included in the calculation of the SCR_{diversified};</u></p> <p><u>– the ratio is the proportional adjustment due to the recognition of diversification effects at group level.</u></p> <p><u>For related undertakings which are not subsidiaries (art 335 1.d of the DR) included via method 1, the contribution of the related undertaking to the group SCR is the proportional share of the individual SCR.</u></p> <p><u>For method 2, the contribution of the related undertaking to the group SCR is the proportional share of the individual SCR.</u></p>
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S.35.01 — Contribution to group Technical Provisions

General comments:

This section relates to annual submission of information for groups.

The information to be reported between C0050 to C0210 shall be after the volatility adjustment, the matching adjustment and interest rate transitional is applied. The transitional deduction to technical provisions is reported separately in C0220 and C0230.

This template is relevant under method 1 as defined in Article 230 of Directive 2009/138/EC, method 2 as defined in Article 233 of the Directive 2009/138/EC and a combination of methods.

Related insurance and reinsurance undertakings which are not subsidiaries are excluded from the scope of this template since they are assessed through the adjusted equity method.

	<i>ITEM</i>	<i>INSTRUCTIONS</i>
C0010	Legal name of the undertaking	Legal name of each undertaking
C0020	Identification code of the undertaking	<p>Identification code by this order of priority:</p> <ul style="list-style-type: none"> – Legal Entity Identifier (LEI); – Specific code <p>Specific code:</p> <ul style="list-style-type: none"> – For EEA insurance and reinsurance undertakings and other EEA regulated undertakings within the scope of group supervision: identification code used in the local market, attributed by the undertaking's competent supervisory authority; – For non-EEA undertakings and non-regulated undertakings within the scope of group supervision, identification code will be provided by the group. When allocating an identification code to each non-EEA or non-regulated undertaking, the group should

		<p>comply with the following format in a consistent manner:</p> <p>identification code of the parent undertaking + ISO 3166-1 alpha-2 code of the country of the undertaking + 5 digits</p>
C0030	Type of code of the ID of the undertaking	<p>Identification of the code used in item 'Identification code of the undertaking':</p> <p>1 — LEI</p> <p>2 — Specific code</p>
C0040	Method of group solvency calculation	<p>Identify the method of the group calculation. The following closed list of options shall be used:</p> <p>1 — Method 1</p> <p>2 — Method 2</p>
C0050	Total amount of TP — Amount of TP gross of IGT	<p>Total amount of technical provisions gross of IGT.</p> <p>This item equals the sum of items C0070, C0100, C0130, C0160, C0190 and C0220, except for (re)insurance undertakings situated in equivalent non-EEA countries under method 2.</p> <p>For (re)insurance undertakings situated in equivalent non-EEA countries under method 2 only item C0050 is mandatory.</p> <p>The cell shall be filled in with amounts gross of reinsurance and of IGT.</p> <p>When method 1 as defined under Article 230 of Directive 2009/138/EC is used for the (re)insurance undertaking, the total amount of technical provisions in cell C0050 accounts for its contribution gross of reinsurance ceded within the scope of group supervision to the group technical provisions.</p> <p>When method 2 is used for the (re)insurance undertaking, the total amount of technical provisions in cell C0050 cannot be reconciled with the amount of group technical provisions in the group balance sheet.</p>
C0060	Total amount of TP — Amount of TP net of IGT	<p>Total amount of technical provisions net of IGT.</p> <p>This item equals the sum of items C0080, C0110, C0140, C0170, C0200 and C0230, except for (re)insurance undertakings situated in equivalent non-EEA countries under method 2.</p> <p>For (re)insurance undertakings situated in equivalent non-EEA countries and allowed to use the local rules under method 2, only item C0060 is mandatory and this shall be filled on the basis of the local solvency regime.</p>

		<p>The cell shall be filled in with amounts gross of reinsurance but net of IGT, including intra-group reinsurance (the risk margin should not be net of IGT).</p> <p>When method 1 as defined under Article 230 of Directive 2009/138/EC is used for the (re)insurance undertaking, the total amount of technical provisions in cell C0060 accounts for its contribution net of reinsurance ceded within the scope of group supervision to the group technical provisions. The total amount of technical provisions in cell C0060 for all (re)insurance undertakings under method 1 can be reconciled with the amount of group technical provisions in the group balance sheet.</p> <p>When method 2 is used for the (re)insurance undertaking, the total amount of technical provisions in cell C0060 cannot be reconciled with the amount of group technical provisions in the group balance sheet.</p>
C0070, C0100, C0130, C0160, C0190	Amount of TP gross of IGT	<p>Amount of technical provisions (TP calculated as a whole or the sum of the best estimate and the risk margin), split by respective main categories (Life excluding health and unit linked index-linked, Unit-linked and index linked, Health — SLT and non-SLT, Non-life excluding health) of the EEA or non-EEA undertaking calculated according to Solvency II rules.</p> <p>The cell shall be filled in with amounts gross of reinsurance and of IGT.</p> <p>The currency used shall be the group currency.</p> <p>This item is reported for the (re)insurance undertakings under method 1 and method 2, except for the (re)insurance undertakings under method 2 situated in equivalent non-EEA countries.</p>
C0080, C0110, C0140, C0170, C0200	Amount of TP net of IGT	<p>Amount of technical provisions (TP calculated as a whole or the sum of the best estimate and the risk margin), split by respective main categories (Life excluding health and unit linked index-linked, Unit-linked and index linked, Health — SLT and non-SLT, Non-life excluding health) of the EEA or non-EEA undertaking calculated according to Solvency II rules.</p> <p>The cell shall be filled in with amounts gross of reinsurance but net of IGT, including intra-group reinsurance.</p> <p>The currency used shall be the group currency.</p> <p>This item is reported for the (re)insurance undertakings under method 1 and method 2, except for the (re)insurance undertakings under method 2 situated in equivalent non-EEA countries.</p>

C0090, C0120, C0150, C0180, C0210	Net Contribution to Group TP (%)	The percentage share of TP (TP calculated as a whole or the sum of the best estimate and the risk margin) of the (re) insurance undertaking to the group TP under method 1 net of IGT but gross of reinsurance ceded outside the group, split by respective main categories (Life excluding health and unit linked index-linked, Unit-linked and index linked, Health — SLT and non-SLT, Non-life excluding health). This item is not reported for undertakings under method 2.
C0220	Transitional on TP — Amount of TP gross of IGT	Amount of the transitional deduction to technical provisions. This value is not included in the previous items. The cell shall be filled in with amounts gross of reinsurance and IGT. This value shall be reported as a negative value.
C0230	Transitional on TP — Amount of TP net of IGT	Amount of the transitional deduction to technical provisions. This value is not included in the previous items. The cell shall be filled in with amounts gross of reinsurance but net of IGT, including intra-group reinsurance. This value shall be reported as a negative value.
C0240	LTG measures — TP subject to Transitional on RFR — Amount of TP gross of IGT	Indicate the amount of Total amount of TP gross of IGT (C0050) subject to the transitional adjustment to the relevant risk-free interest rate term structure. The cell shall be filled in with amounts gross of reinsurance and IGT.
C0250	LTG measures — TP subject to VA — Amount of TP gross of IGT	Indicate the amount of Total amount of TP gross of IGT (C0050) subject to volatility adjustment. The Technical Provisions are reported after transitional and with Risk Margin. The cell shall be filled in with amounts gross of reinsurance and IGT, including intra-group reinsurance.
C0260	LTG measures — TP subject to MA — Amount of TP gross of IGT	Indicate the amount of Total amount of TP gross of IGT (C0050) subject to matching adjustment. The cell shall be filled in with amounts gross of reinsurance and IGT, including intra-group reinsurance.

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

	ITEM	INSTRUCTIONS
<u>C0010R02</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>C00510</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>C00650</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/ C00760, R0050/ C00760, R0060/ C00670 and R0070/C00760</u>
<u>R0040/</u> <u>C0030</u>	<u>Debt instruments from the insurance sector to the banking sector</u>	<u>“C00130” 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"> - <u>the entity under “C0020” has been identified as “insurance sector” and</u> - <u>the entity under “C0050” has been identified as “bank sector” or “investment services sector” and</u> - <u>C0110 is equal to “Bonds / Debt”</u>
<u>R0040/</u> <u>C00240</u>	<u>Debt instruments from the insurance sector to the insurance sector</u>	<u>“C00420” 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"> - <u>the entity under “C0020” has been identified as “insurance sector” and</u> - <u>the entity under “C0050” has been identified as “insurance sector” and</u> - <u>C0110 is equal to “Bonds / Debt”</u>
<u>R0040/</u> <u>C0050</u>	<u>Debt instruments from the insurance sector to the other undertakings of the group</u>	<u>“C00530” 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"> - <u>the entity under “C0020” has been identified as “insurance sector” and</u>

		<ul style="list-style-type: none"> - <u>the entity under “C0050” has been identified as “other undertaking of the group” and</u> - <u>C0110 is equal to “Bonds / Debt”</u>
<u>R00400/</u> <u>C0060</u>	<u>Debt instruments from the banking sector to the insurance sector</u>	<u>“C00360” 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"> - <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>C0110 is equal to “Bonds / Debt”</u>
<u>R0040/</u> <u>C0070</u>	<u>Debt 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 “FC0170” in the sheet “S.36.01 Equity-type, debt or asset” if :</u> <ul style="list-style-type: none"> - <u>the entity under “FC0020” has been identified as “other undertaking of the group” and</u> - <u>the entity under “FC0050” has been identified as “insurance sector” and</u> - <u>FC0110 is equal to “Bonds / Debt”</u>
<u>R0050/</u> <u>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"> - <u>the entity under “C0020” has been identified as “insurance sector” and</u> - <u>the entity under “C0050” has been identified as “bank sector” or “investment services sector” and</u> - <u>C0110 is equal to “Equity type”</u>
<u>R0050/</u> <u>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"> - <u>the entity under “C0020” has been identified as “insurance sector” and</u> - <u>the entity under “C0050” has been identified as “insurance sector” and</u> - <u>C0110 is equal to “Equity type”</u>
<u>R0050/</u> <u>C0050</u>	<u>Capital instruments</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>

	<u>from the insurance sector to the other undertakings of the group</u>	<ul style="list-style-type: none"> - <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>C0110 is equal to “Equity type”</u>
<u>R0050/ C0060</u>	<u>Capital instruments from the banking sector to the insurance sector</u>	<p><u>“C00650” 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"> - <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>C0110 is equal to “Equity type”</u>
<u>R0050/ C0070</u>	<u>Capital instruments 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"> - <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>C0110 is equal to “Equity type”</u>
<u>R0060/ C0030</u>	<u>Other asset transfer from the insurance sector to the banking sector</u>	<p><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></p> <ul style="list-style-type: none"> - <u>the entity under “C0020” has been identified as “insurance sector” and</u> - <u>the entity under “C0050” has been identified as “bank sector” or “investment services sector” and</u> - <u>C0110 is equal to “Other asset transfer”</u>
<u>R0060/ C0040</u>	<u>Other asset transfer from the insurance sector to the insurance sector</u>	<p><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></p> <ul style="list-style-type: none"> - <u>the entity under “C0020” has been identified as “insurance sector” and</u> - <u>the entity under “C0050” has been identified as “insurance sector” and</u> - <u>C0110 is equal to “Other asset transfer”</u>

<u>R0060/ C0050</u>	<u>Other asset transfer 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"> - <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>C0110 is equal to “Other asset transfer”</u>
<u>R0060/ C0060</u>	<u>Other asset transfer 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"> - <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>C0110 is equal to “Other asset transfer”</u>
<u>R0060/ C0070</u>	<u>Other asset transfer 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"> - <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>C0110 is equal to “Other asset transfer”</u>
<u>R0070/ C0030</u>	<u>Derivatives from the insurance sector to the banking sector</u>	<u>“C0030” shall be equal to the sum of the amounts declared under “C0180” in the sheet “S.36.02 Derivatives” if :</u> <ul style="list-style-type: none"> - <u>the entity under “C0020” has been identified as “insurance sector” and</u> - <u>the entity under “C0050” has been identified as “bank sector” or “investment services sector”</u>
<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> <ul style="list-style-type: none"> - <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> <ul style="list-style-type: none"> - <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> <ul style="list-style-type: none"> - <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>“C00780” shall be equal to the sum of the amount declared under “C0180” in the sheet “S.36.02 Derivatives” if :</u> <ul style="list-style-type: none"> - <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"> - <u>the entity under “C0020” has been identified as “insurance sector” and</u>

		<ul style="list-style-type: none"> - <u>the entity under “C0050” has been identified as “bank sector” or “investment services sector” and</u> - <u>C0100 is equal to “Guarantee”</u>
<u>R0090/ C0040</u>	<u>Guarantees from the insurance sector to the insurance sector</u>	<p><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></p> <ul style="list-style-type: none"> - <u>the entity under “C0020” has been identified as “insurance sector” and</u> - <u>the entity under “C0050” has been identified as “insurance sector” and</u> - <u>C0100 is equal to “Guarantee”</u>
<u>R0090 C0050</u>	<u>Guarantees from the insurance sector to the other undertakings of the group</u>	<p><u>“C00530” shall be equal to the sum of the amount declared under “C0160” in the sheet “S.36.03-Off balance sheet” if :</u></p> <ul style="list-style-type: none"> - <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 “Guarantee”</u>
<u>R0090/ C0060</u>	<u>Guarantees from the banking sector to the insurance sector</u>	<p><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></p> <ul style="list-style-type: none"> - <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 “Guarantee”</u>
<u>R0090/ C0070</u>	<u>Guarantees 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 “C0160” in the sheet “S.36.03-Off balance sheet” if :</u></p> <ul style="list-style-type: none"> - <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 “Guarantee”</u>
<u>R0100/ C0030</u>	<u>Other off balance sheet item</u>	<p><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></p>

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

<u>R0110/ C0030</u>	<u>Insurance/reinsurance transactions 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"> - <u>the entity under “C0020” has been identified as “insurance sector” and</u> - <u>the entity under “C0050” has been identified as “bank sector” or “investment services sector”</u>
<u>R0110/ C0040</u>	<u>Insurance/reinsurance transactions 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"> - <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>R0110/ C0050</u>	<u>Insurance/reinsurance transactions 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"> - <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>R0120/C0030</u>	<u>P&L transactions</u>	<u>Shall be equal to the sum of the R0130/C0030, R0140/C0030, R0150/C0030 and R0160/C0030</u>
<u>R0120/C0040</u>	<u>P&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&L transactions</u>	<u>Shall be equal to the sum of the R0130/C00540, R0140/C00450, R0150/C00540 and R0160/C00540</u>
<u>R0120/C0060</u>	<u>P&L transactions</u>	<u>Shall be equal to the sum of the R0130/C00460, R0140/C00460, R0150/C00640 and R0160/C00460</u>
<u>R0120/C0070</u>	<u>P&L transactions</u>	<u>Shall be equal to the sum of the R0130/C0070, R0140/C0070, R0150/C0070 and R0160/C0070</u>

<u>R0130</u> <u>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&L” if :</u></p> <ul style="list-style-type: none"> - <u>the entity under “C0020” has been identified as “insurance sector” and</u> - <u>the entity under “C0050” has been identified as “bank sector” or “investment services sector” and</u> - <u>C0100 is equal to “Commission”</u>
<u>R0130/</u> <u>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&L” if :</u></p> <ul style="list-style-type: none"> - <u>the entity under “C0020” has been identified as “insurance sector” and</u> - <u>the entity under “C0050” has been identified as “insurance sector” and</u> - <u>C0100 is equal to “Commission”</u>
<u>R0130/</u> <u>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&L” if :</u></p> <ul style="list-style-type: none"> - <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 “Commission”</u>
<u>R0130/</u> <u>C0060</u>	<u>Commissions paid to business providers from the banking sector to the insurance sector</u>	<p><u>“C0060” shall be equal to the sum of the amount declared under “C0140” in the sheet “S.36.05-P&L” if :</u></p> <ul style="list-style-type: none"> - <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 “Commission”</u>
<u>R0130/</u> <u>C0070</u>	<u>Commissions paid to business providers from other undertaking of the group to the insurance sector</u>	<p><u>“C00780” shall be equal to the sum of the amount declared under “C0140” in the sheet “S.36.05-P&L” if :</u></p> <ul style="list-style-type: none"> - <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 “Commission”</u>
<u>R0140/</u> <u>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&L” if:</u></p> <ul style="list-style-type: none"> - <u>the entity under “C0020” has been identified as “insurance sector” and</u> - <u>the entity under “C0050” has been identified as “bank sector” or “investment services sector” and</u> - <u>C0100 is equal to “Fees” or “Others”</u>
<u>R0140/</u> <u>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&L” if:</u></p> <ul style="list-style-type: none"> - <u>the entity under “C0020” has been identified as “insurance sector” and</u> - <u>the entity under “C0050” has been identified as “insurance sector” and</u> - <u>C0100 is equal to “Fees” or “Others”</u>
<u>R0140/</u> <u>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&L” if:</u></p> <ul style="list-style-type: none"> - <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 “Fees” or “Others”</u>
<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&L” if:</u></p> <ul style="list-style-type: none"> - <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 “Fees” or “Others”</u>
<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 “S.36.05-P&L” if:</u></p>

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

<u>R0150/ C0070</u>	<u>Interests</u> <u>from other</u> <u>undertaking of the</u> <u>group to the insurance</u> <u>sector</u>	<u>“C0070” shall be equal to the sum of the amount</u> <u>declared under “C0140” in the sheet “S.36.05-</u> <u>P&L” if :</u> - <u>the entity under “C0020” has been</u> <u>identified as “other undertaking of the</u> <u>group” and</u> - <u>the entity under “C0050” has been</u> <u>identified as “insurance sector” and</u> - <u>C0100 is equal to “Interests”</u>
<u>R0160/ C0030</u>	<u>Dividends</u> <u>from the insurance</u> <u>sector to the banking</u> <u>sector</u>	<u>“C0030” shall be equal to the sum of the</u> <u>amounts declared under “C0140” in the sheet</u> <u>“S.36.05-P&L” if :</u> - <u>the entity under “C0020” has been</u> <u>identified as “insurance sector” and</u> - <u>the entity under “C0050” has been</u> <u>identified as “bank sector” or</u> <u>“investment services sector” and</u> - <u>C0100 is equal to “Dividends”</u>
<u>R0160/ C0040</u>	<u>Dividends</u> <u>from the insurance</u> <u>sector to the insurance</u> <u>sector</u>	<u>“C0040” shall be equal to the sum of the amount</u> <u>declared under “C0140” in the sheet “S.36.05-</u> <u>P&L” if :</u> - <u>the entity under “C0020” has been</u> <u>identified as “insurance sector” and</u> - <u>the entity under “C0050” has been</u> <u>identified as “insurance sector” and</u> - <u>C0100 is equal to “Dividends”</u>
<u>R0160/ C0050</u>	<u>Dividends</u> <u>from the insurance</u> <u>sector to other</u> <u>undertaking of the</u> <u>group</u>	<u>“C00350” shall be equal to the sum of the</u> <u>amount declared under “C0140” in the sheet</u> <u>“S36.05-P&L” if :</u> - <u>the entity under “C0020” has been</u> <u>identified as “insurance sector” and</u> - <u>the entity under “C0050” has been</u> <u>identified as “other undertaking of the</u> <u>group” and</u> - <u>C0100 is equal to “Dividends”</u>
<u>R0160/ C0060</u>	<u>Dividends</u> <u>from the banking</u> <u>sector to the insurance</u> <u>sector</u>	<u>“C0060” shall be equal to the sum of the amount</u> <u>declared under “C0140” in the sheet “S36.05-</u> <u>P&L” if :</u> - <u>the entity under “C0020” has been</u> <u>identified as “bank sector” or</u> <u>“investment services sector” and</u> - <u>the entity under “C0050” has been</u> <u>identified as “insurance sector” and</u> - <u>C0100 is equal to “Dividends”</u>

R0160/ C0070	Dividends from <u>other</u> undertaking of the group to the insurance sector	“C0070” shall be equal to the sum of the amount declared under “C0140” in the sheet “S.36.05- P&L” if: - the entity under “C0020” has been identified as “other undertaking of the group” and - the entity under “C0050” has been identified as “insurance sector” and - C0100 is equal to “Dividends”
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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 financing² 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;
- 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>	<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>

² 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

		<p><u>Specific code:</u></p> <p><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></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 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> <p><u>1 – LEI</u></p> <p><u>2 – Specific code</u></p>
<u>C0040</u>	<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>
<u>C0050</u>	<u>Issuer/ borrower name</u>	<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>
<u>C0060</u>	<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</u></p>

		<u>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>
<u>C0061</u>	<u>Type of code for issuer / borrower</u>	<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> <u>1 – LEI</u> <u>2 – Specific code</u>
<u>C0070</u>	<u>Sector of the issuer / borrower</u>	<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> <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>
<u>C0080</u>	<u>Indirect transactions</u>	<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> <u>If the reported IGT is not part of an indirect transaction, indicate No.</u>
<u>C0090</u>	<u>Single economic operation</u>	<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> <u>If the reported IGT 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</u> <u>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> <p><u>1 - ISO 6166 for ISIN code</u></p> <p><u>2 - CUSIP (The Committee on Uniform Securities Identification Procedures number assigned by the CUSIP Service Bureau for U.S. and Canadian companies)</u></p> <p><u>3 - SEDOL (Stock Exchange Daily Official List for the London Stock Exchange)</u></p> <p><u>4 - WKN (Wertpapier Kenn-Nummer, the alphanumeric German identification number)</u></p> <p><u>5 - Bloomberg Ticker (Bloomberg letters code that identify a company's securities)</u></p> <p><u>6 - BBGID (The Bloomberg Global ID)</u></p> <p><u>7 - Reuters RIC (Reuters instrument code)</u></p> <p><u>8 - FIGI (Financial Instrument Global Identifier)</u></p> <p><u>9 - Other code by members of the Association of National Numbering Agencies</u></p> <p><u>99 - Code attributed by the undertaking</u></p>
<u>C0110</u>	<u>Type of instrument</u>	<p><u>Identify the type of instrument.</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 asset transfer</u></p>
<u>C0120</u>	<u>Instrument</u>	<p><u>Identify the instrument. The following close list shall be used:</u></p> <p><u>1 - Bonds / Debt – collateralised</u></p> <p><u>2 - Bonds / Debt – uncollateralised</u></p> <p><u>3 - Equity type – shares / participations</u></p> <p><u>4 - Equity type – others</u></p> <p><u>5 - Other asset transfer – properties</u></p> <p><u>6 - Other asset transfer – others</u></p>

<u>C0130</u>	<u>Issue date</u>	<p><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></p> <p><u>The date shall follow the ISO 8601 (yyyy-mm-dd) format.</u></p>
<u>C0140</u>	<u>Maturity date</u>	<p><u>Identify the ISO 8601 (yyyy-mm-dd) code of the date when the transaction expires / reaches maturity if applicable.</u></p> <ul style="list-style-type: none"> - <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"> - <u>Dividends for the current year including paid or declared but unpaid dividends.</u> - <u>Any deferred dividends from previous years paid during the reporting period (i.e. any deferred dividends paid that impacted the P&L for the reporting period).</u> - <u>Interest payments made in relation to debt instruments.</u> - <u>Any other payments made in relation to the intragroup transactions that are reported in this template, e.g. charges on asset transfers.</u> - <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>

		<u>This amount shall be reported in the reporting currency of the group.</u>
<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>	<u>Comments shall contain:</u> <ul style="list-style-type: none"> - <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.36.02 — 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> <ul style="list-style-type: none"> - <u>Legal Entity Identifier (LEI);</u> - <u>Specific code</u> <u>Specific code:</u>

		<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 of the investor / buyer</u>	<p><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></p> <p><u>1 – LEI</u></p> <p><u>2 – Specific code</u></p>
<u>C0040</u>	<u>Sector of the investor/ buyer</u>	<p><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></p> <p><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></p>
<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>	<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: identification code of the parent</u></p>

		<u>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>	<p><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></p> <p><u>1 – LEI</u></p> <p><u>2 – Specific code</u></p>
<u>C0070</u>	<u>Financial sector of the issuer / seller</u>	<p><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></p> <p><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></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 the 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” (C0010) of the related transaction in the cell. If the reported intragroup transaction 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"> <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> <p><u>This may be different from the intragroup transaction code provided in cell C0010.</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> <p><u>1 - ISO 6166 for ISIN code</u></p>

		<p><u>2 - CUSIP (The Committee on Uniform Securities Identification Procedures number assigned by the CUSIP Service Bureau for U.S. and Canadian companies)</u></p> <p><u>3 - SEDOL (Stock Exchange Daily Official List for the London Stock Exchange)</u></p> <p><u>4 - WKN (Wertpapier Kenn-Nummer, the alphanumeric German identification number)</u></p> <p><u>5 - Bloomberg Ticker (Bloomberg letters code that identify a company's securities)</u></p> <p><u>6 - BBGID (The Bloomberg Global ID)</u></p> <p><u>7 - Reuters RIC (Reuters instrument code)</u></p> <p><u>8 - FIGI (Financial Instrument Global Identifier)</u></p> <p><u>9 - Other code by members of the Association of National Numbering Agencies</u></p> <p><u>99 - Code attributed by the undertaking</u></p>
<u>C0110</u>	<u>Type of instrument</u>	<p><u>Identify the transaction type. The following close list shall be used:</u></p> <p><u>1 - Derivatives – futures</u></p> <p><u>2 - Derivatives – forwards</u></p> <p><u>3 - Derivatives – options</u></p> <p><u>4 - Derivatives – others</u></p> <p><u>5 - Guarantees – credit protection</u></p> <p><u>6 - Guarantees – others</u></p> <p><u>7 - Swaps</u></p> <p><u>8 - Others</u></p> <p><u>A repurchase agreement shall be considered as cash transaction plus forward contract.</u></p>
<u>C0120</u>	<u>Type of protection</u>	<p><u>Identify the transaction type. The following close list shall be used:</u></p> <p><u>1 - credit default</u></p> <p><u>2 - interest rate</u></p> <p><u>3 - currency</u></p> <p><u>4 - others</u></p>
<u>C0130</u>	<u>Purpose of the instrument</u>	<p><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</u></p>

		<p>transactions or liabilities. The following closed list shall be used:</p> <p><u>1 - Micro hedge</u></p> <p><u>2 - Macro hedge</u></p> <p><u>3 - Matching assets and liabilities cash-flows</u></p> <p><u>4 - Efficient portfolio management, other than “Matching assets and liabilities cash-flows”</u></p> <p><u>5 – Others</u></p>
<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"> <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, and shall be consistent over time</u> <u>○ "Multiple assets/liabilities", if the underlying assets or liabilities are more than one</u> <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"> <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. This option shall also be used for the cases of "Multiple assets/liabilities" and indexes</u>
<u>C0210</u>	<u>Counterparty name for which credit</u>	<u>Name of the counterparty for which protection has been purchased for its default</u>

	<u>protection is purchased</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 interest rate (for buyer)</u>	<u>Interest rate received under the swap contract (only for Interest rate swaps).</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&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 S.36.05 P&L.</u>
<u>C0270</u>	<u>Comments</u>	<u>Comments shall contain:</u> <ul style="list-style-type: none"> - <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.36.03 — 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"> - <u>Legal Entity Identifier (LEI);</u> - <u>Specific code</u> <p><u>Specific code:</u></p> <ul style="list-style-type: none"> - <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 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>
<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"> <u>1 – LEI</u> <u>2 – Specific code</u>
<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"> - <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>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” (C0010) 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” (C0010) 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 C0020) 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 undertaking + 5 digits</u></p>

<u>C0061</u>	<u>Type of code of insurer/ reinsurer</u>	<p><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></p> <p><u>1 – LEI</u></p> <p><u>2 – Specific code</u></p>
<u>C0070</u>	<u>Sector of the insurer/ reinsurer</u>	<p><u>Financial sector of the provider within the meaning of article 2 (8) of Directive 2002/87/EC, i.e., “insurance sector” .</u></p> <p><u>This column has been kept to be aligned with the templates used at financial conglomerate level.</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” (C0010) 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” (C0010) 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 contract/treaty. The following close list shall be used:</u></p> <p><u>1 - insurance</u></p> <p><u>2 - reinsurance</u></p>
<u>C0110</u>	<u>Transaction</u>	<p><u>If C100 = reinsurance, then identify the type of reinsurance contract/treaty. The following close list shall be used:</u></p> <p><u>1 - quota share</u></p> <p><u>2 - variable quota share</u></p> <p><u>3 – surplus</u></p> <p><u>4 - excess of loss (per event and per risk)</u></p> <p><u>5 - excess of loss (per risk)</u></p> <p><u>6 - excess of loss (per event)</u></p> <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>

		<u>10 - aggregate excess of loss</u> <u>11 - unlimited excess of loss</u> <u>12 - stop loss</u> <u>13 - other proportional treaties</u> <u>14 - other non-proportional treaties</u> <u>15 – Financial reinsurance</u> <u>16 - Facultative proportional</u> <u>17 - Facultative non-proportional</u> <u>Other proportional treaties (code 13) and Other non-proportional treaties (code 14) can be used for hybrid types of reinsurance treaties.</u>
<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>	<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> <u>This item has to be reported in the currency of the transaction.</u>
<u>C0160</u>	<u>Net Receivables</u>	<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> <u>This item has to be reported in the currency of the group.</u>
<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>
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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> <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</u>

		<u>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 for revenue side</u>	<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> <u>1 – LEI</u> <u>2 – Specific code</u>
<u>C0040</u>	<u>Sector of the revenue side</u>	<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> <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>
<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>	<u>The unique identification code attached the entity that provided the revenue by this order of priority if existent:</u> <u>- Legal Entity Identifier (LEI); - Specific code</u> <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> <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>.</u>
<u>C0061</u>	<u>Type of code for expense side</u>	<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> <u>1 – LEI</u>

		<u>2 – Specific code</u>
<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&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> <p><u>5 - Off-balance sheet item;</u></p> <p><u>6 - Insurance / reinsurance;</u></p>

		<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&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&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"> - <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.37.01 — Risk concentration – Exposure to Counterparties

General comments:

This section relates to at least annually submission of information for groups.

This template shall include all significant risk concentrations between entities in scope of group supervision and third parties which can add up from the risk exposures mentioned in the template irrespective of the choice of calculation method or whether sectoral solvency rules have been used for the purposes of the group solvency calculation.-

The aim is to list the significant exposures (value of the exposures in each kind of instrument listed in the template) by single counterparty outside the scope of the group. If more than one entity of the group is involved, for each entity a separate line is necessary.

It can be understood as the maximum possible exposure on a contractual basis and not necessarily be reflected on the balance sheet, on both gross basis and net basis taking into account any risk mitigation instruments or techniques. Thresholds are fixed by the group supervisor after consulting the group itself and the college.

Data should be reported by legal entity.

Note to stakeholders:

Please take into account the question and options presented in the Cover Note regarding how to best provide the information on Credit or insurance risk mitigation techniques for C0260 with regard to insurance exposures in case of non proportional reinsurance encompassing more than one counterparty.

<u>Item</u>		<u>INSTRUCTIONS</u>
<u>C0010</u>	<u>Name of the external counterparty</u>	<u>This is the name of the external counterparty of the group.</u>

<u>C0020</u>	<u>Identification code of the external counterparty of the group</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"> <u>- Legal Entity Identifier (LEI);</u> <u>- Specific code</u> <p><u>Specific code:</u></p> <ul style="list-style-type: none"> <u>- For EEA external counterparty: identification code used in the local market, if external counterparty is regulated – the one attributed by the external counterparty 's competent supervisory authority;</u> <u>- For non-EEA external counterparties, identification code shall be provided by the group. When allocating an identification code to each non-EEA or non-regulated counterparty, the group shall comply with the following format in a consistent manner:</u> <p><u>identification code of the group of the external counterparty + ISO 3166-1 alpha-2 code of the country of the external counterparty + 5 digits</u></p>
<u>C0030</u>	<u>ID code type of the external counterparty of the group</u>	<p><u>Type of ID Code used for the “Identification code of the external counterparty” item. One of the options in the following closed list shall be used:</u></p> <ul style="list-style-type: none"> <u>1 – LEI</u> <u>2 – Specific code</u>
<u>C0040</u>	<u>Name of the group (in case of group of counterparties)</u>	<u>Name of the group in the case more than one of the external counterparties belong to the same corporate group</u>
<u>C0050</u>	<u>Rating</u>	<u>Rating of the counterparty at the reporting reference date issued by the nominated credit assessment institution (ECAI). Where two or more credit assessments are available from nominated ECAIs and they correspond to different parameters for a rated item, the assessment generating the higher capital requirement shall be used;</u>
<u>C0051</u>	<u>Nominated ECAI</u>	<u>Identify the credit assessment institution (ECAI) giving the external rating in FC0050;</u>

<u>C0060</u>	<u>Sector</u>	<u>Identify the economic sector of the external counterparty based on the latest version of NACE code (the first level of hierarchy – the letter).</u>
<u>C0070</u>	<u>Country</u>	<u>Identify the ISO Code (3166-1 alpha-2) of country from which the exposure comes from. If there is an issuer of for example an entity, this is the country where the headquarter of the entity issuer is located.</u>
<u>C0080</u>	<u>Entity of the group</u>	<u>The name of the entity of the group involved in the exposures. It concerns all entities and for each entity a separate entry has to be reported. If more than one entity of the group is involved, for each entity a separate line is necessary.</u>
<u>C0090</u>	<u>ID code of the Entity of the group</u>	<p><u>The unique identification code attached to the entity of the group by this order of priority if existent:</u></p> <ul style="list-style-type: none"> <u>- Legal Entity Identifier (LEI);</u> <u>- Specific code</u> <p><u>Specific code:</u></p> <p><u>For EEA entity of the group-: identification code used in the local market, if entity of the group- is- regulated – the one attributed by the entity’s competent supervisory authority;</u></p> <ul style="list-style-type: none"> <u>- For non-EEA entity of the group, identification code shall be provided by the group. When allocating an identification code to each non-EEA or non-regulated entity of the group-, the group shall comply with the following format in a consistent manner: identification code of the group + ISO 3166-1 alpha-2 code of the country of the entity of the group- + 5 digits</u>
<u>C0100</u>	<u>ID code Type of the Entity of the group</u>	<p><u>Type of ID Code used for the “Identification code of the Entity of the group” item. One of the options in the following closed list shall be used:</u></p> <ul style="list-style-type: none"> <u>1 – LEI</u> <u>2 – Specific code</u>
<u>C0110</u>	<u>Equity</u>	<u>The total amount of the exposures in equity instruments toward the external counterparty. If more than one entity of the group is involved, for each entity a separate line is necessary.</u>
<u>C0120</u>	<u>Bonds</u>	<u>The total amount of the exposures in bond instruments toward the external counterparty. If more than one entity of the group is involved, for</u>

		<u>each entity a separate line is necessary. In this cell the exposures for which the Exemptions are applicable (FC0260) should be included.</u>
<u>C0130</u>	<u>Assets whose risks are mainly borne by the policyholders</u>	<u>The total amount of exposures in assets whose risks are mainly borne by the policyholders toward the external counterparty. If more than one entity of the group is involved, for each entity a separate line is necessary. Look-through approach should be used only when available.</u>
<u>C0140</u>	<u>Derivatives</u>	<u>The total amount of the exposures in derivatives toward the external counterparty. If more than one entity of the group is involved, for each entity a separate line is necessary. The derivatives shall be reported at their replacement cost. If there is possibility of compensations among the different exposures the data may be provided in net values (i.e. long exposure+short exposure).</u>
<u>C0150</u>	<u>Other investments</u>	<u>The total amount of the exposures in other investments toward the external counterparty. If more than one entity of the group is involved, for each entity a separate line is necessary.</u>
<u>C0160</u>	<u>Loans and mortgages</u>	<u>The total amount of the exposures in loans and mortgages toward the external counterparty. If more than one entity of the group is involved, for each entity a separate line is necessary.</u>
<u>C0170</u>	<u>Guarantees and Commitments</u>	<u>The total amount of the exposures (i.—e. maximum actual exposure depending on the liability of the entity) in guarantees and commitments (including unpaid tranches of loans) toward the external counterparty. If more than one entity of the group is involved, for each entity a separate line is necessary.</u> <u>Guarantees issued by the entities of the group should be reported in this column, while guarantees where the group entities are beneficiaries should be reported as credit or insurance risk mitigation deduction (C0260) and in the indirect exposures (C0220).</u>
<u>C0180</u>	<u>Insurance policies</u>	<u>The total amount of the exposure in the insurance policies (liability limit or sum insured depending which one represents the maximum possible exposure)</u>

<u>C0190</u>	<u>External reinsurance</u>	<u>The total amount of the exposures in external reinsurance toward the external counterparty. In accordance with sectoral rules amount reported should be reinsurance recoverables. If more than one entity of the group is involved, for each entity a separate line is necessary.</u>
<u>C0200</u>	<u>Others direct exposures</u>	<u>The total amount of the exposures in other instruments toward the external counterparty. If more than one entity of the group is involved, for each entity a separate line is necessary. If there is possibility of compensation the net value may be presented.</u>
<u>C0210</u>	<u>Description of others</u>	<u>Description of the other instruments that are reported in C0200</u>
<u>C0220</u>	<u>Indirect exposures</u>	<u>Total amount of the exposures allocated to the guarantor or to the issuer of the collateral rather than to the immediate borrower. The protected reference original exposure (direct exposure) shall be deducted from the exposure to the original borrower in the columns of "Eligible credit risk mitigation techniques". The indirect exposure shall increase the exposure to the guarantor or issuer of collateral via substitution effect.</u>
<u>C0230</u>	<u>Transactions where there is an exposure to underlying assets</u>	<u>Total amount of exposure through transactions such as securitisation positions or exposures in the form of units or shares in collective investment undertakings ('CIUs') or through other transactions where there is an exposure to underlying assets.</u>
<u>C0240</u>	<u>Currency</u>	<u>Identify the ISO 4217 alphabetic code of the currency of the exposure</u>
<u>C0250</u>	<u>Total amount of the exposure</u>	<u>Total exposure towards a single counterparty, where the asset and liabilities due from and to a single counterparty are netted off to define the total net maximum exposure, where possible. The Total exposure measures the market direction towards a single counterparty and is defined as: Long exposure + short exposure (in contrary to a gross maximum exposure which is not requested here (=long exposure + absolute value of short exposure)). No account shall be taken of any risk mitigation instruments or techniques when determining this item.</u>

<u>C0260</u>	<u>Credit or insurance risk mitigation technique</u>	<u>Any deduction that come from the application of insurance or risk mitigation technique allowed such as reinsurance, the use of derivatives.</u>
<u>C0270</u>	<u>Exemptions</u>	<u>Any deduction that come from the application of exemptions according to article 187 Solvency II Delegated Regulation)</u>
<u>C0280</u>	<u>Amount of the exposures after Credit or insurance risk mitigation technique and exemptions</u>	<u>Amount of the exposures after Credit or insurance risk mitigation technique and exemptions (net amount)</u>

	<i>ITEM</i>	<i>INSTRUCTIONS</i>
C0010	Name of the external counterparty	This is the name of the external counterparty of the group.
C0020	Identification code of the counterparty of the Group	The Legal Entity Identifier (LEI) attached to the investor/buyer/transferee if existent. If none is available this item shall not be reported.
C0030	ID code type of the counterparty of the Group	Identification of the code used in item ‘Identification code of the counterparty of the Group’: 1 — LEI 9 — None
C0040	Country of the exposure	Identify the ISO Code (3166–1 alpha–2) of country from which the exposure comes from. If there is an issuer of for example a bond, this is the country where the headquarter of the entity issuing the bond is located.
C0050	Nature of exposure	Description of the type of exposure. Derivatives and collaterals are also to be included as well as exposures to sovereign counterparties. If there is more than one type of exposure per counterparty, separate entries have to be reported in separate rows. The following closed list shall be used:: 1 — Assets — bonds 2 — Assets — equity 3 — Assets — reinsurance 4 — Assets — others 5 — Liabilities — insurance 6 — Liabilities — loans 7 — Liabilities — debts 8 — Liabilities — others 9 — Off–balance–sheet (contingent asset) 10 — Off–balance–sheet (contingent liability) Derivatives shall be reported net of collateral.
C0060	Identification code of the exposure	Exposure ID code using the following priority: – ISO 6166 code of ISIN when available – Other recognised codes (e.g.: CUSIP, Bloomberg Ticker, Reuters RIC)

		<p>– Code attributed by the undertaking, when the options above are not available. This code must be consistent over time.</p> <p>For exposures types 3 and 5 of C0050 reporting should be done by the counterparty and this cell should not be reported.</p>
C0070	Identification code type of the exposure	<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> <p>1 — ISO 6166 for ISIN code</p> <p>2 — CUSIP (The Committee on Uniform Securities Identification Procedures number assigned by the CUSIP Service Bureau for U.S. and Canadian companies)</p> <p>3 — SEDOL (Stock Exchange Daily Official List for the London Stock Exchange)</p> <p>4 — WKN (Wertpapier Kenn-Nummer, the alphanumeric German identification number)</p> <p>5 — Bloomberg Ticker (Bloomberg letters code that identify a company's securities)</p> <p>6 — BBGID (The Bloomberg Global ID)</p> <p>7 — Reuters RIC (Reuters instrument code)</p> <p>8 — FIGI (Financial Instrument Global Identifier)</p> <p>9 — Other code by members of the Association of National Numbering Agencies</p> <p>99 — Code attributed by the undertaking</p> <p>For exposures types 3 and 5 of C0050 reporting should be done by counterparty and this cell should not be reported.</p> <p>If a particular exposure consists of more than one code, each code shall be listed in a separate line.</p>
C0080	External rating	Rating of the exposure at the reporting reference date issued by the nominated credit assessment institution (ECAI).
C0090	Nominated ECAI	<p>Identify the credit assessment institution (ECAI) giving the external rating, in C0080, by using the following closed list. 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). In case of ratings provided 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).</p>

~~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: 391200PHL1HKDUTTST66)~~

~~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: 213800OZNIJQMV6UA7D79)~~

~~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)~~

~~Fitch Ratings España S.A.U. (LEI code: 213800RENFHODKETE60)~~

~~Fitch Ratings Limited (LEI code: 2138009F8YAHVC8W3Q52)~~

~~Fitch Ratings CIS Limited (LEI code: 213800B7528Q4DIF2G76)~~

~~Moody's~~

		Moody's Investors Service Cyprus Ltd (LEI code: 549300V4LCOYCMNUVR81)
		Moody's France S.A.S. (LEI code: 549300EB2XQYRSE54F02)
		Moody's Deutschland GmbH (LEI code: 549300M5JMGHVTWYZH47)
		Moody's Italia S.r.l. (LEI code: 549300GMXJ4QK70UOU68)
		Moody's Investors Service España S.A. (LEI code: 5493005X59ILY4BGJK90)
		Moody's Investors Service Ltd (LEI code: 549300SM89WABHDNJ349)
		Moody's Investors Service EMEA Ltd (LEI code: 54930009NU3JYS1HTT72)
		Moody's Investors Service (Nordics) AB (LEI code: 549300W79ZVFWJCD2Z23)
		Standard & Poor's
		S&P Global Ratings Europe Limited (LEI code: 5493008B2TU3S6QE1E12)
		CRIF Ratings S.r.l. (LEI code: 8156001AB6A1D740F237)
		Capital Intelligence Ratings Ltd (LEI code: 549300RE88OJP9J24Z18)
		European Rating Agency, a.s. (LEI code: 097900BFME0000038276)
		Axesor Risk Management SL (LEI code: 959800EC2RH76JYS3844)
		Cerved Rating Agency S.p.A. (LEI code: 8156004AB6C992A99368)
		Kroll Bond Rating Agency (LEI code: 549300QYZ5CZYXTNZ676)
		The Economist Intelligence Unit Ltd (LEI code: 213800Q7GRZWF95EWN10)
		Dagong Europe Credit Rating Srl (Dagong Europe) (LEI code: 815600BF4FF53B7C6311)
		Spread Research (LEI code: 969500HB6BVM2UJDOC52)
		EuroRating Sp. z o.o. (LEI code: 25940027QWS5GMO74O03)
		HR Ratings de México, S.A. de C.V. (HR Ratings) (LEI code: 549300IFL3XJKTRHZ480)

		<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: 213800P3OObSGWN2UE81)</p> <p>Kroll Bond Rating Agency Europe Limited (LEI code: 5493001NGHOLC41ZSK05)</p> <p>Nordic Credit Rating AS (LEI code: 549300MLUDYVRQOOXS22)</p> <p>DBRS Rating GmbH (LEI code: 54930033N1HPUEY7I370)</p> <p>Beyond Ratings SAS (LEI code: 9695006ORIPPZ3QSM810)</p> <p>Other nominated ECAI</p>
C0091	Internal rating	Internal rating of the exposure 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.
C0100	Sector	Identify the economic sector of issuer based on the latest version of NACE code. The letter reference of the NACE code identifying the Section should be used as a minimum for identifying sectors (e.g. 'A' or 'A0111' would be acceptable) except for the NACE relating to Financial and Insurance activities, for which the letter identifying the Section followed by the 4 digits code for the class should be used (e.g. 'K6411').
C0110	Group entity subject to the exposure	List of all involved entities of the group in the exposure. It concerns all entities and for each entity a separate entry has to be reported. If more than one entity of the group is involved, for each entity a separate row is necessary.
C0120	Identification code of the group entity	<p>The unique identification code as reported in S.32.01.</p> <p>Identification code by this order of priority:</p> <ul style="list-style-type: none"> – Legal Entity Identifier (LEI); – Specific code <p>Specific code:</p> <ul style="list-style-type: none"> – For EEA insurance and reinsurance undertakings and other EEA regulated undertakings within the scope of group supervision: identification code used in the local market, attributed by the undertaking's competent supervisory authority;

		<p>– For non-EEA undertakings and non-regulated undertakings within the scope of group supervision, identification code will be provided by the group. When allocating an identification code to each non-EEA or non-regulated undertaking, the group should comply with the following format in a consistent manner:</p> <p>identification code of the parent undertaking + ISO 3166-1 alpha-2 code of the country of the undertaking + 5 digits</p>
C0130	ID code type of the group entity	<p>Identification of the code used in item ‘Identification code of the group entity’:</p> <p>1 — LEI</p> <p>2 — Specific code</p>
C0140	Maturity (asset side) / Validity (liability side)	<p>Identify the ISO 8601 (yyyy-mm-dd) code of the maturity date of assets and the validity date of liabilities. A fixed date should be indicated for the maturity date of assets and for the validity date of liabilities which should be understood as a contractual termination date or the last projected cash flow point depending on which is the earlier of both.</p> <p>If more than one maturity date is applicable, each maturity date shall be listed in a separate line.</p>
C0150	Value of the exposure	<p>Solvency II value of the exposure as of the reporting date for the balance-sheet type of exposures (code 1 to 8 from C0050) and maximum possible value, if possible, regardless of their probability for off-balance sheet items (code 9 to 10 from C0050).</p> <p>It is also applicable for reinsurance contracts:</p> <ul style="list-style-type: none"> – For reinsurance ceded the amount of the reinsurance recoverables shall be reported; – For reinsurance accepted the amount of technical provisions shall be reported.
C0160	Currency	<p>Identify the ISO 4217 alphabetic code of the original currency of the exposure.</p>
C0170	Maximum amount to be paid by the reinsurer	<p>Only applicable if the exposure is ‘Assets — Reinsurance’: In the case the reinsurer has to pay resulting from a reinsurance contract, this is the maximum amount to be payable to the contract party by the reinsurer taking into account the specificities of the reinsurance contract.</p>

S.37.02 — Risk Concentration – Exposure by currency, sector, country

General comments:

The tables shall include the risk concentration between entities in the scope of group supervision and third parties. All exposures should be represented by currency, sector and country, starting from the maximum exposure to the minimum one. In case the country, sector or currency is not relevant the figures may be reported under an “Other” category.

The “sector” should present the split between the following sectors:

- Public sector
- Financial sector
- Corporate sector divided by NACE code 1st level of disaggregation (letter).

The tables shall be based on all the exposures (full balance sheet) after credit or insurance risk mitigation technique and exemptions (net amount).

	<u>ITEM</u>	<u>INSTRUCTIONS</u>
<u>C0010</u>	<u>Currency area</u>	<u>Currency of exposure. Exposures should be reported in order of importance.</u>
<u>C0030</u>	<u>Exposure net</u>	<u>Exposure after insurance risk mitigation technique and exemptions (net amount).</u>
<u>C0040</u>	<u>%</u>	<u>Exposure share of total assets.</u>
<u>C0050</u>	<u>Sector</u>	<u>Sector of exposure. Exposures should be reported in order of importance.</u>
<u>C0060</u>	<u>Country</u>	<u>Country of exposure. Exposures should be reported in order of importance.</u>
<u>C0080/ R0010</u>	<u>Total exposure net by currency</u>	<u>The sum of net exposures reported by currency.</u>
<u>C0080/ R0020</u>	<u>Total exposure net by sector</u>	<u>The sum of net exposures reported by sector.</u>
<u>C0080/ R0030</u>	<u>Total exposure net by country</u>	<u>The sum of net exposures reported by country.</u>

S.37.03 — Risk Concentration — Exposure by asset class and rating

General comments:

The tables shall include all the risk concentration between entities in the scope of group supervision and third parties represented by the combination of the main asset classes and rating. For bonds the tables are presented by the combination of asset class and rating. For

equity exposure, the total exposure amount and the equity exposures' share of total assets (full balance sheet) shall be reported

The table shall be based on all the exposures within the specified asset classes, after credit or insurance risk mitigation technique and exemptions (net amount).

Where two or more credit assessments are available from nominated ECAs and they correspond to different parameters for a rated item, the assessment generating the higher capital requirement shall be used.

	<u>ITEM</u>	<u>INSTRUCTIONS</u>
<u>C0020/ R0010</u>	<u>Total - Exposure net</u>	<u>Total equity exposure after insurance risk mitigation technique and exemptions (net amount).</u>
<u>Z0010</u>	<u>Types of bonds</u>	<u>Split between the following bond classes:</u> <u>1. Government, International financial organisation and Central banks bonds</u> <u>2. Regional governments, local authorities and public sector entities bonds</u> <u>3. Corporate bonds</u>
<u>C0020/ R0020- R0070</u>	<u>Exposure net</u>	<u>Exposure after insurance risk mitigation technique and exemptions (net amount).</u>
<u>C0030/ R0020- R0070</u>	<u>%</u>	<u>Exposure share of total assets.</u>