

S.14.01 — Life obligations analysis

General comments:

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

This template includes information about life insurance contracts only to ~~(direct business-and accepted reinsurance-excluded)~~ and also includes life obligation from non-life contracts such as annuities stemming from non-life contracts —(which are also analysed in S.16.01). No information has to be provided for accepted reinsurance business. All insurance contracts shall be reported even if classified as investments contract on accounting basis. In case of products unbundled, the different parts of the product shall be reported in different rows, using different ID codes.

All information shall be reported by product including the table on- portfolio product. Reporting by fund number is not mandatory, unless otherwise required by the national supervisory authority. Reporting of specific items related to the fund number can be defined by national supervisory authority.

All references to surrender values should not be applicable to the reinsurance business.

	ITEM	INSTRUCTIONS
<i>Portfolio</i>		
C0010	Product ID code	<p>Internal product ID code used by the undertaking for the product. If a code is already in use or is attributed by the competent authority for supervisory purposes that code shall be used.</p> <p>Different products are characterised according to cells C0090 to C0160C0142.</p> <p>The ID code shall be consistent over time.</p> <p>In the cases where the same product needs to be reported in more than one row the content of C0010 (and C0090) shall follow the specific pattern: { } {ID code of product} } / + / { } {number of version} } . For example ‘AB222/+ / 3’.</p>
C0030	Line of Business	<p>Line of business as defined in Annex 1 of Delegated Regulation (EU) 2015/35. The following closed list shall be used:</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</p>

		<p>contracts and relating to insurance obligations other than health insurance obligations</p> <p>35 — Health reinsurance</p> <p>36 — Life reinsurance</p>
C0040	Number of contracts at the end of the year	<p>Number of contracts attached to each reported product. Contracts with more than one policyholder count as only one contract.</p> <p>In case of inactive policyholder (no premium paid) the contract shall be reported anyway unless the contract is cancelled. <u>As no premiums are paid in this case, these inactive policyholders are included with premiums equal to zero.</u></p> <p>For annuities stemming from non-life use the number of annuities obligations.</p> <p>For products which are unbundled in more than one row, please report the number of contracts in all rows reported.</p>
<u>C0041</u>	<u>Number of contracts at the end of year – of which contracts with surrender option related to new contracts</u>	<p><u>Number of contracts at the end of the year which include a surrender option for the policyholder.</u></p> <p><u>Contracts where policyholders do not have the right to surrender their policy, but can still transfer their policy to another insurer should be captured in this cell.</u></p>
C0050	Number of new contracts during year	<p>Number of new contracts <u>issued</u> during reporting year (this is for all new contracts). Otherwise use the same instructions as for cell C0040.</p> <p><u>In case of inactive policyholders (no premium paid) the contract shall be reported anyway unless the contract is cancelled.</u></p> <p>For annuities stemming from non-life use the number of annuities obligations.</p> <p><u>Contracts are considered as new contracts, when they are recognized in the valuation of technical provisions at any time during the year according to Article 17 of the Delegated Regulation. New contracts therefore include renewals which were not included in the contract boundaries before as well as new business sales.</u></p>
<u>C0051</u>	<u>Number of contracts surrendered during year</u>	<p><u>Number of contracts that surrendered during reporting year.</u></p> <p><u>Where a contract is only partially surrendered or has turned into paid-up status, this should not be counted as a surrender for the purpose of C0051 as the</u></p>

		<u>contract is still in the book of business.</u>
<u>C0052</u>	<u>Number of contracts surrendered during year – of which related to new contracts</u>	<p><u>Number of contracts that surrendered during reporting year related to new contracts.</u></p> <p><u>Where a contract is only partially surrendered or has turned into paid-up status, this should not be counted as a surrender for the purpose of C0052 as the contract is still in the book of business.</u></p>
<u>C0053</u>	<u>Number of contracts surrendered during year – of which surrendered within the first three years</u>	<p><u>Number of contracts that surrendered during reporting year and are less than three years old.</u></p> <p><u>Where a contract is only partially surrendered or has turned into paid-up status, this should not be counted as a surrender for the purpose of C0053 as the contract is still in the book of business.</u></p>
<u>C0054</u>	<u>Number of insured at the end of the year</u>	<p><u>Number of insured persons at the end of the year with respect to the contracts reported in C0040.</u></p> <p><u>The number of insured should correspond to the number of policyholders for a contract. In the case of collective/group policies, where the ‘policyholder’ acts both as a distributor and as a policyholder, the number of insured should correspond to the number of insured persons joining the collect/group contract.</u></p>
<u>C0210</u>	<u>Fiscal treatment of the products</u>	<p><u>This field is to provide information on the fiscal treatment of the products, in particular when fiscal treatment could influence decision on exercising surrender/cancellation. The following close list should be used:</u></p> <ul style="list-style-type: none"> <u>• In case of lapse/surrender there is no tax or subsidy related loss (*)</u> <u>• In case of lapse/surrender past or future tax benefits or other subsidies are lost</u> <u>• Other tax related losses not covered above</u> <u>• Not applicable</u> <p><u>(*) Includes cases where policyholders would suffer a tax or subsidy loss unless a similar insurer is willing to accept the contract.</u></p> <p><u>Tax benefits that relate to future premiums i.e. where premiums reduce future income tax payments are not relevant for the purpose of above classification.</u></p> <p><u>Whether for a particular contract within a product a fiscal loss actually would occur at the valuation date may depend on individual contractual parameters like duration or the age of the policyholder. For the purpose of the reporting in C0210 no differentiation</u></p>

		<u>according to such parameters is however required. The criteria should be chosen where such a fiscal loss may occur for the contracts of that product.</u>
<u>C0080</u>	<u>Country</u>	<u>Country ISO 3166–1 alpha–2 code or list of codes according to the following instructions:</u> <ul style="list-style-type: none"> - <u>ISO 3166–1 alpha–2 code of the country where the contract was entered into, for countries representing more than 10 % of technical provisions or written premiums for a given product.</u> - <u>For countries representing less than 10 % of Technical Provisions or written premiums for a given product, report a list of ISO 3166–1 alpha–2 Codes of the countries concerned.</u>
<u>Portfolio product</u>		
<u>C0020</u>	<u>Fund number</u>	<u>Applicable to product that are part of ring fencedring-fenced funds or other internal funds - (defined according to national markets, in particular regarding funds (asset portfolios) supporting life products.</u> <u>This aNumber which is attributed by the undertaking, corresponding to the unique number assigned to each fund. This number has to be consistent over time and shall be used to identify the same funds in other templates (e.g. in S.08.01). It shall not be re-used for a different fund.</u> <u>The fund number is not mandatory, unless otherwise required by the national supervisory authority.</u>
C0060	Total amount of Written premiums	Total amount of gross written premiums as defined in Article 1(11) of Delegated Regulation (EU) 2015/35. For annuities stemming from non-life this cell is not applicable.
<u>C0061</u>	<u>Total amount of written premiums – of which written directly by the insurance undertaking</u>	<u>Total amount of gross written premiums as defined in Article 1(11) of Delegated Regulation (EU) 2015/35 written directly by the insurance undertaking.</u> <u>For annuities stemming from non-life this cell is not applicable.</u>
<u>C0062</u>	<u>Total amount of written premiums – of which written via credit institutions</u>	<u>Total amount of gross written premiums as defined in Article 1(11) of Delegated Regulation (EU) 2015/35 written via credit institutions acting as insurance distributors.</u> <u>For annuities stemming from non-life this cell is not</u>

		<u>applicable.</u>
<u>C0063</u>	<u>Total amount of written premiums – of which written via other insurance distributors</u>	<p><u>Total amount of gross written premiums as defined in Article 1(11) of Delegated Regulation (EU) 2015/35 written via insurance distributors other than credit institutions.</u></p> <p><u>For annuities stemming from non–life this cell is not applicable.</u></p>
<u>C0064</u>	<u>Total amount of Written premiums - single premiums</u>	<p><u>Total amount of gross written premiums as defined in Article 1(11) of Delegated Regulation (EU) 2015/35 corresponding to single premiums.</u></p> <p><u>Single premiums are meant to correspond to the premiums for products for which a one-time premium payment is reflected in the valuation of technical provisions.</u></p> <p><u>For annuities stemming from non–life this cell is not applicable.</u></p>
<u>C0065</u>	<u>Total amount of Written premiums - single premiums – of which new contracts during year</u>	<p><u>Total amount of gross written premiums as defined in Article 1(11) of Delegated Regulation (EU) 2015/35 corresponding to single premiums for new contracts during the reporting year.:</u></p> <p><u>Single premiums are meant to correspond to the premiums for products for which a one-time premium payment is reflected in the valuation of technical provisions.</u></p> <p><u>For annuities stemming from non–life this cell is not applicable.</u></p> <p><u>For the definition of new contracts please confer C0050.</u></p>
<u>C0066</u>	<u>Total amount of Written premiums – regular premiums</u>	<p><u>Total amount of gross written premiums as defined in Article 1(11) of Delegated Regulation (EU) 2015/35 corresponding to single premiums for new contracts during the reporting year.</u></p> <p><u>Regular premiums are meant to correspond to the premiums received for products for which a recurrent premium payment is reflected in the valuation of technical provisions.</u></p> <p><u>For annuities stemming from non–life this cell is not applicable.</u></p>
<u>C0067</u>	<u>Total amount of Written premiums – regular premiums – of which new</u>	<p><u>Total amount of gross written premiums as defined in Article 1(11) of Delegated Regulation (EU) 2015/35 corresponding to regular premiums for new contracts during the reporting year written.</u></p> <p><u>Regular premiums are meant to correspond to the</u></p>

	<u>contracts during year</u>	<p><u>premiums received for products for which a recurrent premium payment is reflected in the valuation of technical provisions.</u></p> <p><u>For annuities stemming from non-life this cell is not applicable.</u></p> <p><u>For the definition of new contracts please confer C0050.</u></p>
C0070	Total amount of claims paid during year	Total amount of gross claims paid during the year, including claims management expenses.
<u>C0071</u>	<u>Total amount of commissions paid during year</u>	<p><u>Commissions should include any form of monetary benefits which is paid to an insurance distributor by any other person than the customer or a third party acting on behalf of the customer, in relation to insurance distribution activities. Whereas commissions are generally calculated as a percentage of the premium paid by the customer for insurance coverage, this applies for any type of payment made to an insurance distributor (e.g., paid/received initially based on the conclusion of an insurance contract or paid/received on a recurring basis).</u></p> <p><u>Where this cell is not applicable, e.g. in case of annuities from non-life expenses, the cell should be left blank.</u></p>
<u>C0072</u>	<u>Total amount of commissions paid during year – of which new contracts single premium during year</u>	<p><u>Commissions paid relating to new contracts with single premium payment during reporting year.</u></p> <p><u>Commissions should include any form of monetary benefits which is paid to an insurance distributor by any other person than the customer or a third party acting on behalf of the customer, in relation to insurance distribution activities. Whereas commissions are generally calculated as a percentage of the premium paid by the customer for insurance coverage, this applies for any type of payment made to an insurance distributor (e.g., paid/received initially based on the conclusion of an insurance contract or paid/received on a recurring basis).</u></p> <p><u>For the definition of new contracts please confer C0050.</u></p> <p><u>Where this cell is not applicable, e.g. in case of annuities from non-life expenses, the cell should be left blank.</u></p>
<u>C0073</u>	<u>Total amount of commissions paid during year – of</u>	<u>Commissions paid relating to new contracts with regular premium payment during reporting year (C0069).</u>

	<u>which new contracts regular premium during year</u>	<p><u>Commissions should include any form of monetary benefits which is paid to an insurance distributor by any other person than the customer or a third party acting on behalf of the customer, in relation to insurance distribution activities. Whereas commissions are generally calculated as a percentage of the premium paid by the customer for insurance coverage, this applies for any type of payment made to an insurance distributor (e.g., paid/received initially based on the conclusion of an insurance contract or paid/received on a recurring basis).</u></p> <p><u>For the definition of new contracts please confer C0050.</u></p> <p><u>Where this cell is not applicable, e.g. in case of annuities from non-life expenses, the cell should be left blank.</u></p>
<u>C0074</u>	<u>Administrative expenses</u>	<p><u>Administrative expenses incurred by the undertaking during the reporting period, on accrual basis are expenses which are connected with policy administration including expenses in respect of reinsurance contracts and special purpose vehicles. Some administrative expenses relate directly to activity regarding a specific insurance contract (e.g. maintenance cost) such as cost of premium billing, cost of sending regular information to policyholders and cost of handling policy changes (e.g. conversions and reinstatements). Other administrative expenses relate directly to insurance activity but are a result of activities that cover more than one policy such as salaries of staff responsible for policy administration.</u></p>
<u>C0075</u>	<u>Expected future premiums</u>	<p><u>Total premiums for all contracts in force at the valuation date expected for the future as projected in the Best Estimate calculation. Projected future premiums should be the present value (reflecting the total premium volume for the expected duration of the contract).</u></p> <p><u>The premiums should only be recognised in the contract boundaries.</u></p>
<u>C0076</u>	<u>Expected future premiums – of which÷ new contracts</u>	<p><u>Total premiums for all products entering the business during the reporting year.</u></p> <p><u>Should amount to the premiums expected for the future as projected in the Best Estimate calculation. Projected future premiums should be the present value (reflecting the total premium volume for the expected duration of the contract).</u></p> <p><u>For the definition of new contracts please confer</u></p>

		<p><u>C0050.</u></p> <p><u>The premiums should only be recognised in the contract boundaries.</u></p>
<u>C0077</u>	<u>Expected future commissions</u>	<p><u>Total future commissions for all contracts in force at the valuation date expected for the future as projected in the Best Estimate calculation.</u></p> <p><u>Projected future commissions should be the present value (reflecting the total volume of future commissions for the expected duration of the contract). For the definition of commissions please confer C0071.</u></p> <p><u>The commissions should only be recognised in the contract boundaries.</u></p>
<u>C0078</u>	<u>Expected future commissions – contracts during year</u>	<p><u>Total future commissions relating to new contracts during the reporting year expected for the future as projected in the Best Estimate calculation.</u></p> <p><u>Projected future commissions should be the present value (reflecting the total volume of future commissions for the expected duration of the contract). For the definition of commissions please confer C0071.</u></p> <p><u>For the definition of new contracts please confer C0050.</u></p> <p><u>The commissions should only be recognized in the contract boundaries.</u></p>
<u>C0180</u>	<u>Best Estimate and Technical Provisions as a whole</u>	<p><u>Amount of gross best estimate and Technical Provisions as a whole calculated jproduct.</u></p> <p><u>As the calculation of technical provisions is only required on the level of HRG, approximations can be applied for the breakdown of the provisions by product.</u></p>
<u>C0190</u>	<u>Capital-at-risk</u>	<p><u>The capital at risk, as defined in the Delegated Regulation (EU) 2015/35.</u></p> <p><u>For annuities stemming from non-life contracts this cell shall be filled in with zero unless the annuities have positive risk.</u></p>
<u>C0200</u>	<u>Surrender value</u>	<p><u>Surrender value (where available), as mentioned in Article 185 (3) (f) of Directive 2009/138/EC, net of taxes: amount to be paid to the policyholder in case of early termination of the contract (i.e. before it becomes payable by maturity or occurrence of the insured event, such as death), net of charges and policy loans; does not concern contracts without</u></p>

		<u>options, given that surrender value is an option.</u>
<u>C0260</u>	<u>Guaranteed rate - Annualised guaranteed rate (over average duration of guarantee)</u>	<p><u>Average guaranteed yearly interest rate to the policy holder over the remaining life time of the contract expressed as a percentage.</u></p> <p><u>Where no guaranteed interest rate is implicitly or explicitly provided in the contract, the cell should be left blank, where a guaranteed interest rate is implicitly or explicitly provided, this should be reported accordingly (e.g. "0%").</u></p> <p><u>Applicable where an average guaranteed interest rate is explicitly provided in the contract or where an alternative financial guarantee is implicitly provided, e.g. in form of a guaranteed sum assured, a guaranteed return of premiums or a guaranteed annuity benefit.</u></p> <p><u>Where no yearly interest rate guarantee is prescribed explicitly in the contract, the implied (yearly) gguaranteed rate from the valuation date to the expected end of the guarantee should be reported.</u></p>
<u>C0261</u>	<u>Guaranteed rate - Yearly interest rate guarantee for the reporting year</u>	<p><u>Guaranteed yearly interest rate to the policyholder of the contract for the reporting year expressed as a percentage.</u></p> <p><u>Where no guaranteed interest rate is implicitly or explicitly provided in the contract, the cell should be left blank, where a guaranteed interest rate is implicitly or explicitly provided, this should be reported accordingly (e.g. "0%").</u></p> <p><u>Applicable where an average guaranteed interest rate is explicitly provided in the contract or where an alternative financial guarantee is implicitly provided, e.g. in form of a guaranteed sum assured, a guaranteed return of premiums.</u></p> <p><u>Where no yearly interest rate guarantee is prescribed explicitly in the contract, the implied (yearly) guaranteed rate for the reporting year should be reported.</u></p>
<u>C0270</u>	<u>Exit conditions at reporting date</u>	<p><u>Please classify the product according to the following close list regarding exit conditions at the situation of the reporting date:</u></p> <p><u>1 – Surrender value equal to the best estimate/local statutory reserves and notice required lower than one week</u></p> <p><u>2 – Surrender value equal to the best estimate/local statutory reserves and notice required higher than one week but lower than 3 months</u></p>

		<p><u>3 – Surrender value equal to the best estimate/local statutory reserves and notice required higher than 3 months</u></p> <p><u>4 - Surrender value between 100% (exclusively) and 80% of the best estimate/local statutory reserves and notice required lower than one week</u></p> <p><u>5 - Surrender value between 100% (exclusively) and 80% of the best estimate/local statutory reserves and notice required higher than one week but lower than 3 months</u></p> <p><u>6 - Surrender value between 100% (exclusively) and 80% of the best estimate/local statutory reserves and notice required higher than 3 months</u></p> <p><u>7 - Surrender value lower than 80% of the best estimate/local statutory reserves and notice required lower than one week</u></p> <p><u>8 - Surrender value lower than 80% of the best estimate/local statutory reserves and notice required higher than one week but lower than 3 months</u></p> <p><u>9 - Surrender value lower than 80% of the best estimate/local statutory reserves and notice required higher than 3 months</u></p> <p><u>10 – Other</u></p> <p><u>The notice period should be understood as the time period (e.g. days or weeks) requested by the insurance company between the notification of the policyholder of his/her intention to terminate the insurance policy and the actual termination date. This term does not refer to the cool-off period which a client has to cancel the policy without penalty.</u></p> <p><u>Where this cell is not applicable, i.e. a contract cannot be surrender, e.g. for annuities from non-life contracts, this cell can be left blank.</u></p>
<u>C0280</u>	<u>aAmount on which interest rate is guaranteed</u>	<u>Monetary amount to which the guaranteed interest rate reported in C0260 need to be applied. Amount is to be reported as the monetary value at the reference date</u>
<u>Characteristics of product</u>		
<u>C0100</u>	<u>Product classification</u>	<p><u>The following closed list shall be used:</u></p> <ol style="list-style-type: none"> <u>1. single life</u> <u>2. joint life</u> <u>3. collective</u>

		<p><u>4. other</u></p> <p><u>If more than one characteristic is applicable use “4 – other”.</u></p> <p><u>For annuities stemming from non-life use “4 – other”.</u></p>
<u>C0101</u>	<u>Pension entitlements</u>	<p><u>Specify if the product category is a pension entitlement. The following closed list shall be used:</u></p> <p><u>1. Yes</u></p> <p><u>2. No</u></p> <p><u>When assessing if a product should be classified as pension entitlement under template S.14 the following should be considered:</u></p> <ul style="list-style-type: none"> - <u>If product is a pension product based on national regulation/law. For this the “Database of pension plans and products in the EEA” published at EIOPA website might be considered (with the caveats referred to in on the website);</u> https://eiopa.europa.eu/publications/database-of-pension-plans-and-products-in-the-european-economic-area-eea - <u>If a product (e.g. a unit-linked product) accumulates money for retirement using a tax advantage related to pensions; - If the future payments are explicitly linked to the retirement itself; - If the product complies with all features identified but also includes some very exceptional situations where the money could be surrendered like long unemployment or serious illness, it should continue to be considered as a pension entitlement.</u> <p><u>The following should not influence the decision:</u></p> <ul style="list-style-type: none"> - <u>If the product substitutes or is additional to the social security system in place;</u> - <u>If the product is compulsory (usually if substitute) or not compulsory (usually if additional);</u> - <u>If the payment in future is to be done through annuities or through a lump sum, as long as the payment is at retirement age.</u>
<u>C0110</u>	<u>Type of product</u>	<p><u>General qualitative description of the product type. If a product code is attributed by the competent authority for supervisory purposes, the description of</u></p>

		<u>product type for that code shall be used.</u>
<u>C0120</u>	<u>Product denomination</u>	<u>Commercial name of product (undertaking-specific).</u>
<u>C0130</u>	<u>Product still commercialised?</u>	<u>Specify if product is still for sale or if it is just in run-off. The following closed list shall be used:</u> <u>1 – still commercialised</u> <u>2 – In run-off</u>
<u>C0141</u>	<u>Product sharing</u>	<u>Specify if product category includes profit sharing or not. The following closed list shall be used.</u> <u>1 – Yes</u> <u>2 – No</u>
<u>C0142</u>	<u>Remaining contractual maturity</u>	<p><u>This field is to provide information about the average contractually defined remaining maturity of the contracts according to that product category. The selection should be made from the following six options:</u></p> <p><u>i. <5 years</u></p> <p><u>ii. 5-10 years</u></p> <p><u>iii. 10-15 years</u></p> <p><u>iv. 15-20 years</u></p> <p><u>v. >20 years</u></p> <p><u>vi. Lifelong</u></p> <p><u>The determination is based on the assumptions that 1. the contract does not end due to the realisation of a biometrical risk, 2. the policyholder does not exercise any surrender/cancellation option and exercises all renewal options 3. the insurance or reinsurance undertaking does not exercise any option to terminate the contract and exercises all renewal options. In the case of an endowment policy this would for example mean that the insured person does not die and the policyholder does not cancel the contract. For the determination a typical age of the policyholder when entering the contract should be assumed.</u></p> <p><u>Consider as example an endowment policy with the possibility to cancel at any time where the typical contract is entered into at age 30 and ends with a lump-sum payment at age 65 in case the insured person is still alive. Even though the contract may end earlier due to death or cancellation the option “>20 years” should be selected.</u></p>

C0080	Country	<p>Country ISO 3166 1 alpha 2 code or list of codes according to the following instructions:</p> <p>—— ISO 3166 1 alpha 2 code of the country where the contract was entered into, for countries representing more than 10 % of technical provisions or written premiums for a given product.</p> <p>—— If reinsurance it shall refer to the country of the cedent undertaking.</p> <p>— For countries representing less than 10 % of Technical Provisions or written premiums for a given product, report a list of ISO 3166 1 alpha 2 Codes of the countries concerned.</p>
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S.14.02 — Non-Life business – policy and customer information

General comments:

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

This template includes information about non-life insurance contracts (direct business). Columns C0020 to C0110 shall be reported by product categories as defined in C0010. Only a maximum of two rows for each product category should be filled in:

- one row referring to all contracts where the main product category – corresponding to the product category – is sold independently (e.g., basic motor and third-party liability) and without any additional product / coverage which may fall under one or more other product categories; and
- one row referring to all contracts where the main product category is sold jointly with additional products / coverage (e.g., basic motor and third-party liability jointly with road assistance) which may fall under one or more product categories.

Unless products are sold as modules where there are multiple ‘main’ products, information for one product should not be unbundled into different product categories and information for additional ancillary products / coverages sold jointly with a main product should be neither unbundled nor reported independently for its product category. In cases where multiple ‘main’ products are sold together, they should be split and ancillary products /coverages divided according to their actual assignment to the ‘main’ products in the contracts.

	<u>ITEM</u>	<u>INSTRUCTIONS</u>
<u>Portfolio</u>		
<u>C0010</u>	<u>Product category</u>	<p><u>The following closed list shall be used:</u></p> <p><u>1 - Compulsory motor insurance: All products falling under "Risk class 10"</u></p> <p><u>2 - Other motor insurance: All products falling under</u></p>

		<p><u>"Risk classes 3 and 4"</u></p> <p><u>3 – Marine: All products falling under "Risk class 6"</u></p> <p><u>4 – Aviation: All products falling under "Risk class 5"</u></p> <p><u>5 – Transport: All products falling under "Risk classes 11 and 12"</u></p> <p><u>6 - Goods in transit: All products falling under "Risk class 7"</u></p> <p><u>7 - Accident insurance: All products falling under "Risk class 1" excluding the fourth indent as this is only connected to the injuries of passengers, products that fall under category 23, and excluding products solely falling under product category 20</u></p> <p><u>8 - Medical insurance: All products falling under "Risk class 2" with the exception of products solely and specifically covering risk falling under product category 18 and excluding products solely falling under product category 20</u></p> <p><u>9 - Home and content insurance distributed jointly: Insurance products covering damages to a household. The coverage is twofold:</u></p> <p><u>(i) Home refers to the structure of the home including additional elements, such as walls, fences, paths and driveways, garages, outbuildings and fuel storage tanks.</u></p> <p><u>(ii) Content refers to goods and personal belonging to the household or for which they are legally responsible. Certain items of property are specifically excluded, such as securities, certificates, documents, livestock and pets.</u></p> <p><u>In other to fall under this product category the coverage needs to be distributed jointly. This should include also homeowners comprehensive insurance</u></p> <p><u>10 - Building insurance: Insurance products covering damages to a building, different from what already covered under product categories 9, 10 and 11</u></p> <p><u>11 - Fire damages to property: All products falling under "Risk classes 8", with the exception of what is covered under product category 9, 10, 12, and 13</u></p> <p><u>12 - Other damage to property: All products falling under "Risk classes 9", with the exception of what is covered under product category 9, 10, 12, 13, and 19</u></p> <p><u>13 - Natural catastrophe insurance: Products covering damages to properties and people caused by natural forces including earthquake, floods, storm, hail, frost,</u></p>
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		<p><u>drought.</u></p> <p><u>In order to fall under this product category this coverage needs to be distributed separately and not as an "add-on" to products falling under product category 9, 10, 11, and 12.</u></p> <p><u>14 - Business Interruption: Products covering business interruption, closure of business, or any financial loss of such nature regardless of whether physical damages on an insured property are required (e.g. business interruption referring to coverage for property damage arising from storm or flood; business closure covering damage for temporary closure of shops due to administrative actions or health authorities' decisions)</u></p> <p><u>In order to fall under this product category this coverage needs to be distributed separately and not as an "add-on" to products falling under product category 15 and 9.</u></p> <p><u>15 - Third party liability: All products falling under "Risk class 13" with the exception of all the other product categories that cover liability risks</u></p> <p><u>16 - Legal expense insurance: All products falling "Risk class 17 ".</u></p> <p><u>In order for product to be falling under this product category they do not need to be distributed as an "add-on".</u></p> <p><u>17 - Income Protection: All products falling under "risk class 16" with the exception of what is covered under product category 14 and 20</u></p> <p><u>18 - Travel insurance: Products covering unforeseen losses incurred while travelling such as coverage for trip cancellation, lost luggage, flight delays and/or medical expenses medical expenses' need while on travel</u></p> <p><u>19 - Gadget insurance: Products covering for loss, damages or thefts of different types of items including but not limited to electronic items such as washing-machines, mobile phones, laptops, cameras, tablets, music players, eReaders and GPS devices. In order for products to fall under this category the coverage needs to be specific to the item concerned and not to part of coverages sold under other product categories - e.g., product category 9 or product category 17</u></p> <p><u>20 - Payment protection insurance: Products covering the event of not being able to meet the financial obligations of a mortgage, loan or any credit facilities. In order to fall under this product category it needs to</u></p>
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		<p><u>be distributed separately from products falling under product category 17.</u></p> <p><u>21 – Credit: All products falling under "Risk class 14"</u></p> <p><u>22 - Suretyship insurance: All products falling under "Risk class 15 "</u></p> <p><u>23 - Workers' compensation insurance: All products falling under "Risk class 1" covering injuries materialized in the workplace or connected to the workplace</u></p> <p><u>24 - Professional liability insurance: All product falling under "Risk class 13, subclass III. Only"</u></p> <p><u>25 - Directors and officers liability insurance: Products covering personal assets of corporate directors and officers, and their spouses, in the event they are personally sued by employees, vendors, competitors, investors, customers, or other parties, for actual or alleged wrongful acts in managing a company - in order to fall under this category this product should be sold separately from products selling under product category 24 and product category 15</u></p> <p><u>26 - Assistance insurance: All products falling under "Risk class 18", with the exception of what is covered under product category 18</u></p> <p><u>27 - Other miscellaneous financial loss: All products falling under "Risk class 12", with the exception of those falling specifically in other product categories (E.g., product category 19 and 15)</u></p> <p><u>Product categories have been defined based on the existing Classes of non-life insurance; however, some product categories have a more granular definition. All non-life products commercialized should be reported under the product category which best corresponds to the product taking into account the product characteristics and coverage.</u></p>
<u>C0011</u>	<u>Is the product sold with an add-on?</u>	<p><u>If the main product corresponding to the product category referred to in C0010 is sold with additional products/coverages this should be specified by selecting either:</u></p> <ul style="list-style-type: none"> <u>- Yes</u> <u>- No</u> <p><u>Information on products corresponding to the product category selected in C0010 should be reported in one row for products sold without additional products/coverages and in another row for products</u></p>

		<u>sold with additional products/coverages.</u>
<u>C0020</u>	<u>Line of Business</u>	<p><u>Line of business as defined in Annex 1 of Delegated Regulation (EU) 2015/35. Please select all the lines of business, in decreasing order of importance, which are relevant to the reported product category. The following 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>
<u>C0032</u>	<u>Number of products commercialised under the main product category</u>	<u>As more than one product can fall under the same product category, specify the number of products commercialised which fall under the product category reported to which the main product – rather than the additional coverage – refers to.</u>

<u>C0033</u>	<u>For the products commercialised under this product category, which proportion (measured by gross written premiums) covers climate related perils? (0-100)</u>	<u>Climate-related perils includes events such as flooding, heat waves, landslides, droughts or wildfires for example).¹ Please report here the percentage of products in this category (measured by gross written premiums) that cover at least one aspect of climate-related perils, between 0 and 100.</u>
<u>C0034</u>	<u>If the product covers climate related perils does the product design make allowance for risk-prevention measures? (Yes/No/Not applicable)</u>	<u>If the product category contains products that cover at least one aspect of climate-related perils, please indicate with 'Yes' or 'No' if some of these products include risk-prevention measures in their design. Prevention measures in this context refers to things such as financial incentives for the policyholder to mitigate the underlying insured risk (e.g. through rebates on premiums or lower deductibles) or tailored risk expertise provided by the insurer to advise the policyholder on the available risk mitigation measures to implement.</u>
<u>C0035</u>	<u>Types of add-on</u>	<u>Specify the products/additional coverages sold jointly with the main coverage. The following multiple-choice closed list shall be used:</u> <u>1 - Compulsory motor insurance</u> <u>2 - Other motor insurance</u> <u>3 - Marine</u> <u>4 - Aviation</u> <u>5 - Transport</u> <u>6 - Goods in transit</u> <u>7 - Accident insurance</u>

¹ The below table from the Technical annex to the TEG final report on the EU taxonomy (europa.eu) provides a comprehensive view of climate related perils.

Temperature-related		Wind-related		Water-related		Solid mass - related	
Chronic	Acute	Chronic	Acute	Chronic	Acute	Chronic	Acute
<ul style="list-style-type: none"> • Changing temperature • Heat stress • Temperature variability • Permafrost thawing 	<ul style="list-style-type: none"> • Heat wave • Cold wave/frost • Wildfire 	<ul style="list-style-type: none"> • Changing wind patterns 	<ul style="list-style-type: none"> • Cyclone, hurricane, typhoon • Storm • Tornado 	<ul style="list-style-type: none"> • Changing precipitation patterns and types • Sea level rise 	<ul style="list-style-type: none"> • Drought • Extreme precipitation • Flood • Glacial lake outburst 	<ul style="list-style-type: none"> • Coastal erosion • Soil erosion • Solifluction 	<ul style="list-style-type: none"> • Avalanche • Landslide • Subsidence

		<u>8 - Medical insurance</u> <u>9 - Home and content insurance distributed jointly</u> <u>10 - Building insurance</u> <u>11 - Fire damages to property</u> <u>12 - Other damage to property</u> <u>13 - Natural catastrophe insurance</u> <u>14 - Business Interruption</u> <u>15 - Third party liability</u> <u>16 - Legal expense insurance</u> <u>17 - Income Protection</u> <u>18 - Travel insurance</u> <u>19 - Gadget insurance</u> <u>20 - Payment protection insurance</u> <u>21 - Credit</u> <u>22 - Suretyship insurance</u> <u>23 - Workers' compensation insurance</u> <u>24 - Professional liability insurance</u> <u>25 - Directors and officers liability insurance</u> <u>26 - Assistance insurance</u> <u>27 - Other miscellaneous financial loss</u>
<u>C0036</u>	<u>Open description of the types of add-on</u>	<u>Further specify the products/additional coverages sold jointly with the main coverage.</u>
<u>C0040</u>	<u>Number of contracts at the end of the year</u>	<u>Number of contracts attached to each reported product. Contracts with more than one policyholder count as only one contract.</u> <u>In case of inactive policyholders (no premium paid) the contract shall be reported anyway unless the contract is cancelled.</u>
<u>C0050</u>	<u>Number of new contracts during year</u>	<u>Number of new contracts during reporting year (this is for all new contracts).</u> <u>Contracts with more than one policyholder count as only one contract.</u> <u>In case of inactive policyholders (no premium paid) the contract shall be reported anyway unless the contract is cancelled.</u>

<u>C0070</u>	<u>Total amount of Gross Written premiums - written directly by the insurance undertaking</u>	<u>Total amount of gross written premiums as defined in Article 1(11) of Delegated Regulation (EU) 2015/35 written directly by the insurance undertaking.</u>
<u>C0080</u>	<u>Total amount of Gross Written premiums - written via credit institutions</u>	<u>Total amount of gross written premiums as defined in Article 1(11) of Delegated Regulation (EU) 2015/35 written via credit institutions acting as insurance distributors.</u>
<u>C0090</u>	<u>Total amount of Gross Written premiums - written via insurance distributors other than credit institutions</u>	<u>Total amount of gross written premiums as defined in Article 1(11) of Delegated Regulation (EU) 2015/35 written via insurance distributors other than credit institutions.</u>
<u>C0100</u>	<u>Total amount of commissions paid during year</u>	<u>Commissions should include any form of monetary benefits which is paid to an insurance distributor by any other person than the customer or a third party acting on behalf of the customer, in relation to insurance distribution activities. Whereas commissions are generally calculated as a percentage of the premium paid by the customer for insurance coverage, this applies for any type of payment made to an insurance distributor (e.g., paid/received initially based on the conclusion of an insurance contract or paid/received on a recurring basis).</u>
<u>C0101</u>	<u>Total amount of claims paid during the year</u>	<u>Claims paid during the year related to the sum of the direct business.</u> <u>This shall not include changes in provisions for claims that have not yet been paid and exclude claims management expenses and the movement in provisions in claims management expenses.</u>
<u>C0110</u>	<u>Country</u>	<u>Country ISO 3166–1 alpha–2 code or list of codes according to the following instructions:</u> <u>- ISO 3166–1 alpha–2 code of the country where the contract was entered into, for countries representing more than 10 % of technical provisions or written premiums for a given product.</u> <u>- For countries representing less than 10 % of Technical Provisions or written premiums for a given product, report a list of ISO 3166–1 alpha–2 Codes of the countries concerned.</u>

Information on number of insured

<u>C0120</u>	<u>Number of insured at the end of the year</u>	<u>For ‘main’ product categories 8, 18 and 20 report to total number of insured for contracts reported under C0040.</u> <u>The number of insured should refer to all contracts relating to product categories 8, 18, and 20 regardless of whether they are sold with an add-on.</u>
<u>C0130</u>	<u>Number of insured properties at the end of the year</u>	<u>For ‘main’ product categories 1, 2, 19 reported to total number of insured properties for contracts reported under C0040.</u> <u>The number of insured properties should refer to all contracts relating to product categories 1, 2, and 19 regardless of whether they are sold with an add-on.</u>

*~~S.15.01—Description of the guarantees of variable annuities~~**~~General comments:~~*

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

~~This template shall only be reported in relation to the direct business by insurance companies that have variable annuities portfolios.~~

~~Variable annuities are unit linked life insurance contracts with investment guarantees which, in exchange for single or regular premiums, allow the policyholder to benefit from the upside of the unit but be partially or totally protected when the unit loses value.~~

~~If Variable Annuities policies are split between two insurance undertakings, for instance a life company and a non-life company for the variable annuities guarantee, the company with the guarantee shall report this template. Only one row per product shall be reported.~~

	ITEM	INSTRUCTIONS
C0040	Product ID code	Internal product ID code used by the undertaking for the product. If a code is already in use or is attributed by the competent authority for supervisory purposes that code shall be used.
C0050	Product denomination	Commercial name of product (undertaking specific)
C0060	Description of the product	General qualitative description of the product. If a product code is attributed by the competent authority for supervisory purposes, the description of product type for that code shall be used.
C0070	Initial date of guarantee	The ISO 8601 (yyyy-mm-dd) code of the initial date of the cover.
C0080	Final date of	The ISO 8601 (yyyy-mm-dd) code of the final date of the cover.

	guarantee	
C0090	Type of guarantee	The following closed list shall be used: 1—Guaranteed minimum death benefit 2—Guaranteed minimum accumulation benefit 3—Guaranteed minimum income benefit 4—Guaranteed minimum withdrawal benefits 9—Other
C0100	Guaranteed level	Indicate the level of the guaranteed benefit.
C0110	Description of the guarantee	General description of the guarantees. This shall include at least the capital accumulation mechanisms (e.g. roll up, ratchet, step up, reset), its frequency (infra annual, annual, x yearly), the base for computation of guaranteed levels (e.g. premium paid, premium paid net of expenses and/or withdrawals and/or paid ups, premium increased by the capital accumulation mechanism), the guaranteed conversion factor , other general information about how the guarantee works.

~~S.15.02—Hedging of guarantees of variable annuities~~

~~General comments:~~

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

~~This template shall only be reported in relation to the direct business by insurance companies that have Variable Annuities portfolios.~~

~~Variable annuities are unit linked life insurance contracts with investment guarantees which, in exchange for single or regular premiums, allow the policyholder to benefit from the upside of the unit but be partially or totally protected when the unit loses value.~~

~~If Variable Annuities policies are split between two insurance undertakings, for instance a life company and a non life company for the Variable Annuities guarantee, the company with the guarantee shall report this template. Only one row per product shall be reported.~~

	ITEM	INSTRUCTIONS
C0040	Product ID code	Internal product ID code used by the undertaking for the product. If a code is already in use or is attributed by the competent authority for supervisory purposes that code shall be used. The ID code shall be consistent over time and for the individual reporting correspond with the ID code reported in S.14.01 (C0010) and S.15.01 (C0020).
C0050	Product denomination	Commercial name of product (undertaking specific)

€0060	Type of hedging	<p>The following closed list shall be used:</p> <p>1—No hedging</p> <p>2—Dynamic hedging</p> <p>3—Static hedging</p> <p>4—Ad hoc hedging</p> <p>Dynamic hedging is frequently rebalanced; static hedging is made of ‘standard’ derivatives but not frequently rebalanced; ad hoc hedging is made of financial products structured for the specific purpose of hedging those liabilities.</p>
€0070	Delta hedged	<p>The following closed list shall be used:</p> <p>1—Delta hedged</p> <p>2—Delta not hedged</p> <p>3—Delta partially hedged</p> <p>4—Guarantee not sensitive to delta.</p> <p>Partial means that the strategy is not intended to cover the whole risk. Not sensitive is to be selected if the guarantee sold is deemed independent from the risk factor.</p>
€0080	Rho hedged	<p>The following closed list shall be used:</p> <p>1—Rho hedged</p> <p>2—Rho not hedged</p> <p>3—Rho partially hedged</p> <p>4—Guarantee not sensitive to rho.</p> <p>Partial means that the strategy is not intended to cover the whole risk. Not sensitive is to be selected if the guarantee sold is deemed independent from the risk factor.</p>
€0090	Gamma hedged	<p>The following closed list shall be used:</p> <p>1—Gamma hedged</p> <p>2—Gamma not hedged</p> <p>3—Gamma partially hedged</p> <p>4—Guarantee not sensitive to gamma</p> <p>Partial means that the strategy is not intended to cover the whole risk. Not sensitive is to be selected if the guarantee sold is deemed independent from the risk factor.</p>
€0100	Vega hedged	<p>The following closed list shall be used:</p> <p>1—Vega hedged</p> <p>2—Vega not hedged</p> <p>3—Vega partially hedged</p>

		4—Guarantee not sensitive to vega Partial means that the strategy is not intended to cover the whole risk. Not sensitive is to be selected if the guarantee sold is deemed independent from the risk factor.
C0110	FX hedged	The following closed list shall be used: 1—FX hedged 2—FX not hedged 3—FX partially hedged 4—Guarantee not sensitive to FX Partial means that the strategy is not intended to cover the whole risk. Not sensitive is to be selected if the guarantee sold is deemed independent from the risk factor.
C0120	Other hedged risks	If other risks are hedged specify their names
C0130	Economic result without hedging	The ‘economic result’ that the guarantee of the policies has generated during the reporting year if there is no hedging strategy in place, or would have generated without it if there is one in place. It shall be equal to: written premium/fees for the guarantee, minus expenses incurred to the guarantee, minus claims due to the guarantee, minus variation of guarantee technical provisions.
C0140	Economic result with hedging	The ‘economic result’ that the guarantee of the policies has generated during the reporting year considering the result of the hedging strategy. Where hedging is performed for a portfolio of products, for instance in cases where hedge instruments may not be allocated to specific products, the undertaking shall allocate the effect of hedging to the different products using the weight of each product in the ‘Economic result without hedging’ (C0110). This is not to be reported in case the undertaking has no hedging program itself, but only reinsures the guarantee part.

S.14.03 — Cyber risk products

General comments

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

This template is relevant to insurance and reinsurance undertakings which underwrite products covering cyber risks as defined in these instructions.

Undertakings are required to provide information related with cyber risk underwritten by product group code and by product category. When more than one commercial product is provided for the same Product Category, for same set of LoB and the same set of Risk Coverage, products shall be reported using a single line, providing a “Product Group Code” defined by the undertaking to identify the group of reported products. Commercial products within the same Product Category not sharing the mentioned characteristic cannot be aggregated and therefore shall be reported using individual lines.

Example (for consultation and explanatory purposes and not to be seen as a real case and to be deleted for the final ITS publication):

Product XY

The Target Market is identified as (1) B2B;

The Product Category is (1) First Party Loss;

The Cyber coverage in the Product Category is (2) Cyber as add-on coverage (main risk being covered);

Line(s) of Business connected to the Product: (2),(7),(8);

Description of Risk(s) included in the coverage: (1),(4),(6),(13),(14);

Product TZ

The Target Market is identified as (2) Individual Customers;

The Product Category is (3) Costs and related Services;

The Cyber coverage in the Product Category is (1) Standalone cyber;

Line(s) of Business connected to the Product: (2),(7),(8);

Description of Risk(s) included in the coverage: (1),(4),(6),(13),(14);

Product GK

The Target Market is identified as (1) B2B;

The Product Category is (3) Costs and related services;

The Cyber coverage in the Product Category is (1) Standalone cyber;

Line(s) of Business connected to the Product: (8),(10);

Description of Risk(s) included in the coverage: (2),(13),(14);

As a consequence, in compliance with the reporting rules outlined below, Product XY and Product TZ will be reported together in the same line (because they report same Line(s) of Business and same Description of Risk(s) included in the coverage), while Product GK will have to be reported in a separate line.

When a special justification is needed, the explanation is not to be submitted within the reporting template but shall be part of the dialogue between undertakings and the National Competent Authorities (NCAs).

	<u>ITEM</u>	<u>INSTRUCTIONS</u>
<u>C0010</u>	<u>Product Group Code</u>	<u>Internal product group ID code defined by the undertaking.</u> <u>The Product Group Code shall be consistent over time.</u>

		<p><u>In the cases where the same product group needs to be reported in more than one row the content of C0010 shall follow the specific pattern:</u></p> <p><u>{{Product Group code}}/+/{{cardinal number}}}. For example ‘AB222/+/1’.</u></p>
<u>C0020</u>	<u>Target Market</u>	<p><u>Identification of the Target Market. One of the options in the following closed list shall be used:</u></p> <p> <u>(1) B2B (Business to Business)</u> <u>(2) Individual Customers</u> <u>(3) Both</u> </p> <p><u>Given the granularity of Risks identified in the cell C0060, option 3 is expected only as an exceptional case of the regular identification of the Target Market for product categories.</u></p>
<u>C0030</u>	<u>Product Category</u>	<p><u>Identification of the Product Category. One of the options in the following closed list shall be used:</u></p> <p> <u>(1) First Party Loss</u> <u>(2) Third Party Loss</u> <u>(3) Costs and related services</u> </p> <p><u>First Party Loss includes losses that relate to policyholders’ own data or loss of income, including any negative consequence that can cause, as a result of an event, a data breach or cyber attack to the policyholder’s business/personal sphere.</u></p> <p><u>Third Party Loss includes losses that relate to policyholders’ liability for damage caused to others’ data or income, including any negative consequence that can cause, as a result of an event, a data breach or cyber attack to the policyholder’s business/personal sphere.</u></p> <p><u>Costs and related services includes coverages that only relate to costs or services delivered by the coverage issuer to restore systems and data after a cyber event (including legal costs).</u></p> <p><u>Only one item can be chosen from the list to characterise the Product Category.</u></p> <p><u>The Product Category is uniquely defined by the combination of Line(s) of Business and Description of Risks included in the Coverage, provided that the latter is not filled in as “Other”. If this is the case, two Product Categories characterised by same LoB(s) and Description of Risks included in the Coverage as “Other” cannot be considered as the same Product Category.</u></p>

<u>C0040</u>	<u>Cyber coverage in the Product Category</u>	<p><u>Identification of the the Cyber coverage included in the commercial products included in the Product category. One of the options in the following closed list shall be used:</u></p> <p> <u>(1) Cyber Standalone Coverage</u> <u>(2) Cyber as add-on coverage but main risk being covered</u> <u>(3) Cyber as add-on coverage and not as main risk being covered</u> </p> <p><u>Cyber Standalone Coverage includes all the coverages where cyber is the provided as standalone (i.e. unique) coverage.</u></p> <p><u>Cyber as add-on coverage but main risk being covered includes all coverages where cyber is an add-on item but represents the main risk being covered.</u></p> <p><u>Cyber as add-on coverage and not as main risk being covered includes all coverages where cyber is an add-on item but does not represent the main risk being covered.</u></p> <p><u>Only one item can be chosen from the list to characterise the Product Category.</u></p>
<u>C0050</u>	<u>Line(s) of Business</u>	<p><u>Identification of the Line of Business covered in the commercial products. Options in the following closed list shall be used:</u></p> <p> <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 reinsurance - Medical Expense Insurance</u> <u>14 - Proportional reinsurance - Income Protection Insurance</u> </p>

		<u>15 - Proportional reinsurance - Workers' Compensation Insurance</u> <u>16 - Proportional reinsurance - Motor Vehicle Liability Insurance</u> <u>17 - Proportional reinsurance - Other Motor Insurance</u> <u>18 - Proportional reinsurance - Marine, Aviation and Transport Insurance</u> <u>19 - Proportional reinsurance - Fire and other Damage to Property Insurance</u> <u>20 - Proportional reinsurance - General Liability Insurance</u> <u>21 - Proportional reinsurance - Credit and Suretyship insurance</u> <u>22 - Proportional reinsurance - Legal Expenses Insurance</u> <u>23 - Proportional reinsurance - Assistance</u> <u>24 - Proportional reinsurance - Miscellaneous Financial Loss</u> <u>25 - Non-Proportional reinsurance - Health</u> <u>26 - Non-Proportional reinsurance - Casualty</u> <u>27 - Non-Proportional reinsurance - Marine, Aviation and Transport</u> <u>28 - Non-Proportional reinsurance - Property</u>
<u>C0060</u>	<u>Description of Risk(s) included in the coverage</u>	<u>Description of the risks included in the coverage using the options in the following closed list:</u> <u>(1) Network Interruption (refers to a network security failure leading to business interruption. Examples may include a Distributed Denial of Service or “DDoS” attack (i.e. website being overloaded with requests organized by a malicious party) or a hacker accessing the network and deleting critical files, or adding malicious code that causes the system to fail)</u> <u>(2) Network Interruption OSP (where OSP stands for Open Settlement Protocol (OSP), i.e. a client-server protocol that manages access control, accounting, usage data and inter-domain routing to make it easier for Internet service providers (ISPs) to support IP telephony)</u> <u>(3) Network Interruption: system failure (which may include an “unintentional or unplanned outage” on the network.</u>

		<p><u>The failure could be due to human error, system error or both. (e.g. a company upgrading its accounting system may unexpectedly cause the entire network to freeze in the process)</u></p> <p><u>(4) Cyber Extortion (a form of online crime in which a website, e-mail server, or computer system is subjected to repeated denial of service (DDoS) or other attacks by malicious hackers, who demand money in return for promising to stop the attacks)</u></p> <p><u>(5) Electronic Data Incident (incident in which sensitive, confidential or otherwise protected data is accessed and/or disclosed in an unauthorized fashion. Data breaches may involve personal health information (PHI), personally identifiable information (PII), trade secrets or intellectual property)</u></p> <p><u>(6) Cyber Theft (may include online fraud or other similar illicit activities)</u></p> <p><u>(7) Data Restoration (refers to the process of copying backup data from secondary storage and restoring it to its original location or a new location. A restore is performed to return data that has been lost, stolen or damaged to its original condition or to move data to a new location)</u></p> <p><u>(8) Extra expense</u></p> <p><u>(9) System clean-up costs</u></p> <p><u>(10) Administrative investigation and penalties</u></p> <p><u>(11) Physical injury</u></p> <p><u>(12) Data Protection and Cyber Liability (includes also GDPR implications regarding third party data protection)</u></p> <p><u>(13) Media Liability (i.e. reputational risk)</u></p> <p><u>(14) Wrongful collection of information</u></p> <p><u>(15) Media Content infringement/defamatory content</u></p> <p><u>(16) Violation of notification obligations (notification of data breaches is provided in defined time lags by law and or GDPR provisions)</u></p> <p><u>(17) First Response (costs incurred in responding quickly to attacks to restore service)</u></p> <p><u>(18) Event management (all activities needed to restore normal activities)</u></p>
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		<u>(19) Communication Costs (big data breaches may require mass communication of the outcomes of the breach)</u> <u>(20) Credit/Identity monitoring (ensure the restoration/block of credit or identity data collected from customers/employees, etc.)</u> <u>(21) Criminal Reward Fund (contribution to government funds established to cover cyber liabilities towards third parties)</u> <u>(22) Contingent business interruption</u> <u>(23) Financial Fraud</u> <u>(24) Other</u> <u>More than one options may be reported.</u>
<u>C0061</u>	<u>Other risk detailed description</u>	<u>A detailed description of the risks if other risk is chosen.</u>
<u>C0070</u>	<u>Currency</u>	<u>Identify the ISO 4217 alphabetic code of the currency of the product.</u>
<u>C0080</u>	<u>Sum(s) insured</u>	<u>Amount of the total sum(s) insured for the reported product category.</u>
<u>C0090</u>	<u>Premium(s)</u>	<u>Amount of the total premium(s) earned for the reported product category.</u>
<u>C0100</u>	<u>Sum(s) reinsured</u>	<u>Amount of the total sum(s) ceded to reinsurance undertakings for the reported product category.</u>
<u>C0110</u>	<u>Number of Claims settled with Payment</u>	<u>Number of Claims, for the relevant product category, that have been settled with payment during the reporting year.</u>
<u>C0120</u>	<u>Amount of Claims Paid</u>	<u>Amount of claims paid, for the relevant product category, for claims that have been settled with payment during the reporting year.</u>
<u>C0130</u>	<u>Number of Claims settled without payment</u>	<u>Number of Claims, for the relevant product category, that have been settled without payment during the reporting year.</u>
<u>C0140</u>	<u>Technical Provisions</u>	<u>Amount of technical provisions, for the relevant product category.</u>

S.16.01. — Information on annuities stemming from Non–Life Insurance obligations

General comments:

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

This template shall not be reported for accepted reinsurance business.

This template shall be reported only for annuities formally settled stemming from non-life contracts and relating to health insurance obligations and relating to insurance obligations other than health insurance obligations.

Formally settled as an annuity means that a legal process has ordered that the beneficiary is to receive payments as an annuity.

In the event that after an obligation has been formally settled as an annuity some of that obligation subsequently ends up being settled via a lump sum payment that was not in the original annuity payment order, that lump sum would be recorded as a payment in template S.16.01; i.e. there is no movement of claims data out of template S.16.01 and into S.19.01.

Undertakings are required to report data on an accident year or underwriting year basis, in accordance with any requirements of the National Supervisory Authority. If the National Supervisory Authority has not stipulated which to use then the undertaking may use accident or underwriting year according to how they manage each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, provided that they use the same year consistently, year on year.

This template shall be reported by non-life line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, originating the annuity and by currency, considering the following specifications:

- i. If the best estimate for the annuity claims provisions on a discounted basis from one non-life line of business represents more than 3 % of the total best estimate for all annuity claims provisions the information shall be reported with the following split by currencies in addition to the total for the line of business:
 - a) Amounts for the reporting currency;
 - b) Amounts for any currency that represents more than 25 % of the best estimate for the annuity claims provisions on a discounted basis from that non-life line of business; or
 - c) Amounts for any currency that represents less than 25 % of the best estimate for the annuity claims provisions (discounted basis) from that non-life line of business but more than 5 % of total best estimate for all annuity claims provisions.
- ii. If the best estimate for the annuity claims provisions on a discounted basis from one non-life line of business represents less than 3 % of the total best estimate for all annuity claims provisions no currency split is required, only the total for the line of business shall be reported;
- iii. The information shall be reported in the original currency of the contracts unless otherwise specified.

iv. For captive insurance and reinsurance undertakings meeting the proportionality criteria set out in the Regulation, ~~For captive insurance and reinsurance undertakings this template shall be reported without currency split i.e. Z0030 is reported always as Total.~~

As already specified above, ~~T~~this template is interlinked with the non-Life template S.19.01. The sum of technical provisions in templates S.16.01 and S.19.01 for one non-life line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, represents the total claims best estimate originating from this line of business (also refer log to template S.19.01).

All or part of an obligation moves from S.19.01 into S.16.01, when both of the below conditions ~~below~~ are met:

- i. All or part of the obligation has been formally settled as an annuity; and
- ii. a best estimate of an obligation formally settled as an annuity can be established using life techniques.

~~Formally settled as an annuity typically means that a legal process has ordered that the beneficiary is to receive payments as an annuity.~~

~~In the event that after an obligation has been formally settled as an annuity some of that obligation subsequently ends up being settled via a lump sum payment that was not in the original annuity payment order, that lump sum would be recorded as a payment in template S.16.01; i.e. there is no movement of claims data out of template S.16.01 and into S.19.01.~~

Year N is the reporting year.

	ITEM	INSTRUCTIONS
Z0010	The related non-life line of business	<p>Name of the line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35.</p> <p>The origin of the liability (medical expense, income protection, workers' comp, motor liability etc.). All the figures in the template are stemming from the related line of business.</p> <p>The following close list shall be used:</p> <p>1 — 1 and 13 Medical expense insurance</p> <p>2 — 2 and 14 Income protection insurance</p> <p>3 — 3 and 15 Workers' compensation insurance</p> <p>4 — 4 and 16 Motor vehicle liability insurance</p> <p>5 — 5 and 17 Other motor insurance</p> <p>6 — 6 and 18 Marine, aviation and transport insurance</p> <p>7 — 7 and 19 Fire and other damage to property insurance</p> <p>8 — 8 and 20 General liability insurance</p> <p>9 — 9 and 21 Credit and suretyship insurance</p> <p>10 — 10 and 22 Legal expenses insurance</p> <p>11 — 11 and 23 Assistance</p> <p>12 — 12 and 24 Miscellaneous financial</p>

		<p>loss</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>
Z0020	Accident year/Underwriting year	<p>Report the standard used by the undertakings for reporting of claims development.</p> <p>The following close list shall be used:</p> <p>1 — Accident year</p> <p>2 — Underwriting year</p>
Z0030	Currency	<p>Identify the ISO 4217 alphabetic code of the settlement currency of the obligation. All amounts, not reported by currency, are reported in the undertaking's reporting currency.</p> <p>This item shall be filled in with 'Total' when reporting the total for the line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35.</p> <p><u>For captive insurance and reinsurance undertakings- meeting the proportionality criteria set out in the Regulation this cell shall always be reported as Total.</u></p>
Z0040	Currency conversion	<p>Identify if the information reported by currency is being reported in the original currency (default) or in the reporting currency (otherwise specified). The following close list shall be used:</p> <p>1 — Original currency</p> <p>2 — Reporting currency</p> <p>Only applicable when reporting by currency.</p>
<i>Information on year N:</i>		
C0010/R0010	The average interest rate	The average interest rate used in percentage (as a decimal) for the end of year N
C0010/R0020	The average duration of the obligations	Average duration in years on total obligations basis for the end of the year N

C0010/R0030	The weighted average age of the beneficiaries	<p>The weight shall be the Best Estimate for annuity claims provisions at the end of year N. Age of beneficiaries calculated on a weighted average for total obligations.</p> <p>The beneficiary is the person to whom the payments are reverting to, following the occurrence of a claim (that affects the insured person) which originates this type of payment.</p> <p>Information should be considered gross of reinsurance.</p>
<i>Annuities information:</i>		
C0020/R0040–R0190	Undiscounted annuity claims provisions at the start of year N	Amount of annuity claims best estimate stemming from Non–Life Insurance obligations at beginning of year N.
C0030/R0040–R0190	Undiscounted annuity claims provisions set up during year N	<p>Total amount of annuity claims provisions stemming from Non–Life Insurance obligations set up during year N as at the moment they were first set up (i.e., where assumptions used were for the first time based on life techniques)</p> <p>This is a part of technical provisions set up during year N (Net movements between new reserves during year N/release of reserves during year N).</p>
C0040/R0040–R0190	Annuity payments paid during year N	Total amount of annuity payments stemming from Non–Life Insurance obligations made during the calendar year N.
C0050/R0040–R0190	Undiscounted annuity claims provisions at the end of year N	Total amount of annuity claims provisions stemming from Non–Life Insurance obligations at end of year N.
C0060/R0040–R0190	Number of annuities obligations at the end of year N	Number of non–life insurance annuity obligations.
C0070/R0040–R0190	Best Estimate for annuity claims provisions at the end of year N (discounted basis)	<p>Best estimate covering annuities stemming from Non–Life Insurance obligations at the end of calendar year N.</p> <p>Information should be considered gross of reinsurance.</p>

C0080/R0040–R0190	Undiscounted development result	Undiscounted development result calculated as the undiscounted annuity claims provisions at the start of year N, minus annuity payments paid during year N and minus undiscounted annuity claims provisions at the end of year N.
C0020–C0080/R0200	Total	Total amount of the undiscounted development result for all accident/underwriting years.

S.17.01 — Non-life Technical Provisions

General comments:

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

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

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

Health direct insurance business pursued on a non-similar technical basis to life insurance shall be segmented into Non-Life line of business 1 to 3.

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

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

	ITEM	INSTRUCTIONS
Z0020	Ring-Fenced Fund/Matching adjustment portfolio or remaining part	Identifies whether the reported figures are with regard to a RFF, matching adjustment portfolio or to the remaining part. One of the options in the following closed list shall be used: 1 — RFF/MAP 2 — Remaining part
Z0030	Fund/Portfolio number	Identification number for a ring fenced 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.
<i>Technical provisions calculated as a whole</i>		
C0020 to C0170/R0010	Technical provisions calculated as a whole	<p>The amount of technical provisions calculated as a whole per each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, regarding direct and accepted business.</p> <p>This amount shall be gross of any recoverable from reinsurance contract/SPV and Finite Re related to this business.</p>
C0180/R0010	Technical provisions calculated as a whole — Total Non–Life obligation	<p>The total amount of technical provisions calculated as a whole regarding direct and accepted business.</p> <p>This amount shall be gross of any recoverable from reinsurance contract/SPV and Finite Re related to this business.</p>
C0020 to C0130/R0020	Technical provisions calculated as a whole — direct business	<p>The amount of technical provisions calculated as a whole per each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, for the direct business.</p> <p>This amount shall be gross of any recoverable from reinsurance contract/SPV and Finite Re related to this business.</p>
C0180/R0020	Total Non–Life obligations, Technical provisions calculated as a whole, total direct business	<p>The total amount of technical provisions calculated as a whole, for the direct business.</p> <p>This amount shall be gross of any recoverable from reinsurance contract/SPV and Finite Re related to this business.</p>
C0020 to C0130/R0030	Technical provisions calculated as a whole — accepted proportional reinsurance business	<p>The amount of technical provisions calculated as a whole per each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, for the accepted proportional reinsurance business.</p>

		This amount shall be gross of any recoverable from reinsurance contract/SPV and Finite Re related to this business.
C0180/R0030	Total Non–Life obligations, Technical provisions calculated as a whole, total accepted proportional reinsurance business	<p>The total amount of technical provisions calculated as a whole, for the accepted proportional reinsurance business.</p> <p>This amount shall be gross of any recoverable from reinsurance contract/SPV and Finite Re related to this business.</p>
C0140 to C0170/R0040	Technical provisions calculated as a whole — accepted non–proportional reinsurance business	<p>The amount of technical provisions calculated as a whole per each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, for the accepted non–proportional reinsurance business.</p> <p>This amount shall be gross of any recoverable from reinsurance contract/SPV and Finite Re related to this business.</p>
C0180/R0040	Total Non–Life obligations, Technical provisions calculated as a whole, total accepted non proportional reinsurance business	<p>The total amount of technical provisions calculated as a whole, for the accepted non–proportional reinsurance business.</p> <p>This amount shall be gross of any recoverable from reinsurance contract/SPV and Finite Re related to this business.</p>
C0020 to C0170/R0050	Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP calculated as a whole	The amount of recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default of technical provisions calculated as a whole per each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35
C0180/R0050	Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP calculated as a whole	The total amount, for all lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, of recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default of technical provisions

		calculated as a whole per each line of business.
<i>Technical provisions calculated as a sum of a best estimate and a risk margin — Best estimate</i>		
C0020 to C0170/R0060	Best Estimate of Premium provisions, Gross, total	The amount of best estimate for premium provisions, gross of the amounts recoverable from reinsurance contracts, special purpose vehicles and finite reinsurance, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, regarding direct and accepted business.
C0180/R0060	Total Non–Life obligations, Best Estimate of Premium provisions, Gross, total	The total amount of best estimate for premium provisions, gross of the amounts recoverable from reinsurance contracts, special purpose vehicles and finite reinsurance regarding direct and accepted business.
C0020 to C0130/R0070	Best Estimate of Premium provisions, Gross — direct business	The amount of best estimate for premium provisions, for the direct business, gross of the amounts recoverable from reinsurance contracts, special purpose vehicles and finite reinsurance, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35.
C0180/R0070	Total Non–Life obligations, Best Estimate of Premium provisions, Gross, total direct business	The total amount of best estimate for premium provisions, for the direct business, gross of the amounts recoverable from reinsurance contracts, special purpose vehicles and finite reinsurance.
C0020 to C0130/R0080	Best Estimate of Premium provisions, Gross — accepted proportional reinsurance business	The amount of best estimate for premium provisions, for accepted proportional reinsurance business, gross of the amounts recoverable from reinsurance contracts, special purpose vehicles and finite reinsurance, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35.
C0180/R0080	Total Non–Life obligations,	The total amount of best estimate for

	Best Estimate of Premium provisions, Gross, total accepted proportional reinsurance business	premium provisions, for the accepted proportional reinsurance business, gross of the amounts recoverable from reinsurance contracts, special purpose vehicles and finite reinsurance.
C0140 to C0170/R0090	Best Estimate of Premium provisions, Gross — accepted non proportional reinsurance business	The amount of best estimate for premium provisions, for accepted non–proportional reinsurance business, gross of the amounts recoverable from reinsurance contracts, special purpose vehicles and finite reinsurance, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35.
C0180/R0090	Total Non–Life obligations, Best Estimate of Premium provisions, Gross, total accepted non proportional reinsurance business	The total amount of best estimate for premium provisions, for accepted non–proportional reinsurance business, gross of the amounts recoverable from reinsurance contracts, special purpose vehicles and finite reinsurance.
C0020 to C0170/R0100	Best estimate of Premium provisions, Total recoverable from reinsurance/SPV and Finite re before the adjustment for expected losses due to counterparty default Direct and accepted reinsurance business	Total recoverable from reinsurance/SPV and Finite reinsurance before the adjustment for expected losses due to counterparty default, referred to the best estimate for premium provisions for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35.
C0180/R0100	Total Non–Life obligations, Best estimate of Premium provisions, Total recoverable from reinsurance/SPV and Finite re before the adjustment for expected losses due to counterparty default	The Total recoverable from reinsurance/SPV and Finite reinsurance before the adjustment for expected losses due to counterparty default, referred to the best estimate for premium provisions.
C0020 to C0170/R0110	Best Estimate of Premium provisions, Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses — Direct and accepted reinsurance business	The amount of Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses, referred to the best estimate for premium provisions, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35 regarding direct and accepted reinsurance business.
C0180/R0110	Total Non–Life obligations, Best Estimate of Premium	The total amount of Recoverables from reinsurance (except SPV and Finite

	provisions, Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses	Reinsurance) before adjustment for expected losses, referred to the best estimate for premium provisions.
C0020 to C0170/R0120	Best Estimate of Premium provisions, Recoverables from SPV before adjustment for expected losses — Direct and accepted reinsurance business.	The amount of Recoverables from SPV before adjustment for expected losses, referred to the best estimate for premium provisions, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, regarding direct and accepted reinsurance business.
C0180/R0120	Total Non–Life obligations, Best Estimate of Premium provisions, Recoverables from SPV before adjustment for expected losses	The total amount of Recoverables from SPV before adjustment for expected losses, referred to the best estimate for premium provisions.
C0020 to C0170/R0130	Best Estimate of Premium provisions, Recoverables from Finite Reinsurance before adjustment for expected losses — Direct and accepted reinsurance business	The amount of Recoverables from Finite Reinsurance before adjustment for expected losses, referred to the best estimate for premium provisions, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, regarding direct and accepted reinsurance business.
C0180/R0130	Total Non–Life obligations, Best Estimate of Premium provisions, Recoverables from Finite Reinsurance before adjustment for expected losses.	The total amount of Recoverables from Finite Reinsurance before adjustment for expected losses, referred to the best estimate for premium provisions.
C0020 to C0170/R0140	Best Estimate of Premium provisions, Total recoverable from reinsurance/SPV and Finite reinsurance after the adjustment for expected losses due to counterparty default — Direct and accepted reinsurance business	The amount of recoverable from reinsurance/SPV and Finite reinsurance after the adjustment for expected losses due to counterparty default, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, regarding direct business and accepted reinsurance business.
C0180/R0140	Total Non–Life obligations, Best Estimate of Premium provisions, Recoverable from reinsurance/SPV and Finite reinsurance after the	The total amount of Recoverable from reinsurance/SPV and Finite reinsurance after the adjustment for expected losses due to counterparty default, referred to the best estimate for premium

	adjustment for expected losses due to counterparty default.	provisions.
C0020 to C0170/R0150	Net best estimate of Premium provisions — Direct and accepted reinsurance business	The amount of net best estimate for premium provisions, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35.
C0180/R0150	Total Non–Life obligations, Net best estimate of Premium provisions	The total amount of net best estimate for premium provisions.
C0020 to C0170/R0160	Best Estimate of Claims Provisions, Gross, Total	The amount of best estimate for Claims Provisions, gross of the amounts recoverable from reinsurance contracts, special purpose vehicles and finite reinsurance, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, regarding direct and accepted business.
C0180/R0160	Total Non–Life obligations, Best Estimate of Claims Provisions, Gross, total	The total amount of best estimate for Claims Provisions, gross of the amounts recoverable from reinsurance contracts, special purpose vehicles and finite reinsurance.
C0020 to C0130/R0170	Best Estimate of Claims Provisions, Gross — direct business	The amount of best estimate for claims provisions, gross of the amounts recoverable from reinsurance contracts, special purpose vehicles and finite reinsurance, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, regarding direct business.
C0180/R0170	Total Non–Life obligations, Best Estimate of Claims Provisions, Gross, total direct business	The total amount of best estimate for Claims provisions, direct business, gross of the amounts recoverable from reinsurance contracts, special purpose vehicles and finite reinsurance.
C0020 to C0130/R0180	Best Estimate of Claims Provisions, Gross — accepted proportional reinsurance business	The amount of best estimate for claims provisions, gross of the amounts recoverable from reinsurance contracts, special purpose vehicles and finite reinsurance, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, regarding accepted proportional reinsurance.

C0180/R0180	Total Non–Life obligations, Best Estimate of Claims Provisions, Gross, total accepted proportional reinsurance business	The total amount of best estimate for Claims provisions, accepted proportional reinsurance business, gross of the amounts recoverable from reinsurance contracts, special purpose vehicles and finite reinsurance.
C0140 to C0170/R0190	Best Estimate of Claims Provisions, Gross — accepted non proportional reinsurance business	The amount of best estimate for Claims Provisions, gross of the amounts recoverable from reinsurance contracts, special purpose vehicles and finite reinsurance, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, regarding accepted non proportional reinsurance.
C0180/R0190	Total Non–Life obligations, Best Estimate of Claims Provisions, Gross — accepted non proportional reinsurance business	The total amount of best estimate for Claims Provisions, gross of the amounts recoverable from reinsurance contracts, special purpose vehicles and finite reinsurance.
C0020 to C0170/R0200	Best Estimate of Claims provisions, Total recoverable from reinsurance/SPV and Finite before the adjustment for expected losses due to counterparty default	Total recoverable from reinsurance/SPV and Finite Re, before the adjustment for expected losses due to counterparty default, referred to the Best Estimate for Claims Provisions, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, regarding direct and accepted reinsurance business.
C0180/R0200	Total Non–Life obligations, Best estimate of Claims Provisions, Total recoverable from reinsurance/SPV and Finite re before the adjustment for expected losses due to counterparty default	The Total recoverable from reinsurance/SPV, and Finite before the adjustment for expected losses due to counterparty default, referred to the Best Estimate for Claims Provisions.
C0020 to C0170/R0210	Best Estimate of Claims provisions, Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses — Direct and accepted reinsurance business	The amount of Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses, referred to the Best Estimate for Claims Provisions, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, regarding direct and accepted reinsurance business.

C0180/R0210	Total Non–Life obligations, Best estimate of Claims provisions, Total Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses — Direct and accepted reinsurance business	The total amount of Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses, referred to the Best Estimate for Claims Provisions.
C0020 to C0170/R0220	Best Estimate of Claims provisions, Recoverables from SPV before adjustment for expected losses — Direct and accepted reinsurance business.	The amount of Recoverables from SPV before adjustment for expected losses, referred to the Best Estimate for Claims Provisions, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, regarding direct and accepted reinsurance business.
C0180/R0220	Total Non–Life obligations, Best Estimate of Claims Provisions, Recoverables from SPV before adjustment for expected losses	The total amount of Recoverables from SPV before adjustment for expected losses, referred to the Best Estimate for Claims Provisions.
C0020 to C0170/R0230	Best Estimate of Claims provisions, Recoverables from Finite Reinsurance before adjustment for expected losses — Direct and accepted reinsurance business.	The amount of Recoverables from Finite Reinsurance before adjustment for expected losses, referred to the best estimate for claims provisions, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, regarding direct business and accepted reinsurance business.
C0180/R0230	Total Non–Life obligations, Best Estimate of Claims Provisions, Recoverables from Finite Reinsurance before adjustment for expected losses.	The total amount of Recoverables from Finite Reinsurance before adjustment for expected losses, referred to the Best Estimate for Claims Provisions.
C0020 to C0170/R0240	Best Estimate of Claims provisions, Total recoverable from reinsurance/SPV and Finite re after the adjustment for expected losses due to counterparty default — Direct and accepted reinsurance business	The amount recoverable from reinsurance/SPV and Finite re after the adjustment for expected losses due to counterparty default, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, regarding direct and accepted reinsurance business.
C0180/R0240	Total Non–Life obligations,	The total amount of Recoverable from

	Best Estimate of Claims Provisions, Recoverable from reinsurance/SPV and Finite re after the adjustment for expected losses due to counterparty default.	reinsurance/SPV and Finite re after the adjustment for expected losses due to counterparty default, referred to the Best Estimate for Claims Provisions.
C0020 to C0170/R0250	Net best estimate of Claims provisions — Direct and accepted reinsurance business	The amount of net best estimate for claims provisions, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, regarding direct and accepted reinsurance business.
C0180/R0250	Total Non–Life obligations, Net best estimate of Claims Provisions	The total amount of net Best Estimate for Claims Provisions.
C0020 to C0170/R0260	Total best estimate, Gross — Direct and accepted reinsurance business	The amount of Total gross best estimate, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, regarding direct and accepted reinsurance business.
C0180/R0260	Total Non–Life obligations, Total Best Estimate, Gross	The total amount of Gross Best Estimate (sum of the Premium Provision and Claims Provisions).
C0020 to C0170/R0270	Total best estimate, Net — Direct and accepted reinsurance business	The amount of Total net best estimate, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, regarding direct and accepted reinsurance business.
C0180/R0270	Total Non–Life obligations, Total Best Estimate, Net	The total amount of Net Best Estimate (sum of the Premium Provision and Claims Provisions).
C0020 to C0170/R0280	Technical provisions calculated as a sum of a best estimate and a risk margin — Risk margin	The amount of risk margin, as required by Directive 2009/138/EC (Article 77 (3)). The risk margin is calculated to whole portfolio of (re)insurance obligations and then allocated to each single line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, regarding direct business and accepted reinsurance business.
C0180/R0280	Total Non–Life obligations, Total risk margin	The total amount of risk margin, as required by Directive 2009/138/EC (Article 77 (3)).

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

		This value shall be reported as a negative value when it reduces the technical provisions.
C0180/R0310	Amount of the transitional on Technical Provisions — Risk Margin	Total amount, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, of the transitional deduction to technical provisions allocated to the risk margin. This value shall be reported as a negative value when it reduces the technical provisions.
<i>Technical provisions — Total</i>		
C0020 to C0170/R0320	Technical provisions, Total — Direct and accepted reinsurance business	The total amount of gross technical provisions, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, regarding direct and accepted reinsurance business, including technical provisions calculated as a whole and after the transitional deduction to technical provisions.
C0180/R0320	Total Non–Life obligations, Technical Provision — total	The total amount of gross technical provisions regarding direct and accepted reinsurance business, including technical provisions calculated as a whole and after the transitional deduction to technical provisions.
C0020 to C0170/R0330	Technical provisions, Total — Recoverable from reinsurance contract/SPV and Finite reinsurance, after the adjustment for expected losses due to counterparty default — Direct and accepted reinsurance business	The total amount of recoverable from reinsurance contract/SPV and Finite reinsurance, after the adjustment for expected losses due to counterparty default, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, regarding direct and accepted reinsurance business.
C0180/R0330	Total Non–Life obligations, Recoverable from reinsurance contract/SPV and Finite re, after the adjustment for expected losses due to counterparty default — Direct and	The total amount of recoverable from reinsurance contract/SPV and Finite reinsurance, after the adjustment for expected losses due to counterparty default regarding direct and accepted reinsurance business.

	accepted reinsurance business	
C0020 to C0170/R0340	Technical provisions, Total — Technical provisions minus recoverables from reinsurance/SPV and Finite reinsurance — Direct and accepted reinsurance business	The total amount of net technical provisions, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, regarding direct and accepted reinsurance business, including technical provisions calculated as a whole and after the transitional deduction to technical provisions.
C0180/R0340	Total Non-Life obligations, Technical provisions minus recoverables from reinsurance and SPV — Direct and accepted reinsurance business	The total amount of net technical provisions regarding direct and accepted reinsurance business, including technical provisions calculated as a whole and after the transitional deduction to technical provisions.
<i>Line of Business: further segmentation (Homogeneous Risk Groups)</i>		
C0020 to C0170/R0350	Line of Business, further segmentation by (Homogeneous Risk Groups) — Premium provisions — Total number of homogeneous risk groups	Information regarding the number of HRG in the segmentation, if the (re)insurance undertaking further segmented line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, into homogenous risk groups according to nature of the risks underlying the contract, for each line of business where that segmentation was performed, regarding direct business and accepted proportional reinsurance and accepted non-proportional reinsurance, in respect of premium provisions.
C0020 to C0170/R0360	Line of Business, further segmentation by (Homogeneous Risk Groups) — Claims provisions — Total number of homogeneous risk groups	Information regarding the number of HRG in the segmentation, if the (re)insurance undertaking further segmented line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, into homogenous risk groups according to nature of the risks underlying the contract, for each line of business where that segmentation was performed, regarding direct business

		and accepted proportional reinsurance and accepted non-proportional reinsurance, in respect of claims provisions.
C0020 to C0170/R0370	Best estimate Premium Provisions, Cash out-flows, future benefits and claims	The amount of split, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, regarding direct business and accepted proportional reinsurance and Accepted non-proportional reinsurance, of cash flows for future benefits and claims used to determine the gross best estimate of premium provisions, i.e. the probability-weighted average of future cash out-flows, discounted to take into account the time value of money (expected present value of future cash-flows). In case of use of a stochastic methodology for the cash-flow projection, it is required to report the average scenario.
C0180/R0370	Best estimate Premium Provisions, Cash out-flows, future benefits and claims — Total	The total amount of cash flows for future benefits and claims used to determine the gross best estimate of premium provisions.
C0020 to C0170/R0380	Best estimate Premium Provisions, Cash out-flows, future expenses and other cash-out flows	The amount of split, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, regarding direct business and accepted proportional reinsurance and Accepted non-proportional reinsurance, of cash flows for future expenses and other cash out-flows used to determine the gross best estimate of premium provisions, i.e. the probability-weighted average of future cash out-flows, discounted to take into account the time value of money (expected present value of future cash-flows). In case of use of a stochastic methodology for the cash-flow projection, it is required to report the average scenario.
C0180/R0380	Best estimate Premium Provisions, Cash out-flows, future expenses and other cash-out flows — Total	The total amount of future expenses and other cash-out flows used to determine the gross best estimate of premium provisions.
C0020 to	Best estimate Premium	The amount of split, for each line of

C0170/R0390	Provisions, Cash in-flows, future premiums	business, as defined in Annex I to Delegated Regulation (EU) 2015/35, regarding direct business and accepted proportional reinsurance and accepted non-proportional reinsurance, of cash flows for future premiums used to determine the gross best estimate of premium provisions, i.e. the probability-weighted average of future cash in-flows, discounted to take into account the time value of money (expected present value of future cash-flows). In case of use of a stochastic methodology for the cash-flow projection, it is required to report the average scenario.
C0180/R0390	Best estimate Premium Provisions, Cash in-flows, future premiums — Total	The total amount of future premiums used to determine the gross best estimate of premium provisions.
C0020 to C0170/R0400	Best estimate Premium Provisions, Cash in-flows, Other cash-in flows (incl. Recoverables from salvages and subrogations)	The amount of split, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, regarding direct business and accepted proportional reinsurance and Accepted non-proportional reinsurance, of cash flows for other cash in-flows, including recoverables from salvages and subrogations, used to determine the gross best estimate of premium provisions, i.e. the probability-weighted average of future cash in-flows, discounted to take into account the time value of money (expected present value of future cash-flows). In case of use of a stochastic methodology for the cash-flow projection, it is required to report the average scenario.
C0180/R0400	Best estimate Premium Provisions, Cash in-flows, Other cash-in flows (incl. recoverables from salvages and subrogations) — Total	The total amount of Other cash-in flows (including recoverables from salvages and subrogations) used to determine the gross best estimate of premium provisions.
C0020 to C0170/R0410	Best estimate Claims Provisions, Cash out-flows, future benefits and claims	The amount of split, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, regarding direct business and accepted proportional reinsurance and Accepted non-proportional reinsurance, of cash

		flows for future benefits and claims used to determine the gross best estimate of Claims provisions, i.e. the probability-weighted average of future cash out-flows, discounted to take into account the time value of money (expected present value of future cash-flows). In case of use of a stochastic methodology for the cash-flow projection, it is required to report the average scenario.
C0180/R0410	Best estimate Claims Provisions, Cash out-flows, future benefits and claims — Total	The total amount of Claims Provisions, Cash out-flows, future benefits and claims used to determine the gross best estimate of claims provisions.
C0020 to C0170/R0420	Best estimate Claims Provisions, Cash out-flows, future expenses and other cash-out flows	The amount of split, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, regarding direct business and accepted proportional reinsurance and Accepted non-proportional reinsurance, of cash flows for future expenses and other cash out-flows used to determine the gross best estimate of Claims provisions, i.e. the probability-weighted average of future cash out-flows, discounted to take into account the time value of money (expected present value of future cash-flows). In case of use of a stochastic methodology for the cash-flow projection, it is required to report the average scenario.
C0180/R0420	Best estimate Claims Provisions, Cash out-flows, future expenses and other cash-out flows — Total	The total amount of Claims Provisions, Cash out-flows, future expenses and other cash-out flows used to determine the gross best estimate of claims provisions.
C0020 to C0170/R0430	Best estimate Claims Provisions, Cash in-flows, future premiums	The amount of split, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, regarding direct business and accepted proportional reinsurance and accepted non-proportional reinsurance, of cash flows for future premiums used to determine the gross best estimate of claims provisions, i.e. the probability-weighted average of future cash in-flows, discounted to take into account

		the time value of money (expected present value of future cash-flows). In case of use of a stochastic methodology for the cash-flow projection, it is required to report the average scenario.
C0180/R0430	Best estimate Claims Provisions, Cash in-flows, future premiums — Total	The total amount of Claims Provisions, cash in-flows, future premiums used to determine the gross best estimate of claims provisions.
C0020 to C0170/R0440	Best estimate Claims Provisions, Cash in-flows, Other cash-in flows (incl. Recoverable from salvages and subrogations)	The amount of split, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, regarding direct business and accepted proportional reinsurance and accepted non-proportional reinsurance, of other cash-in flows (including Recoverable from salvages and subrogations) used to determine the gross best estimate of Claims provisions, i.e. the probability-weighted average of future cash in-flows, discounted to take into account the time value of money (expected present value of future cash-flows). In case of use of a stochastic methodology for the cash-flow projection, it is required to report the average scenario.
C0180/R0440	Best estimate Claims Provisions, Cash in-flows, Other cash-in flows (incl. Recoverable from salvages and subrogations) — Total	The total amount of Claims Provisions, cash in-flows, Other cash-in flows (including Recoverable from salvages and subrogations) used to determine the gross best estimate of claims provisions.
C0020 to C0170/R0450	Use of simplified methods and techniques to calculate technical provisions — Percentage of gross Best Estimate calculated using approximations	Indicate the p Percentage of gross best estimate included in Total Best Estimate Gross (R0260) calculated using approximations as established in Article 21 of Delegated Regulation (EU) 2015/35, per each Line of Business.
C0180/R0450	Use of simplified methods and techniques to calculate technical provisions — Percentage of gross Best Estimate calculated using approximations — Total	Indicate the p Percentage of total gross best estimate included in Total Best Estimate Gross (R0260) calculated using approximations as established in Article 21 of Delegated Regulation (EU) 2015/35, per each Line of Business regarding direct business and accepted proportional reinsurance and

		accepted non-proportional reinsurance.
C0020 to C0170/R0460	Best estimate subject to transitional of the interest rate	Indicate the a Amount of best estimate reported in R0260 subject to transitional adjustment to the relevant risk-free interest rate term structure, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35.
C0180/R0460	Best estimate subject to transitional of the interest rate — Total Non-Life obligation	Indicate the t Total amount, for all lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, of Best estimate reported in R0260 subject to transitional adjustment to the relevant risk-free interest rate term structure.
C0020 to C0170/R0470	Technical provisions without transitional of the interest rate	Indicate the A Amount of the technical provisions calculated without the transitional adjustment to the relevant risk-free interest rate term structure, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35. In the cases where the same best estimates were also subject to the volatility adjustment, the amount reported in this item shall reflect the value without the transitional adjustment to the relevant risk-free interest rate term structure but with the volatility adjustment.
C0180/R0470	Technical provisions without transitional of the interest rate — Total Non-Life obligation	Indicate the t Total amount, for all lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, of the technical provisions calculated without the transitional adjustment to the relevant risk-free interest rate term structure. In the cases where the same best estimates were also subject to the volatility adjustment, the amount reported in this item shall reflect the value without the transitional adjustment to the relevant risk-free interest rate term structure but with the volatility adjustment.
C0020 to	Best estimate subject to	Indicate the a Amount of best estimate

C0170/R0480	volatility adjustment	reported in R0260 subject to volatility adjustment, for each Line of Business.
C0180/R0480	Best estimate subject to volatility adjustment — Total Non–Life obligation	Indicate the t Total amount, for all lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, of the best estimate reported in R0260 subject to volatility adjustment.
C0020 to C0170/R0490	Technical provisions without volatility adjustment and without others transitional measures	Indicate the a Amount of Technical provisions without volatility adjustment, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35. In the cases where the same best estimates were also subject to the transitional deduction to technical provisions/transitional adjustment to the relevant risk-free interest rate term structure, the amount reported in this item shall reflect the value without both the transitional adjustment to the relevant risk-free interest rate term structure and without the volatility adjustment.
C0180/R0490	Technical provisions without volatility adjustment and without others transitional measures — Total Non–Life obligation	Indicate the t Total amount, for all lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, of technical provisions without volatility adjustment. In the cases where the same best estimates were also subject to the transitional deduction to technical provisions/transitional adjustment to the relevant risk-free interest rate term structure, the amount reported in this item shall reflect the value without both the transitional adjustment to the relevant risk-free interest rate term structure and without the volatility adjustment.
<u>C0020, C0030, C0040, C0050, C0060, C0070, C0080, C0090, C0100, C0110, C0120, C0130, C0140, C0150, C0160, C0170</u>	<u>Expected profits included in future premiums (EPIFP)</u>	<u>Amount of Expected profit in future premiums (‘EPIFP’) gross of reinsurance and taxes (i.e. without considering their impact), for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35.</u>

<u>/R0500</u>		
<u>C0180/R0500</u>	<u>Expected profits included in future premiums (EPIFP)— Total Non-Life obligation</u>	<u>Total amount Expected profit in future premiums ('EPIFP') gross of reinsurance and taxes (i.e. without considering their impact) for Non-Life obligation.</u>

S.17.02 — Non-Life Technical Provisions — By country

General comments:

This section relates to annual submission of information for individual entities. The template is not due when the thresholds for reporting by country described below are not applicable, i.e. the home country represents 100 % of the sum of the technical provisions calculated as a whole and gross best estimate. When this amount is higher than 90 % but lower than 100 % then only R0010, R0020 and R0030 shall be reported.

This template shall be reported for the material non-life line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, representing a coverage of 90% of the non-life technical provisions. Line of business shall be reported in accordance with the amount of technical provisions, i.e. the the-line of business with the highest amount of technical provisions.

The negative technical provisions at the level of the line of business or countries shall be considered with absolute value for the purpose of the calculation of the materiality of the above thresholds.

Health direct insurance business pursued on a non-similar technical basis to life insurance shall be segmented into Non-Life line of business 1 to 3.

Undertakings shall take into account all the obligations in different currencies and convert them into the reporting currency.

The information by country shall be reported according to the following:

- a) Information on the home country shall be always reported regardless of the amount of Technical Provisions as a whole and Gross Best Estimate (referred to direct business);
- b) Information reported by country shall at least represent 90 % of the total Technical Provisions as a whole and Gross Best Estimate (referred to direct business) of any line of business;
- c) If a specific country has to be reported for a particular line of business to comply with sub-paragraph b) then that country shall be reported for all lines of business;
- d) The other countries shall be reported aggregated in 'other-EEA' or 'other-non EEA';
- e) For the direct insurance business for the lines of business 'Medical expense', 'Income protection', 'Workers' compensation', 'Fire and other damage to property' and 'Credit and suretyship' information shall be reported by country where the risk is situated as defined in Article 13 (13) of Directive 2009/138/EC;

f) For direct insurance business for all other lines of business not referred in subparagraph e) information shall be reported by country where the contract was entered into;

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

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

The information to be reported shall include the volatility adjustment, the matching adjustment, the transitional adjustment to the relevant risk-free interest rate term structure and the transitional deduction to technical provisions.

	ITEM	INSTRUCTIONS
C0010/R0014 0	Country 1 ...	Report the country ISO 3166–1 alpha–2 code of each required country <u>in the materiality threshold</u> , row by row.
<u>Z0020</u>	<u>Business Type</u>	<u>One of the following options shall be used:</u> <u>1—Insurance</u> <u>2—Accepted proportional reinsurance</u> <u>the right value between option (a) and (b)</u>
C0020 to C0130/R0010	Gross TP calculated as a whole and Gross BE for different countries — Home country	Amount of gross technical provision calculated as a whole and gross best estimate, by country where the risk is situated or country where the contract was entered into when the country is the Home country, for each Line of Business, regarding direct business only (excluding accepted reinsurance). In some cases undertaking may need to use their judgment/approximations to provide correct data, in line with assumptions used for the calculation of Technical Provisions.
C0020 to C0130/R0020	Gross TP calculated as a whole and Gross BE for different countries — EEA countries outside the	Amount of gross technical provision calculated as a whole and gross best estimate, for EEA countries outside the materiality threshold (i.e. those not reported separately by country), except the home country for each Line of Business, regarding direct business only (excluding accepted reinsurance)

	materiality threshold — not reported by country	In some cases undertaking may need to use their judgment/approximations to provide correct data, in line with assumptions used for the calculation of TP.
C0020 to C0130/R0030	Gross TP calculated as a whole and Gross BE for different countries — Non-EEA countries outside the materiality threshold — not reported by country	Amount of gross technical provision calculated as a whole and gross best estimate, for non-EEA countries outside the materiality threshold (i.e. those not reported separately by country), for each Line of Business, regarding direct business only (excluding accepted reinsurance). In some cases undertaking may need to use their judgment/approximations to provide correct data, in line with assumptions used for the calculation of TP.
<u>C0020 to C0130/R0040</u>	<u>Gross TP calculated as a whole and Gross BE for different countries accepted proportional reinsurance business — Home country</u>	<u>Amount of gross technical provision calculated as a whole and gross best estimate, by country where the risk is situated or country where the contract was entered into when the country is the Home country, for each Line of Business, regarding direct business only accepted proportional reinsurance).</u> <u>In some cases undertakings may need to use their judgment/approximations to provide correct data, in line with assumptions used for the calculation of Technical Provisions.</u>
<u>C0020 to C0130/R0050</u>	<u>Gross TP calculated as a whole and Gross BE for different countries accepted proportional reinsurance business — EEA countries outside the materiality threshold — not reported by country</u>	<u>Amount of gross technical provision calculated as a whole and gross best estimate, for EEA countries outside the materiality threshold (i.e. those not reported separately by country), except the home country for each Line of Business, regarding accepted proportional reinsurance.</u> <u>In some cases undertakings may need to use their judgment/approximations to provide meaningful data, in line with assumptions used for the calculation of Technical Provisions.</u>
<u>C0020 to C0130/R0060</u>	<u>Gross TP calculated as a whole and Gross BE for different countries accepted proportional reinsurance business — Non-EEA countries outside the materiality threshold — not reported by country</u>	<u>Amount of gross technical provision calculated as a whole and gross best estimate, for non-EEA countries outside the materiality threshold (i.e. those not reported separately by country), for each Line of Business, regarding direct business only (excluding accepted proportional reinsurance).</u> <u>In some cases undertakings may need to use their judgment/approximations to provide meaningful data, in line with assumptions used for the calculation of Technical Provisions.</u>

<u>C0140 to C0170/R0070</u>	<u>Gross TP calculated as a whole and Gross BE for different countries accepted non-proportional reinsurance business — Home country</u>	<p><u>Amount of gross technical provision calculated as a whole and gross best estimate, by country where the risk is situated or country where the contract was entered into when the country is the Home country, for each Line of Business, regarding only accepted non-proportional reinsurance.</u></p> <p><u>In some cases undertakings may need to use their judgment/approximations to provide meaningful data, in line with assumptions used for the calculation of Technical Provisions.</u></p>
<u>C0140 to C0170/R0080</u>	<u>Gross TP calculated as a whole and Gross BE for different countries accepted non-proportional reinsurance business — EEA countries outside the materiality threshold — not reported by country</u>	<p><u>Amount of gross technical provision calculated as a whole and gross best estimate, for EEA countries outside the materiality threshold (i.e. those not reported separately by country), except the home country for each Line of Business, regarding accepted non-proportional reinsurance.</u></p> <p><u>In some cases undertakings may need to use their judgment/approximations to provide meaningful data, in line with assumptions used for the calculation of Technical Provisions.</u></p>
<u>C0140 to C0170/R0090</u>	<u>Gross TP calculated as a whole and Gross BE for different countries accepted non-proportional reinsurance business — Non-EEA countries outside the materiality threshold — not reported by country</u>	<p><u>Amount of gross technical provision calculated as a whole and gross best estimate, for non-EEA countries outside the materiality threshold (i.e. those not reported separately by country), for each Line of Business, regarding only -accepted non-proportional reinsurance.</u></p> <p><u>In some cases undertakings may need to use their judgment/approximations to provide meaningful data, in line with assumptions used for the calculation of Technical Provisions.</u></p>
C0020 to C0130/R01040	Gross TP calculated as a whole and Gross BE for different countries — Country 1 [one row for each country in the materiality threshold]	<p>Amount of gross technical provision calculated as a whole and gross best estimate, by country where the risk is situated or country where the contract was entered into, for each Line of Business, regarding direct business only (or accepted proportional reinsurance only depending on Z0020 (excluding non-proportional accepted reinsurance)).</p> <p><u>In some cases undertakings may need to use their judgment/approximations to provide meaningful data, in line with assumptions used for the calculation of Technical Provisions.</u></p>

<u>C0140 to C0170/R0110</u>	<u>Gross TP calculated as a whole and Gross BE for different countries — Country 1 [one row for each country in the materiality threshold] for accepted non-proportional reinsurance</u>	<u>Amount of gross technical provision calculated as a whole and gross best estimate, by country where the risk is situated or country where the contract was entered into, for each Line of Business, regarding only accepted non-proportional reinsurance).</u> <u>In some cases undertakings may need to use their judgment/approximations to provide meaningful data, in line with assumptions used for the calculation of Technical Provisions.</u>
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S.18.01 — Projection of future cash flows (Best Estimate — Non Life)

General Comments:

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

This template shall be reported for the material non-life line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, representing a coverage of 90% of the non-life technical provisions. Line of business shall be reported in accordance with the amount of technical provisions, i.e. the line of business with the highest amount of technical provisions.

The negative technical provisions at the level of the line of business shall be considered with absolute value for the purpose of the calculation of the materiality of the above thresholds.

In case the undertaking uses simplifications for the calculation of technical provisions, for which an estimate of the expected future cash-flows arising from the contracts are not calculated, the information shall not be reported.

This template applies only to Best Estimate and the following shall be considered:

- All cash flows expressed in different currencies shall be considered and converted in the reporting currency using the exchange rate at the reporting date;
- The cash flows shall be reported gross of reinsurance and undiscounted;

~~In case the undertaking uses simplifications for the calculation of technical provisions, for which an estimate of the expected future cash-flows arising from the contracts are not calculated, the information shall be reported only in those cases where more than 10 % of technical provisions have a settlement period longer than 24 months.~~

	ITEM	INSTRUCTIONS
<u>C0001</u>	<u>Lines of business included</u>	<u>Identify the material lines of business considered in this template.</u> <u>The following closed list of multi-selection choice shall be used:</u> <u>1 — 1 and 13 Medical expense insurance</u> <u>2 — 2 and 14 Income protection insurance</u> <u>3 — 3 and 15 Workers' compensation insurance</u>

		<u>4 — 4 and 16 Motor vehicle liability insurance</u> <u>5 — 5 and 17 Other motor insurance</u> <u>6 — 6 and 18 Marine, aviation and transport insurance</u> <u>7 — 7 and 19 Fire and other damage to property insurance</u> <u>8 — 8 and 20 General liability insurance</u> <u>9 — 9 and 21 Credit and suretyship insurance</u> <u>10 — 10 and 22 Legal expenses insurance</u> <u>11 — 11 and 23 Assistance</u> <u>12 — 12 and 24 Miscellaneous financial loss</u> <u>25 — Non-proportional health reinsurance</u> <u>26 — Non-proportional casualty reinsurance</u> <u>27 — Non-proportional marine, aviation and transport reinsurance</u> <u>28 — Non-proportional property reinsurance</u>
C0010/R0010 to R0310	Best Estimate Premium Provision (Gross) — Cash out-flows — Future Benefits	Amounts of all the expected payments to policyholders and beneficiaries as defined in Article 78 (3) of Directive 2009/138/EC, referred to the whole portfolio of non-life obligations falling within the contract boundary, used in the calculation of premium provisions, from year 1 to year 30 and from year 31 and after.
C0020/R0010 to R0310	Best Estimate Premium Provision (Gross) — Cash out-flows — Future expenses and other cash-out flows	Amount of expenses that will be incurred in servicing insurance and reinsurance obligations as defined in Article 78 (1) of Directive 2009/138/EC and in Article 31 of Delegated Regulation (EU) 2015/35 and other cash-out flow items such as taxation payments which are charged to policyholders used in the calculation of premium provisions, referred to the whole portfolio of non-life obligations from year 1 to year 30 and from year 31 and after.
C0030/R0010 to R0310	Best Estimate Premium Provision (Gross) — Cash in-flows — Future Premiums	Amounts of all the future premiums stemming from existing policies, excluding the past-due premiums, referred to the whole portfolio of non-life obligations, used in the calculation of premium provisions, from year 1 to year 30 and from year 31 and after.
C0040/R0010 to R0310	Best Estimate Premium Provision (Gross) — Cash in-flows —	Amount of recoverables from salvages and subrogations and other cash-in flows (not including investment returns), used in the calculation of premium provisions, referred to the whole portfolio of non-life obligations from year 1 to year 30 and from year 31 and after.

	Other cash-in flows	
C0050/R0010 to R0310	Best Estimate Claims Provision (Gross) — Cash out-flows — Future Benefits	Amounts of all the expected payments to policyholders and beneficiaries as defined in Article 78 (3) of Directive 2009/138/EC, referred to the whole portfolio of non-life obligations and relating existing contracts, used in the calculation of claims provisions, from year 1 to year 30 and from year 31 and after.
C0060/R0010 to R0310	Best Estimate Claims Provision (Gross) — Cash out-flows — Future Expenses and other cash-out flows	Amount of expenses that will be incurred in servicing insurance and reinsurance obligations as defined in Article 78 (1) of Directive 2009/138/EC and other cash-flow items such as taxation payments which are charged to policyholders used in the calculation of claims provisions, referred to the whole portfolio of non-life obligations from year 1 to year 30 and from year 31 and after.
C0070/R0010 to R0310	Best Estimate Claims Provision (Gross) — Cash in-flows — Future premiums	Amounts of all the future premiums stemming from existing policies, excluding the past-due premiums, referred to the whole portfolio of non-life obligations used in the calculation of claims provisions, from year 1 to year 30 and from year 31 and after.
C0080/R0010 to R0310	Best Estimate Claims Provision (Gross) — Cash in-flows — Other cash-in flows	Amount of recoverables from salvages and subrogations and other cash-in flows (not including investment returns), used in the calculation of claims provisions, referred to the whole portfolio of non-life obligations and relating existing contracts, from year 1 to year 30 and from year 31 and after.
C0090/R0010 to R0310	Total recoverable from reinsurance (after the adjustment)	<p>Amount of undiscounted cash-flows expected for each year from year 1 to year 30 and from year 31 and after.</p> <p>The future cash-flows undiscounted from amounts recoverables from reinsurance and SPVs/Finite Re, including ceded intra group reinsurance, including future reinsurance premiums. Amount shall be reported net of adjustment for counterparty default risk.</p>

S.19.01 — Non-life insurance claims

General comments:

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

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

Three set of triangles are required regarding claims paid, best estimate of claims provisions and RBNS claims.

This template shall be reported for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, and material considering the following specifications:

- i. reporting by line of business: it is required to report lines of business 1–12 (as reported in S.17.01) for both direct and accepted proportional reinsurance (to be reported together) and lines of business 25–28 for accepted non–proportional reinsurance; representing a coverage of 90% of the non-life Technical Provisions. -Lines of business should be selected using a decreasing order of technical provisions-;
- ii. If the total gross best estimate for one non–life line of business represents more than ~~310~~–% of the total gross best estimate of the claims provision the information shall be reported with the following split by currencies in addition to the total for the line of business:
 - a) ~~Amounts in the reporting currency;~~
 - ~~b)~~ Amounts for any currency that represents more than 25 % of the gross best estimate of the claims provisions from that non–life line of business; or
 - ~~eb)~~ Amounts for any currency that represents less than 25 % of the gross best estimate of the claims provisions from that non–life line of business but more than 5 % of total gross best estimate of the claims provisions.
- iii. If the total gross best estimate for one non–life line of business represents less than ~~310~~–% of the total gross best estimate of the claims provision no currency split is required, only the total for the line of business shall be reported.
- iv. The information by currency shall be reported in the original currency of the contracts unless otherwise specified.
- v. For captive insurance and reinsurance insurance–undertakings meeting the proportionality criteria set out in the Regulation, this template shall be reported without the currency split i.e. Z0030 is reported always as Total.

The negative technical provisions at the level of the line of business or currencies shall be considered with absolute value for the purpose of the calculation of the materiality of the above thresholds.

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

The default length of run–off triangle is 15 + 1 years for all lines of business but the reporting requirement is based on the undertakings' claims development (if length of the claims settlement cycle is shorter than 15 years, undertakings are required to report according to the internal shorter development).

Historical data, starting from the first time application of Solvency II, are required for claims paid and RBNS claims but not for Best Estimate of Claims Provision. For the compilation of the historical data for claims paid and RBNS claims the same approach concerning the length of triangle for the on–going reporting will be applied (i.e. the shorter between 15 + 1 years and the undertakings' claims settlement cycle).

All or part of an obligation moves from S.19.01 into S.16.01, when both of the conditions below are met:

- iii. All or part of the obligation has been formally settled as an annuity; and
- iv. a best estimate of an obligation formally settled as an annuity can be established using life techniques.

Formally settled as an annuity typically means that a legal process has ordered that the beneficiary is to receive payments as an annuity.

The sum of provisions in templates S.16.01 and S.19.01 for one non-life line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, represents the total claims reserves originating from this line of business.

	ITEM	INSTRUCTIONS
Z0010	Line of Business	<p>Identification of the line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, reported. The following closed list shall be used:</p> <ul style="list-style-type: none"> 1 — 1 and 13 Medical expense insurance 2 — 2 and 14 Income protection insurance 3 — 3 and 15 Workers' compensation insurance 4 — 4 and 16 Motor vehicle liability insurance 5 — 5 and 17 Other motor insurance 6 — 6 and 18 Marine, aviation and transport insurance 7 — 7 and 19 Fire and other damage to property insurance 8 — 8 and 20 General liability insurance 9 — 9 and 21 Credit and suretyship insurance 10 — 10 and 22 Legal expenses insurance 11 — 11 and 23 Assistance 12 — 12 and 24 Miscellaneous financial loss 25 — Non-proportional health reinsurance 26 — Non-proportional casualty reinsurance 27 — Non-proportional marine, aviation and transport reinsurance 28 — Non-proportional property reinsurance
Z0020	Accident year or Underwriting year	<p>Report the standard used by the undertakings for reporting of claims development. One of the options from the following closed list shall be used:</p> <ul style="list-style-type: none"> 1 — Accident year 2 — Underwriting year
Z0030	Currency	<p>Identify the ISO 4217 alphabetic code of the currency in which the obligation is denominated.</p>

		This item shall be filled in with 'Total' when reporting the total for the line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35.
Z0040	Currency conversion	<p>Identify if the information reported by currency is being reported in the original currency (default) or in the reporting currency (otherwise specified). The following close list shall be used:</p> <p>1 — Original currency</p> <p>2 — Reporting currency</p> <p>Only applicable when reporting by currency.</p>
C0010 to C0160/ R0100 to R0250	Gross Claims Paid (non-cumulative) — Triangle	<p>The Gross Claims Paid, net of salvage and subrogation, excluding expenses, in a triangle showing the developments of the gross claims payment already made: for each of the accident/underwriting years from N-14 (and prior) and all previous reporting periods to — including — N (last reporting year) report the payments already made corresponding at each development year (which is the delay between the accident/underwriting date and the payment date).</p> <p>The data are in absolute amount, non-cumulative and undiscounted.</p> <p>The amount includes all the elements that compose the claim itself but excludes any expenses.</p>
C0170/ R0100 to R0260	Gross Claims Paid (non-cumulative) — In current year	<p>Total 'Current year' reflects the last diagonal (all data referred to last reporting year) from R0100 to R0250.</p> <p>R0260 is the total of R0100 to R0250.</p>
C0180/ R0100 to R0260	Gross Claims Paid — Sum of years (cumulative)	<p>Total 'Sum of all years' contains the sum of all data in rows (sum of all payments referred to the accident/underwriting year), including total.</p>
C0200 to C0350/ R0100 to R0250	Gross undiscounted Best Estimate Claims Provisions — Triangle	<p>Triangles of undiscounted best estimate of claims provisions, gross of reinsurance for each of the accident/underwriting years from N-14 (and prior) and all previous reporting periods to — including — N (last reporting year). The best estimate for claims provision relates to claims events occurred before or at the valuation date, whether the claims arising from these events have been reported or not.</p> <p>The data are in absolute amount, non-cumulative and undiscounted, <u>net of salvage and subrogation and excluding any expenses as well as any future premiums.</u></p>
C0360/ R0100 to R0260	Gross Best Estimate Claims Provisions — Year end	<p>Total 'Year end' reflects the last diagonal but on a discounted basis (all data referred to last reporting year) from R0100 to R0250.</p>

	(discounted data)	R0260 is the total of R0100 to R0250
C0400 to C0550/ R0100 to R0250	Gross Reported but not Settled Claims (RBNS) — Triangle	<p>Triangles for each of the accident/underwriting years from N–14 (and prior) and all previous reporting periods to — including — N (last reporting year) of provisions in respect of claim events that have happened and been reported to the insurer, but have not yet been settled, excluding incurred but not reported claims ('IBNR'). These may be case-by-case reserves estimated by claim handlers and do not need to be on a best estimate Solvency II basis. The reported but not settled claims ('RBNS') shall be measured using consistent reserve strength over time.</p> <p>The data are in absolute amount, non-cumulative and undiscounted, <u>net of salvage and subrogation</u>.</p> <p>The amount includes all the elements that compose the claim itself but excludes any expenses.</p>
C0560/ R0100 to R0260	Gross Reported but not Settled Claims (RBNS) — Year end (discounted data)	<p>Total 'Year end' reflects the last diagonal but on a discounted basis (all data referred to last reporting year) from R0100 to R0250.</p> <p>R0260 is the total of R0100 to R0250.</p>
C0600 to C0750/ R0300 to R0450	Reinsurance Recoveries (non-cumulative) — Triangle	<p>Triangles for each of the accident/underwriting years from N–14 (and prior) and all previous reporting periods to — including — N (last reporting year) of payments (claims paid by reinsurer plus reinsurance recoverables), reported in the 'Gross Claims Paid (non-cumulative)', covered by a reinsurance contract.</p> <p>The amounts of reinsurance recoverables shall be considered after the adjustment for the counterparty default.</p> <p>The amount includes all the elements that compose the claim itself but excludes any expenses.</p>
C0760/ R0300 to R0460	Reinsurance Recoveries received (non-cumulative) — In current year	<p>Total 'Current year' reflects the last diagonal (all data referred to last reporting year) from R0300 to R0450.</p> <p>R0460 is the total of R0300 to R0450.</p> <p>The amount includes all the elements that compose the claim itself but excludes any expenses.</p>
C0770/ R0300 to R0450	Reinsurance Recoveries received — Sum of years (cumulative)	Total 'Sum of years' contains the sum of all data in rows (sum of all payments referred to the i–accident/underwriting year), including total.
C0800 to C0950/ R0300 to	Undiscounted Best Estimate Claims Provisions —	Provisions referred to the amounts recoverable from reinsurance contracts and special purpose vehicles. In the triangle is required to reported undiscounted data, while the

R0450	Reinsurance recoverable — Triangle	column ‘Year end’ will contain data on discounted basis. The amounts shall be considered after the adjustment for the counterparty default, <u>net of salvage and subrogation and excluding any expenses, as well as any future premiums.</u>
C0960/ R0300 to R0460	Best Estimate Claims Provisions — Reinsurance recoverable — Year end (discounted data)	Total ‘Year end’ reflects the last diagonal but a on discounted basis (all data referred to last reporting year) from R0300 to R0450. R0460 is the total of R0300 to R0450.
C1000 to C1150/ R0300 to R0450	Reinsurance RBNS Claims — Triangle	Triangles for each of the accident/underwriting years from N–14 (and prior) and all previous reporting periods to — including — N (last reporting year) of reinsurance share of provisions, reported in the ‘Gross Reported but not Settled Claims (RBNS)’, covered by a reinsurance contract. The amount includes all the elements that compose the claim itself but excludes any expenses <u>and is net of salvage and subrogation.</u>
C1160/ R0300 to R0460	Reinsurance RBNS Claims — Year end (discounted data)	Total ‘Year end’ reflects the last diagonal but on a discounted basis (all data referred to last reporting year) from R0300 to R0450. R0460 is the total of R0300 to R0450.
C1200 to C1350/ R0500 to R0650	Net Claims Paid (non–cumulative) — Triangle	Triangles for each of the accident/underwriting years from N–14 (and prior) and all previous reporting periods to — including — N (last reporting year) of claims paid net of salvage/subrogation and reinsurance. The amount includes all the elements that compose the claim itself but excludes any expenses.
C1360/ R0500 to R0660	Net Claims Paid (non–cumulative) — In current year	Total ‘Current year’ reflects the last diagonal (all data referred to last reporting year), from R0500 to R0650. R0660 is the total of R0500 to R0650
C1370/ R0500 to R0660	Net Claims Paid — Sum of year (cumulative)	Total ‘Sum of years’ contains the sum of all data in rows (sum of all payments referred to the accident/underwriting year), including total.
C1400 to C1550/ R0500 to R0650	Net Undiscounted Best Estimate Claims Provisions — Triangle	Triangles for each of the accident/underwriting years from N–14 (and prior) and all previous reporting periods to — including — N (last reporting year) of Best Estimate of Claims Provisions, net of reinsurance, <u>net of salvage and subrogation and excluding any expenses, as well as any future premiums.</u>
C1560/ R0500 to	Net Undiscounted Best Estimate	Total ‘Year end’ reflects the last diagonal but on a discounted basis (all data referred to last reporting year) from

R0660	Claims Provisions — Year end (discounted data)	R0500 to R0650. R0660 is the total of R0500 to R0650
C1600 to C1750/ R0500 to R0650	Net RBNS Claims — Triangle	Triangles for each of the accident/underwriting years from N–14 (and prior) and all previous reporting periods to — including — N (last reporting year) of Claims Outstanding net of salvage/subrogation and reinsurance. The amount includes all the elements that compose the claim itself but excludes any expenses.
C1760/ R0500 to R0660	Net RBNS Claims — Year end (discounted data)	Total ‘Year end’ reflects the last diagonal but on a discounted basis (all data referred to last reporting year) from R0500 to R0650. R0660 is the total of R0500 to R0650.
<i>Inflation rates (only in the case of using methods that take into account inflation to adjust data)</i>		
C1800 to C1940/ R0700	Historic inflation rate — total	In the case of use of run–off techniques that explicitly take into account inflation in order to adjust data report by year, and for the 15 years, historic inflation rate used to adjusted <u>adjust</u> historical paid losses triangles.
C1800 to C1940/ R0710	Historic inflation rate — external inflation	In the case of use of run–off techniques that explicitly take into account inflation in order to adjust data report, by year, and for the 15 years, historic external inflation: which is the ‘economic’ or ‘general’ inflation, i.e. the increase of the price of goods and services in ana specific economy (e.g. Consumer Price Index, Producer Price Index, etc.
C1800 to C1940/ R0720	Historic inflation rate — endogenous inflation	In the case of use of run–off techniques that explicitly take into account inflation in order to adjust data report, by year, and for the 15 years, historic endogenous inflation: which is an increase of claim costs specific of the line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, under consideration.
C2000 to C2140/ R0730	Expected inflation rate — total	In the case of use of run–off techniques that explicitly take into account inflation in order to adjust data report by year, and for the 15 years, expected inflation rate used to adjusted historical paid losses triangles.
C2000 to C2140/ R0740	Expected inflation rate — external inflation	In the case of use of run–off techniques that explicitly take into account inflation in order to adjust data report, by year, and for the 15 years, expected external inflation: which is the ‘economic’ or ‘general’ inflation, i.e. the increase of the price of goods and services in ana specific economy (e.g. Consumer Price Index, Producer Price Index, etc.
C2000 to	Expected inflation	In the case of use of run–off techniques that explicitly take

C2140/ R0750	rate — endogenous inflation	into account inflation in order to adjust data report, by year, and for the 15 years, expected endogenous inflation: which is an increase of claim costs specific of the line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, under consideration.
C2200/ R0760	Description of inflation rate used	In the case of use of run-off techniques that explicitly take into account inflation in order to adjust data report narrative description of inflation rate used.

S.20.01 — Development of the distribution of the claims incurred

General comments:

This section provides an overview about the run-off/movement of non-life claims portfolios, in terms of both claims paid (split by different type of claims) and RBNS claims (as defined in S.19.01).

RBNS claims should be reported undiscounted.

This template must be filled for each the material non-life Line of Business for direct (12 line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, in total) representing a coverage of 90% of the TP, for material lines of business –representing a coverage of 90% of the non-life technical provisions. The material lines of business under this condition must be identified in the item “Lines of business included”. Line of business should be selected using a decreasing order of technical provisions.

The negative technical provisions at the level of the line of business shall be considered with absolute value for the purpose of the calculation of the materiality of the above thresholds.

Negative technical provisions are to be considered with absolute value for the calculation of thresholds. with regards to gross direct business (i.e. undertakings are exempted to report the accepted — proportional and non proportional — business); in case of RBNS denominated in different currencies, it is required to report only the total in the reporting currency.

With regard to the number of claims to be reported, undertakings will use their specific definition or, if available, specification existing at national level (for instance requirement laid down by the National Supervisory Authority). However, each claim shall be reported once by Line of Business. If any claim is closed and reopened during the year, it shall not be reported in the column ‘Reopen Claims during the year’ but it shall be reported in relevant column regarding ‘Open Claims at the beginning of the year’ or ‘Claims reported during the year’.

Undertakings are required to report data on accident year or underwriting year basis, in accordance with any requirements of the National Supervisory Authority. If the National Supervisory Authority has not stipulated which to use then the undertaking may use accident or underwriting year according to how they manage each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, provided that they use the same year consistently, year on year.

As per the number of years to be reported, the same reporting requirement introduced in S.19.01 applies.

	ITEM	INSTRUCTIONS
Z0010	Line of business	Identification of the line of business, as defined in

		<p>Annex I to Delegated Regulation (EU) 2015/35, reported. The following closed list shall be used:</p> <p>1 — Medical expense insurance</p> <p>2 — Income protection insurance</p> <p>3 — Workers' compensation insurance</p> <p>4 — Motor vehicle liability insurance</p> <p>5 — Other motor insurance</p> <p>6 — Marine, aviation and transport insurance</p> <p>7 — Fire and other damage to property insurance</p> <p>8 — General liability insurance</p> <p>9 — Credit and suretyship insurance</p> <p>10 — Legal expenses insurance</p> <p>11 — Assistance</p> <p>12 — Miscellaneous financial loss</p>
Z0020	Accident year/Underwriting year	<p>Report the standard used by the undertakings for reporting of claims development. One of the options from the following closed list shall be used:</p> <p>1 — Accident year</p> <p>2 — Underwriting year</p>
C0020/R0010 to R0160	RBNS claims. Open Claims at the beginning of the year, Open Claims at the end of the year — Number of claims	<p>The number of open claims at the beginning of the year and still open at the end of the reporting year, by accident/underwriting years from the year N–1 (the year before the reporting year) to N–14, amount of all previous reporting periods prior to N–14 and the total of all the years from N–1 to prior to year N–14.</p>
C0030/R0010 to R0160	RBNS claims. Open Claims at the beginning of the year, Open Claims at the end of the year — Gross RBNS at the beginning of the year	<p>The amount of gross RBNS Claims, net of salvage and subrogation, at the beginning of the year and still open at the end of the reporting year, by accident/underwriting years from the year N–1 (the year before the reporting year) to N–14, amount of all previous reporting periods prior to N–14 and the total of all the years from N–1 to prior to year N–14.</p> <p>The amount includes all the elements that compose the claim itself but excludes any expenses except those attributable to specific claims.</p>
C0040/R0010 to R0160	RBNS claims. Open Claims at the beginning of the year, Open Claims at the	<p>The amount of gross payments, net of salvage and subrogation, made during the current year regarding claims still open at the end of the reporting year, by accident/underwriting years from</p>

	end of the year — Gross payments made during the current year	the year N–1 (the year before the reporting year) to N–14, amount of all previous reporting periods prior to N–14 and the total of all the years from N–1 to prior to year N–14. The amount includes all the elements that compose the claim itself but excludes any expenses except those attributable to specific claims.
C0050/R0010 to R0160	RBNS claims. Open Claims at the beginning of the year, Open Claims at the end of the year — Gross RBNS at the end of the period	The amount of gross RBNS Claims, net of salvage and subrogation, at the end of the period regarding claims still open at the end of the reporting year, by accident/underwriting years from the year N–1 (the year before the reporting year) to N–14, amount of all previous reporting periods prior to N–14 and the total of all the years from N–1 to prior to year N–14. The amount includes all the elements that compose the claim itself but excludes any expenses except those attributable to specific claims.
C0060/R0010 to R0160	RBNS claims. Open Claims at the beginning of the year, Closed Claims at the end of the year, settled with payment — Number of claims ended with payments	The number of Claims open at the beginning of the year and closed at the end of the year and settled with payments, by accident/underwriting years from the year N–1 (the year before the reporting year) to N–14, amount of all previous reporting periods prior to N–14 and the total of all the years from N–1 to prior to year N–14.
C0070/R0010 to R0160	RBNS claims. Open Claims at the beginning of the year, Closed Claims at the end of the year, settled with payment — Gross RBNS at the beginning of the year	The amount of gross RBNS Claims, net of salvage and subrogation, open at the beginning of the year and closed at the end of the year and settled with payments, by accident/underwriting years from the year N–1 (the year before the reporting year) to N–14, amount of all previous reporting periods prior to N–14 and the total of all the years from N–1 to prior to year N–14. The amount includes all the elements that compose the claim itself but excludes any expenses except those attributable to specific claims.
C0080/R0010 to R0160	RBNS claims. Open Claims at the beginning of the year, Closed Claims at the end of the year, settled with payment — Gross payments made during the current year	The amount of gross payments, net of salvage and subrogation, made during the current year regarding claims closed at the end of the reporting year and settled with payments, by accident/underwriting years from the year N–1 (the year before the reporting year) to N–14, amount of all previous reporting periods prior to N–14 and the total of all the years from N–1 to prior to year N–14.

		The amount includes all the elements that compose the claim itself but excludes any expenses except those attributable to specific claims
C0090/R0010 to R0160	RBNS claims. Open Claims at the beginning of the year, Closed Claims at the end of the year, settled without any payment — Number of claims ended without any payment	The number of Claims open at the beginning of the year and closed at the end of the year and settled without any payment, by accident/underwriting years from the year N–1 (the year before the reporting year) to N–14, amount of all previous reporting periods prior to N–14 and the total of all the years from N–1 to prior to year N–14.
C0100/R0010 to R0160	RBNS claims. Open Claims at the beginning of the year, Closed Claims at the end of the year, settled without any payment — Gross RBNS at the beginning of the year referred to claims settled without any payment	<p>The amount of gross RBNS Claims, net of salvage and subrogation, open at the beginning of the year and closed at the end of the year and settled without any payment, by accident/underwriting years from the year N–1 (the year before the reporting year) to N–14, amount of all previous reporting periods prior to N–14 and the total of all the years from N–1 to prior to year N–14.</p> <p>The amount includes all the elements that compose the claim itself but excludes any expenses except those attributable to specific claims.</p>
C0110/R0010 to R0160	Claims reported during the year, Open Claims at the end of the year — Number of claims	The number of claims reported during the year and still open at the end of the year, by accident/underwriting years from the year N–1 (the year before the reporting year) to N–14, amount of all previous reporting periods prior to N–14 and the total of all the years from N–1 to prior to year N–14.
C0120/R0010 to R0160	Claims reported during the year, Open Claims at the end of the year — Gross payments made during the current year	<p>The amount of gross payments, net of salvage and subrogation, made during the current year regarding claims reported during the year and still open at the end of the reporting year, by accident/underwriting years from the year N–1 (the year before the reporting year) to N–14, amount of all previous reporting periods prior to N–14 and the total of all the years from N–1 to prior to year N–14.</p> <p>The amount includes all the elements that compose the claim itself but excludes any expenses except those attributable to specific claims.</p>
C0130/R0010 to R0160	Claims reported during the year, Open Claims at the end of the year — Gross	The amount of gross RBNS Claims, net of salvage and subrogation, at the end of the period regarding claims reported during the year and still open at the end of the reporting year, by accident/underwriting

	RBNS at the end of the period	<p>years from the year N-1 (the year before the reporting year) to N-14, amount of all previous reporting periods prior to N-14 and the total of all the years from N-1 to prior to year N-14.</p> <p>The amount includes all the elements that compose the claim itself but excludes any expenses except those attributable to specific claims.</p>
C0140/R0010 to R0160	Claims reported during the year, Closed Claims at the end of the year, settled with payment — Number of claims ended with payments	The number of Claims reported during the year and closed at the end of the year and settled with payments, by accident/underwriting years from the year N-1 (the year before the reporting year) to N-14, amount of all previous reporting periods prior to N-14 and the total of all the years from N-1 to prior to year N-14.
C0150/R0010 to R0160	Claims reported during the year, Closed Claims at the end of the year, settled with payment — Gross payments made during the current year	<p>The amount of gross payments, net of salvage and subrogation, made during the current year regarding claims reported during the year and closed at the end of the year and settled with payments, by accident/underwriting years from the year N-1 (the year before the reporting year) to N-14, amount of all previous reporting periods prior to N-14 and the total of all the years from N-1 to prior to year N-14.</p> <p>The amount includes all the elements that compose the claim itself but excludes any expenses except those attributable to specific claims.</p>
C0160/R0010 to R0160	Claims reported during the year, Closed Claims at the end of the year, settled without any payment — Number of claims ended without any payment	The number of Claims reported during the year and closed at the end of the year and settled without any payment, by accident/underwriting years from the year N-1 (the year before the reporting year) to N-14, amount of all previous reporting periods prior to N-14 and the total of all the years from N-1 to prior to year N-14.
C0170/R0010 to R0160	Reopen claims during the year, Open Claims at the end of the year — Number of claims	The number of Claims reopened during the year and still open at the end of the year, by accident/underwriting years from the year N-1 (the year before the reporting year) to N-14, amount of all previous reporting periods prior to N-14 and the total of all the years from N-1 to prior to year N-14.
C0180/R0010 to R0160	Reopen claims during the year, Open Claims at the end of the year — Gross payments made during the	The amount of gross payments, net of salvage and subrogation, made during the current year regarding claims reopened during the year and still open at the end of the year, by accident/underwriting years from the year N-1 (the

	current year	<p>year before the reporting year) to N-14, amount of all previous reporting periods prior to N-14 and the total of all the years from N-1 to prior to year N-14.</p> <p>The amount includes all the elements that compose the claim itself but excludes any expenses except those attributable to specific claims.</p>
C0190/R0010 to R0160	Reopen claims during the year, Open Claims at the end of the year — Gross RBNS at the end of the period	<p>The amount of gross RBNS Claims, net of salvage and subrogation, at the end of the period regarding claims reopened during the year and still open at the end of the year, by accident/underwriting years from the year N-1 (the year before the reporting year) to N-14, amount of all previous reporting periods prior to N-14 and the total of all the years from N-1 to prior to year N-14.</p> <p>The amount includes all the elements that compose the claim itself but excludes any expenses except those attributable to specific claims.</p>
C0200/R0010 to R0160	Reopen claims during the year, Closed Claims at the end of the period — Number of claims ended with payments	<p>The number of Claims reopened during the year and closed at the end of the year and ended with payments, by accident/underwriting years from the year N-1 (the year before the reporting year) to N-14, amount of all previous reporting periods prior to N-14 and the total of all the years from N-1 to prior to year N-14.</p>
C0210/R0010 to R0160	Reopen claims during the year, Closed Claims at the end of the period — Gross payments made during the current year	<p>The amount of gross payments, net of salvage and subrogation, made during the current year regarding claims reopened during the year and closed at the end of the year with payments, by accident/underwriting years from the year N-1 (the year before the reporting year) to N-14, amount of all previous reporting periods prior to N-14 and the total of all the years from N-1 to prior to year N-14.</p> <p>The amount includes all the elements that compose the claim itself but excludes any expenses except those attributable to specific claims.</p>
C0110/R0170	Claims reported during the year, Open Claims at the end of the year — Number of claims	<p>The number of claims reported during the year and still open at the end of the year, for the accident/underwriting year, regarding the reporting year N.</p>
C0120/R0170	Claims reported during the year, Open Claims at the end of	<p>The amount of gross payments, net of salvage and subrogation, made during the current year regarding claims reported during the year and still</p>

	the year — Gross payments made during the current year	<p>open at the end of the reporting year, for the accident/underwriting year, regarding the reporting year N.</p> <p>The amount includes all the elements that compose the claim itself but excludes any expenses except those attributable to specific claims.</p>
C0130/R0170	Claims reported during the year, Open Claims at the end of the year — Gross RBNS at the end of the period	<p>The amount of gross RBNS Claims, net of salvage and subrogation, at the end of the period regarding claims reported during the year and still open at the end of the reporting year, for the accident/underwriting year, regarding the reporting year N.</p> <p>The amount includes all the elements that compose the claim itself but excludes any expenses except those attributable to specific claims.</p>
C0140/R0170	Claims reported during the year, Closed Claims at the end of the year, settled with payment — Number of claims ended with payments	<p>The number of Claims reported during the year and closed at the end of the year and settled with payments, for the accident/underwriting year, regarding the reporting year N.</p>
C0150/R0170	Claims reported during the year, Closed Claims at the end of the year, settled with payment — Gross payments made during the current year	<p>The amount of gross payments, net of salvage and subrogation, made during the current year regarding claims reported during the year and closed at the end of the year and settled with payments, for the accident/underwriting year, regarding the reporting year N.</p> <p>The amount includes all the elements that compose the claim itself but excludes any expenses except those attributable to specific claims.</p>
C0160/R0170	Claims reported during the year, Closed Claims at the end of the year, settled without any payment — Number of claims ended without any payment	<p>The number of Claims reported during the year and closed at the end of the year and settled without any payment, for the accident/underwriting year, regarding the reporting year N.</p>
C0110/R0180	Total Claims reported during the year, Open Claims at the end of the year — Number of claims	<p>Total number of claims reported during the year still open at the end of the year.</p>

C0120/R0180	Total Claims reported during the year, Open Claims at the end of the year — Gross payments made during the current year	Total of gross payments, net of salvage and subrogation, made during the current year in relation to total number of claims reported during the year still open at the end of the year. The amount includes all the elements that compose the claim itself but excludes any expenses except those attributable to specific claims.
C0130/R0180	Total Claims reported during the year, Open Claims at the end of the year — Gross RBNS at the end of the period	Total of Gross RBNS, net of salvage and subrogation, at the end of the period in relation to total number of claims reported during the year still open at the end of the year. The amount includes all the elements that compose the claim itself but excludes any expenses except those attributable to specific claims.
C0140/R0180	Total Claims reported during the year, Closed Claims at the end of the year, settled with payment — Number of claims ended with payments	Total number of claims reported during the year and settled with payments.
C0150/R0180	Total Claims reported during the year, Closed Claims at the end of the year, settled with payment — Gross payments made during the current year	Gross payments, net of salvage and subrogation, made during the current year in relation to claims reported during the year and settled with payments. The amount includes all the elements that compose the claim itself but excludes any expenses except those attributable to specific claims.
C0160/R0180	Total Claims reported during the year, Closed Claims at the end of the year, settled without any payment — Number of claims ended without any payment	Total number of claims reported during the year and settled without any payment.

S.21.01 — Loss distribution risk profile

General comments:

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

This template shall be reported for each material non-life line of Business for direct business, as defined in Annex I to Delegated Regulation (EU) 2015/35, representing a coverage of 90% of the non-life technical provisions. Line of business shall be reported in accordance with the

amount of technical provisions, i.e. the line of business with the highest amount of technical provisions.

The negative technical provisions at the level of the line of business shall be considered with absolute value for the purpose of the calculation of the materiality of the threshold.

~~The information shall be filled in relation to non-life business (including health insurance business other than that pursued on a similar basis to that of life insurance ('Non-SLT Health')) only for the direct business. There shall be a separate template for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35.~~

The loss distribution profile non-life shows the distribution, in (predefined) brackets, of the accumulated claims incurred at the end of the reporting year.

Accumulated claims incurred means the sum of gross claims paid and gross reported but not settled claims (RBNS) on a ~~case-by-case~~ case-by-case basis for each and every single claim, open or closed, which belongs to a specific accident year ('AY')/underwriting year ('UWY') (AY/UWY). Claims incurred amounts include all the elements that compose the claim itself but excludes any expenses except those attributable to specific claims. Data regarding claims shall be reported net of salvage and subrogation. Historical data, starting from the first time application of Solvency II, is required.

Undertakings are required to report data on an accident year or underwriting year basis, in accordance with any requirements of the National Supervisory Authority. If the National Supervisory Authority has not stipulated which to use then the undertaking may use accident or underwriting year according to how they manage each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, provided that they use the same year consistently, year on year.

The default brackets to be used are defined in euros. For different reporting currencies each relevant supervisory authority shall define the equivalent options for the amounts to be used in the 20 brackets.

An undertaking may use undertaking specific brackets, in particular when incurred losses are lower than EUR 100000. The brackets chosen shall be used consistently over the reporting periods, unless the distribution of claims changes significantly. In this case the undertaking shall notify the supervisory authority in advance, unless already specified by the supervisory authority.

	ITEM	INSTRUCTIONS
Z0010	Line of business	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: 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

		<p>8 — General liability insurance</p> <p>9 — Credit and suretyship insurance</p> <p>10 — Legal expenses insurance</p> <p>11 — Assistance</p> <p>12 — Miscellaneous financial loss</p>
Z0020	Accident year/underwriting year	<p>Report the standard used by the undertakings for reporting of template S.19.01. The following closed list shall be used:</p> <p>1 — Accident year</p> <p>2 — Underwriting year</p>
C0030/R0010 to R0210	Start claims incurred	<p>Start amount of the interval of the corresponding bracket.</p> <p>In case the reporting currency is in Euros, one of the following 5 base options based on the normal loss distribution can be used:</p> <p>1 — 20 brackets of 5000 plus 1 extra open bracket for accumulated incurred losses > 100000.</p> <p>2 — 20 brackets of 50000 plus 1 extra open bracket for accumulated incurred losses > 1 million.</p> <p>3 — 20 brackets of 250000 plus 1 extra open bracket for accumulated incurred losses > 5 million.</p> <p>4 — 20 brackets of 1 million plus 1 extra open bracket for accumulated incurred losses > 20 million.</p> <p>5 — 20 brackets of 5 million plus 1 extra open bracket for accumulated incurred losses > 100 million.</p> <p>However, an undertaking shall use undertaking specific brackets, in particular when accumulated incurred losses < 100000 to guarantee that the level of detail is sufficient to provide adequate insight in the distribution of the accumulated claims incurred, unless already specified by the supervisory authority.</p> <p>The option chosen needs to be used consistently over the reporting periods, unless the distribution of claims changes significantly.</p> <p>For different reporting currencies National Supervisory Authorities need to define the equivalent options for the amounts to be used in the 20 brackets.</p>
C0040/R0010 to R0200	End claims incurred	<p>End amount of the interval of the corresponding bracket.</p>
C0050, C0070, C0090, C0110, C0130, C0150, C0170, C0190,	Number of claims AY/UWY year N:N–	<p>The number of claims attributed to each of the accident/underwriting years N to N–14, whose accumulated claims incurred at the end of the reporting year falls within the start amount and end amount of the applicable</p>

C0210, C0230, C0250, C0270, C0290, C0310, C0330/R0010 to R0210	14	bracket. The number of claims is the sum of the accumulated number of open claims at the end of the period plus the accumulated number of closed claims ended with payments.
C0060, C0080, C0100, C0120, C0140, C0160, C0180, C0200, C0220, C0240, C0260, C0280, C0300, C0320, C0340/R0010 to R0210	Total claims incurred AY/UWY year N:N–14	<p>The accumulated and aggregated amount of claims incurred of all individual claims, attributed to each of the accident/underwriting years N to N–14, whose accumulated claims incurred at the end of the reporting year falls within the start amount and end amount of the applicable bracket.</p> <p>For smaller claims, estimations (e.g. default amount) are allowed as long as it is in line with the amounts considered in run-off triangles reported in Non-life Insurance Claims Information (template S.19.01).</p> <p>Accumulated claims incurred means the sum of gross claims paid and gross reported but not settled claims (RBNS) on a case-by-case<u>case-by-case</u> basis for each and every single claim, open and closed, which belongs to a specific accident year/underwriting year (AY/UWY).</p>
C0050, C0070, C0090, C0110, C0130, C0150, C0170, C0190, C0210, C0230, C0250, C0270, C0290, C0310, C0330/R0300	Number of claims AY/UWY year N:N–14 — Total	Total of the accumulated and aggregated number of claims for all brackets for each of the years N to N–14.
C0060, C0080, C0100, C0120, C0140, C0160, C0180, C0200, C0220, C0240, C0260, C0280, C0300, C0320, C0340/R0300	Total claims incurred AY/UWY year N:N–14 — Total	Total of the accumulated and aggregated claims incurred for all brackets for each of the years N to N–14.

S.21.02 — Underwriting risks non-life

General comments:

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

Template shall be filled in relation to non-life business (including Non-SLT Health) only for direct business.

In this template the 20 biggest single underwriting risks, based on net retention, across all lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, shall be reported. If the 2 biggest single underwriting risks for any of the lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35 are not covered through the above

methodology, then they shall be reported in addition. In case a single underwriting risk of a specific line of business forms part of the top 20, the same risk of the affected line of business must only be filled in once.

Net retention of the single underwriting risk means the maximum possible liability of the undertaking after the recoverables from reinsurers (including SPV and Finite Reinsurance) and the original deductible of the policyholder has been taken into account. In case the net retention is equal for too many risks the policy with the highest Sum insured shall be used as a second criteria. In case the Sum insured is also the same and the most appropriate risk considering the risk profile of the undertaking must be used as the ultimate criteria.

	ITEM	INSTRUCTIONS
C0010	Risk identification code	The code is a unique identifying number assigned by the undertaking that identifies the risk and shall remain unchanged for subsequent annual reports.
C0020	Identification of the company/person to which the risk relates	<p>If the risk relates to a company identify the name of the company to whom the risk relates.</p> <p>If the risk relates to a natural person, pseudonymise the original policy number and report pseudonymised information. Pseudonymous data refer to data that cannot be attributed to a specific individual without the use of additional information, as long as such additional information is kept separately. Consistency over time shall be insured. It implies that if a single underwriting risk appears from one year to another, it shall receive the same pseudonymised format.</p>
C0030	Description risk	The description of the risk. Depending on the line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, report the type of company, building or occupation of the specific risk insured.
C0040	Line of business	<p>Identification of the line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35. 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
C0050	Description risk category covered	The description of the risk category covered is entity specific and is not mandatory. Also the term 'risk category' isn't based on Level 1 and 2 terminologies but can be considered as an extra possibility the give additional information about the underwriting risk(s).
C0060	Validity period (start date)	Identify the ISO 8601 (yyyy-mm-dd) code of the date of commencement of the specific cover, i.e., date when the cover took effect.
C0070	Validity period (expiry date)	Identify the ISO 8601 (yyyy-mm-dd) code of the final expiry date of the specific cover.
C0080	Currency	Identify the ISO 4217 alphabetic code of the original currency.
C0090	Sum insured	<p>The highest amount that the insurer can be obliged to pay out under the policy. The insured sum relates to the underwriting risk.</p> <p>Where the policy covers a number of exposures/risks across the country the individual underwriting risk with the highest net retention shall be specified. If the risk has been accepted on a co-insurance basis, the insured sum indicates the maximum liability of the reporting non-life insurer. In case of a joint several liability, the part belonging to a defaulting co-insurer must be included as well.</p>
C0100	Original deductible policyholder	Part of the sum insured which is retained by the policyholder.
C0110	Type of underwriting model	<p>Type of underwriting model which is used to estimate the exposure of the underwriting risk and the need for reinsurance protection. One of the options in the following closed list shall be used:</p> <p>1 — Sum Insured:</p> <p>the highest amount that the insurer can be obliged to pay out according to the original policy. Sum insured must also be filled when type of underwriting model is not applicable</p> <p>2 — Maximum Possible Loss:</p> <p>loss which may occur when the most unfavourable circumstances being more or less exceptionally combined, the fire is only stopped by impassable obstacles or lack of substance.</p> <p>3 — Probable Maximum Loss:</p> <p>defined as the estimate of the largest loss from a single fire or peril to be expected, assuming the worst single impairment of</p>

		<p>primary private fire protection systems but with secondary protection systems or organizations (such as emergency organizations and private and/or public fire department response) functioning as intended. Catastrophic conditions like explosions resulting from massive release of flammable gases, which might involve large areas of the plant, detonation of massive explosives, seismic disturbances, tidal waves or flood, falling aircraft, and arson committed in more than one area are excluded in this estimate. This definition is a hybrid form between Maximum Possible Loss and Estimated Maximum Loss that is generally accepted and frequently used by insurers, reinsurers and reinsurance brokers</p> <p>4 — Estimated Maximum Loss:</p> <p>loss that could reasonably be sustained from the contingencies under consideration, as a result of a single incident considered to be within the realms of probability taking into account all factors likely to increase or lessen the extent of the loss, but excluding such coincidences and catastrophes which may be possible but remain unlikely.</p> <p>5 — Other:</p> <p>defined as other possible underwriting models used. The type of ‘other’ underwriting model applied must be explained in the Regular Supervisory Report</p> <p>Although abovementioned definitions are used for the line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, ‘Fire and other damage to property insurance’, similar definitions might be in place for other lines of business.</p>
C0120	Amount underwriting model	Maximum loss amount of the single underwriting risk which is the result of the underwriting model applied. In case no specific type of underwriting model is used the amount must be equal to the sum insured reported in C0090 minus the original deductible reported in C0100.
C0130	Sum reinsured on a facultative basis, with all reinsurers	Part of the sum insured that the insurer has reinsured on a facultative basis (by treaty and/or by individual cover) with the reinsurers. When the facultative cover is not placed for 100 % but only for 80 % the 20 % not placed shall be considered as retention.
C0140	Sum reinsured, other than on facultative basis, with all reinsurers	Part of the sum insured that the insurer has reinsured through traditional reinsurance treaties or another basis (including SPV and Finite Reinsurance) other than facultative reinsurance.
C0150	Net retention of the insurer	The net amount for which the insurer acts as risk carrier, i.e.: part of the sum insured that exceeds the original deductible of the policyholder and is not reinsured.

S.21.03 — Non-life distribution of underwriting underwriting risks — by sum insured

General comments:

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

This template shall be reported for each material non-life line of Business for direct business, as defined in Annex I to Delegated Regulation (EU) 2015/35, representing a coverage of 90% of the non-life technical provisions. Line of business shall be reported in accordance with the amount of technical provisions, i.e. the the-line of business with the highest amount of technical provisions.

The negative technical provisions at the level of the line of business shall be considered with absolute value for the purpose of the calculation of the materiality of the threshold.

~~The template is retrospective and shall be filled in relation to non life business (including Non-SLT Health) only for the direct business and only for the Non life Lines of Business (lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35).~~

The underwriting risk portfolio is the distribution, in (predefined) brackets, of the sum insured of each and every single underwriting risk which have been accepted by the undertaking. The underwriting risk portfolio is per line of business. However, whereas some lines of business are reportable on a compulsory basis for all member states, the individual member states may also require compulsory basis reporting for further lines of business where deemed to be relevant. For certain lines of business, the template would not be applicable. (See also item Line of business).

The default brackets to be used are defined in euros. For different reporting currencies each relevant supervisory authority shall define the equivalent options for the amounts to be used in the 20 brackets.

An undertaking may use undertaking specific brackets, in particular when sum insured is lower than EUR 100000. The brackets chosen shall be used consistently over the reporting periods, unless the distribution of claims changes significantly. In this case the undertaking shall notify the supervisory authority in advance, unless already specified by the supervisory authority.

By default the reference date shall be the end of the reporting year, however if duly justified, the undertaking may choose the reference date of collecting the information from the policy administration. This means that the underwriting risk portfolio can be based for example on the same reference date that is used to collect similar information for the renewal of reinsurance treaties and facultative cover.

The sum insured relates to each and every individual underwriting risk, only looking at the main coverage of the policy per line of business, and means the highest amount that the insurer can be obliged to pay out. This means:

- If the sum insured of the additional cover for ‘Theft’ is lower than the sum insured of the main cover for ‘Fire and other damage’ (both belonging to the same line of business), the highest sum insured must be taken.
- A policy cover comprising a number of buildings across the country/car fleet etc must be broken down.
- If the risk has been accepted on a co-insurance basis, the insured sum indicates the maximum liability of the reporting non-life insurer.

- In case of joint liability through co-insurance, the part belonging to a defaulting co-insurer must be included in the sum insured as well.

	ITEMS	INSTRUCTIONS
Z0010	Line of business	<p>Identification of the line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, reported.</p> <p>First category: lines of business that are compulsory for all member states:</p> <ul style="list-style-type: none"> – Other motor insurance; – Marine, aviation and transport insurance; – Fire & other damage to property insurance; – Credit & Suretyship insurance. <p>Second category: lines of business that are compulsory at the discretion of each individual NSAs:</p> <ul style="list-style-type: none"> – Motor vehicle liability insurance; – General liability insurance; – Medical expense insurance; – Income protection insurance; – Worker's compensation insurance; – Miscellaneous financial loss; – Legal expenses insurance; – Assistance. <p>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
C0020/R0010–	Start sum	Start amount of the interval within which the sum insured

R0210	insured	<p>of the individual underwriting risk belongs and needs to be aggregated.</p> <p>In case the reporting currency is in Euros, one of the following 5 base options for the distribution of the underwriting risks can be used:</p> <p>1 — 20 brackets of 25000 plus 1 extra bracket for Sum Insured > 500000.</p> <p>2 — 20 brackets of 50000 plus 1 extra bracket for Sum Insured > 1 million.</p> <p>3 — 20 brackets of 250000 plus 1 extra bracket for Sum Insured > 5 million.</p> <p>4 — 20 brackets of 1 million plus 1 extra bracket for Sum Insured > 20 million.</p> <p>5 — 20 brackets of 5 million plus 1 extra bracket for Sum Insured > 100 million.</p> <p>However, an undertaking shall use undertaking specific brackets, in particular when Sum Insured < 100000 to guarantee that the level of detail is sufficient to provide adequate insight in the distribution of the claims incurred, unless already specified by the supervisory authority.</p> <p>For policies where there is no Sum Insured defined in the policy the undertaking shall do their own estimations or use default values.</p> <p>The option chosen needs to be used consistently over the reporting periods, unless the distribution of claims changes significantly.</p> <p>For different reporting currencies National Supervisory Authorities need to define the equivalent options for the amounts to be used in the 20 brackets.</p>
C0030/R0010–R0200	End sum insured	End amount of the interval within which the sum insured of the individual underwriting risk belongs and needs to be aggregated.
C0040/R0010–R0210	Number of underwriting risks	The number of underwriting risks whose sum insured falls within the start amount and end amount of the applicable bracket.
C0040/R0220	Number of underwriting risks — Total	Total number of underwriting risks reported in all brackets.

C0050/R0010–R0210	Total sum insured	The aggregated amount of the sum insured, on a gross basis and using the reporting currency, of all the individual underwriting risks, whose sum insured falls within the start amount and end amount of the applicable bracket.
C0050/R0220	Total sum insured — Total	Total of the aggregated amounts of the sum insured, on a gross basis and using the reporting currency, of all the individual underwriting risks reported in all brackets.
C0060/R0010–R0210	Total annual written premium	The aggregated amount of the written premium as defined in Article 1(11) of Delegated Regulation (EU) 2015/35 of the underlying underwriting risks.
C0060/R0220	Total annual written premium — Total	Total of the aggregated amounts of the annual written premium reported in all brackets.

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

General comments:

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

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

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

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

	ITEM	INSTRUCTIONS
C0010/R0010	Amount with LTG measures and transitionals — Technical Provisions	Total amount of gross technical provisions including long term guarantee measures and transitional measures
C0020/R0010	Without transitional on technical provisions — Technical	Total amount of gross technical provisions without the adjustment due to the transitional deduction to technical provisions, but keeping adjustments due to the volatility adjustment and the matching adjustment. If transitional deduction to technical provisions is not

	Provisions	applicable report the same amount as in C0010.
C0030/R0010	Impact of transitional on technical provisions — Technical provisions	<p>Amount of the adjustment to the gross technical provisions due to the application of the transitional deduction to technical provisions.</p> <p>It shall be the difference between the technical provisions without transitional deduction to technical provisions and the technical provisions with LTG and transitional measures.</p>
C0040/R0010	Without transitional on interest rate — Technical Provisions	<p>Total amount of gross technical provisions without the adjustment due to the transitional adjustment to the relevant risk-free interest rate term structure, but keeping adjustments due to the volatility adjustment and the matching adjustment ('MA').</p> <p>If transitional adjustment to the relevant risk-free interest rate term structure is not applicable report the same amount as in C0020.</p>
C0050/R0010	Impact of transitional on interest rate — Technical provisions	<p>Amount of the adjustment to the gross technical provisions due to the application of the transitional adjustment to the relevant risk-free interest rate term structure.</p> <p>It shall be the difference between the technical provisions without transitional adjustment to the relevant risk-free interest rate term structure and the technical provisions with LTG and transitional measures.</p>
C0060/R0010	Without volatility adjustment and without other transitional measures — Technical Provisions	<p>Total amount of gross technical provisions without the adjustments due to the transitional deduction to technical provisions, the transitional adjustment to the relevant risk-free interest rate term structure and the volatility adjustment, but keeping adjustments due to the matching adjustment, if any.</p> <p>If volatility adjustment is not applicable report the same amount as in C0040.</p>
C0070/R0010	Impact of volatility adjustment set to zero — Technical provisions	<p>Amount of the adjustment to the gross technical provisions due to the application of the volatility adjustment. It shall reflect the impact of setting the volatility adjustment to zero.</p> <p>It shall be the difference between the technical provisions without volatility adjustment and without other transitional measures and the maximum between the technical provisions reported under C0010, C0020 and C0040.</p>
C0080/R0010	Without matching adjustment and	Total amount of gross technical provisions without any LTG measure.

	without all the others — Technical Provisions	If matching adjustment is not applicable report the same amount as in C0060.
C0090/R0010	Impact of matching adjustment set to zero — Technical Provisions	<p>Amount of the adjustment to the gross technical provisions due to the application of the matching adjustment. It shall include the impact of setting the volatility adjustment and the matching adjustment to zero.</p> <p>It shall be the difference between the technical provisions without matching adjustment and without all the other transitional measures and the maximum between the technical provisions reported under C0010, C0020, C0040 and C0060.</p>
C0100/R0010	Impact of all LTG measures and transitionals — Technical Provisions	Amount of the adjustment to the gross technical provisions due to the application of the LTG measures and transitionals.
C0010/R0020	Amount with LTG measures and transitionals — Basic own funds	Total amount of basic own funds calculated considering technical provisions including the adjustments due to the long term guarantee measures and transitional measures.
C0020/R0020	Without transitional on technical provisions — Basic own funds	<p>Total amount of basic own funds calculated considering technical provisions without the adjustment due to the transitional deduction to technical provisions, but keeping the adjustments due to the volatility adjustment and the matching adjustment.</p> <p>If transitional deduction to technical provisions is not applicable report the same amount as in C0010.</p>
C0030/R0020	Impact of transitional on technical provisions — Basic own funds	<p>Amount of the adjustment to the Basic own funds due to the application of the transitional deduction to technical provisions.</p> <p>It shall be the difference between the basic own funds calculated considering the technical provisions without transitional deduction to technical provisions and the basic own funds calculated with the technical provisions with LTG and transitional measures.</p>
C0040/R0020	Without transitional on interest rate — Basic own funds	Total amount of basic own funds calculated considering technical provisions without the adjustment due to the transitional adjustment to the relevant risk-free interest rate term structure, but keeping the adjustments due to the volatility adjustment and the matching adjustment.

		If transitional adjustment to the relevant risk-free interest rate term structure is not applicable report the same amount as in C0020.
C0050/R0020	Impact of transitional on interest rate — Basic own funds	<p>Amount of the adjustment to the basic own funds due to the application of the transitional adjustment to the relevant risk-free interest rate term structure.</p> <p>It shall be the difference between the basic own funds calculated considering the technical provisions without transitional adjustment to the relevant risk-free interest rate term structure and the basic own funds calculated with the technical provisions reported under C0020.</p>
C0060/R0020	Without volatility adjustment and without other transitional measures — Basic own funds	<p>Total amount of basic own funds calculated considering technical provisions without the adjustments due to the transitional deduction to technical provisions, the transitional adjustment to the relevant risk-free interest rate term structure and the volatility adjustment, but keeping the adjustments due to the matching adjustment.</p> <p>If volatility adjustment is not applicable report the same amount as in C0040.</p>
C0070/R0020	Impact of volatility adjustment set to zero — Basic own funds	<p>Amount of the adjustment to the Basic own funds due to the application of the volatility adjustment. It shall reflect the impact of setting the volatility adjustment to zero.</p> <p>It shall be the difference between the basic own funds calculated considering the technical provisions without volatility adjustment and without other transitional measures and the basic own funds calculated with the technical provisions reported under C0040.</p>
C0080/R0020	Without matching adjustment and without all the others — Basic own funds	<p>Total amount of basic own funds calculated considering technical provisions without any LTG measure.</p> <p>If matching adjustment is not applicable report the same amount as in C0060.</p>
C0090/R0020	Impact of matching adjustment set to zero — Basic own funds	<p>Amount of the adjustment to the basic own funds due to the application of the matching adjustment. It shall include the impact of setting the volatility adjustment and the matching adjustment to zero.</p> <p>It shall be the difference between the basic own funds calculated considering the technical provisions without matching adjustment and without all the other transitional measures and the basic own funds calculated with the technical provisions reported under C0060.</p>
C0100/R0020	Impact of all LTG measures	Amount of the adjustment to the basic own funds due to the application of the LTG measures and transitionals.

	and transitionals — Basic own funds	
C0010/R0030	Amount with LTG measures and transitionals — Basic own funds — Excess of assets over liabilities	Total amount of excess of assets over liabilities calculated considering technical provisions including the adjustments due to the long term guarantee measures and transitional measures.
C0020/R0030	Without transitional on technical provisions — Basic own funds — Excess of assets over liabilities	Total amount of excess of assets over liabilities calculated considering technical provisions without the adjustment due to the transitional deduction to technical provisions, but keeping the adjustments due to the volatility adjustment and the matching adjustment. If transitional deduction to technical provisions is not applicable report the same amount as in C0010.
C0030/R0030	Impact of transitional on technical provisions — Basic own funds — Excess of assets over liabilities	Amount of the adjustment to the excess of assets over liabilities due to the application of the transitional deduction to technical provisions. It shall be the difference between the excess of assets over liabilities calculated considering the technical provisions without transitional deduction to technical provisions and the excess of assets over liabilities calculated with the technical provisions with LTG and transitional measures.
C0040/R0030	Without transitional on interest rate — Basic own funds — Excess of assets over liabilities	Total amount of excess of assets over liabilities calculated considering technical provisions without the adjustment due to the transitional adjustment to the relevant risk-free interest rate term structure, but keeping the adjustments due to the volatility adjustment and the matching adjustment. If transitional adjustment to the relevant risk-free interest rate term structure is not applicable report the same amount as in C0020.
C0050/R0030	Impact of transitional on interest rate — Basic own funds — Excess of assets over liabilities	Amount of the adjustment to the excess of assets over liabilities due to the application of the transitional adjustment to the relevant risk-free interest rate term structure. It shall be the difference between the excess of assets over liabilities calculated considering the technical provisions without transitional adjustment to the relevant risk-free interest rate term structure and the excess of assets over liabilities calculated with the technical

		provisions reported under C0020.
C0060/R0030	Without volatility adjustment and without other transitional measures — Basic own funds — Excess of assets over liabilities	<p>Total amount of excess of assets over liabilities calculated considering technical provisions without the adjustments due to the transitional deduction to technical provisions, the transitional adjustment to the relevant risk-free interest rate term structure and the volatility adjustment, but keeping the adjustments due to the matching adjustment.</p> <p>If volatility adjustment is not applicable report the same amount as in C0040.</p>
C0070/R0030	Impact of volatility adjustment set to zero — Basic own funds — Excess of assets over liabilities	<p>Amount of the adjustment to the excess of assets over liabilities due to the application of the volatility adjustment. It shall reflect the impact of setting the volatility adjustment to zero.</p> <p>It shall be the difference between the excess of assets over liabilities calculated considering the technical provisions without volatility adjustment and without other transitional measures and the excess of assets over liabilities calculated with the technical provisions reported under C0040.</p>
C0080/R0030	Without matching adjustment and without all the others — Basic own funds — Excess of assets over liabilities	<p>Total amount of excess of assets over liabilities calculated considering Technical provisions without any LTG measure.</p> <p>If matching adjustment is not applicable report the same amount as in C0060.</p>
C0090/R0030	Impact of matching adjustment set to zero — Basic own funds — Excess of assets over liabilities	<p>Amount of the adjustment to the excess of assets over liabilities due to the application of the matching adjustment. It shall include the impact of setting the volatility adjustment and the matching adjustment to zero.</p> <p>It shall be the difference between the excess of assets over liabilities calculated considering the technical provisions without matching adjustment and without all the other transitional measures and the excess of assets over liabilities calculated with the technical provisions reported under C0060.</p>
C0100/R0030	Impact of all LTG measures and transitionals — Basic own funds — Excess of assets over	Amount of the adjustment to the excess of assets over liabilities due to the application of the LTG measures and transitionals.

	liabilities	
C0010/R0040	Amount with LTG measures and transitionals — Basic own funds — Restricted own funds due to ring-fencing and matching portfolio	Total amount of restricted own funds due to ring-fencing calculated considering technical provisions including the adjustments due to the long term guarantee measures and transitional measures.
C0020/R0040	Without transitional on technical provisions — Basic own funds — Restricted own funds due to ring-fencing and matching portfolio	<p>Total amount of restricted own funds due to ring-fencing calculated considering technical provisions without the adjustment due to the transitional deduction to technical provisions, but keeping the adjustments due to the volatility adjustment and the matching adjustment.</p> <p>If transitional deduction to technical provisions is not applicable report the same amount as in C0010.</p>
C0030/R0040	Impact of transitional on technical provisions — Basic own funds — Restricted own funds due to ring-fencing and matching portfolio	<p>Amount of the adjustment to the restricted own funds due to ring-fencing due to the application of the transitional deduction to technical provisions.</p> <p>It shall be the difference between the restricted own funds due to ring-fencing calculated considering the technical provisions without transitional deduction to technical provisions and the restricted own funds due to ring-fencing calculated with the technical provisions with LTG and transitional measures.</p>
C0040/R0040	Without transitional on interest rate — Basic own funds — Restricted own funds due to ring-fencing and matching portfolio	<p>Total amount of restricted own funds due to ring-fencing calculated considering technical provisions without the adjustment due to the transitional adjustment to the relevant risk-free interest rate term structure, but keeping the adjustments due to the volatility adjustment and the matching adjustment.</p> <p>If transitional adjustment to the relevant risk-free interest rate term structure is not applicable report the same amount as in C0020.</p>
C0050/R0040	Impact of transitional on interest rate — Basic own funds — Restricted own funds due	<p>Amount of the adjustment to the restricted own funds due to ring-fencing due to the application of the transitional adjustment to the relevant risk-free interest rate term structure.</p> <p>It shall be the difference between the restricted own funds due to ring-fencing calculated considering the</p>

	to ring-fencing and matching portfolio	technical provisions without transitional adjustment to the relevant risk-free interest rate term structure and the restricted own funds due to ring-fencing calculated with the technical provisions reported under C0020.
C0060/R0040	Without volatility adjustment and without other transitional measures — Basic own funds — Restricted own funds due to ring-fencing and matching portfolio	<p>Total amount of restricted own funds due to ring-fencing calculated considering technical provisions without the adjustments due to the transitional deduction to technical provisions, the transitional adjustment to the relevant risk-free interest rate term structure and the volatility adjustment, but keeping the adjustments due to the matching adjustment.</p> <p>If volatility adjustment is not applicable report the same amount as in C0040.</p>
C0070/R0040	Impact of volatility adjustment set to zero — Basic own funds — Restricted own funds due to ring-fencing and matching portfolio	<p>Amount of the adjustment to the restricted own funds due to ring-fencing due to the application of the volatility adjustment. It shall reflect the impact of setting the volatility adjustment to zero.</p> <p>It shall be the difference between the restricted own funds due to ring-fencing calculated considering the technical provisions without volatility adjustment and without other transitional measures and the restricted own funds due to ring-fencing calculated with the technical provisions reported under C0040.</p>
C0080/R0040	Without matching adjustment and without all the others — Basic own funds — Restricted own funds due to ring-fencing and matching portfolio	<p>Total amount of restricted own funds due to ring-fencing calculated considering technical provisions without any LTG measure.</p> <p>If matching adjustment is not applicable report the same amount as in C0060.</p>
C0090/R0040	Impact of matching adjustment set to zero — Basic own funds — Restricted own funds due to ring-fencing and matching portfolio	<p>Amount of the adjustment to the restricted own funds due to ring-fencing due to the application of the matching adjustment. It shall include the impact of setting the volatility adjustment and the matching adjustment to zero.</p> <p>It shall be the difference between the restricted own funds due to ring-fencing calculated considering the technical provisions without matching adjustment and without all the other transitional measures and the restricted own funds due to ring-fencing calculated with</p>

		the technical provisions reported under C0060.
C0100/R0040	Impact of all LTG measures and transitionals — Basic own funds — Restricted own funds due to ring-fencing and matching portfolio	Amount of the adjustment to the restricted own funds due to ring-fencing due to the application of the LTG measures and transitionals.
C0010/R0050	Amount with LTG measures and transitionals — Eligible own funds to meet SCR	Total amount of eligible own funds to meet SCR calculated considering technical provisions including the adjustments due to the long term guarantee measures and transitional measures.
C0020/R0050	Without transitional on technical provisions — Eligible own funds to meet SCR	Total amount of eligible own funds to meet SCR calculated considering technical provisions without the adjustment due to the transitional deduction to technical provisions, but keeping the adjustments due to the volatility adjustment and the matching adjustment. If transitional deduction to technical provisions is not applicable report the same amount as in C0010.
C0030/R0050	Impact of transitional on technical provisions — Eligible own funds to meet SCR	Amount of the adjustment to the eligible own funds to meet SCR due to the application of the transitional deduction to technical provisions. It shall be the difference between the eligible own funds to meet SCR calculated considering the technical provisions without transitional deduction to technical provisions and the eligible own funds to meet SCR calculated with the technical provisions with LTG and transitional measures.
C0040/R0050	Without transitional on interest rate — Eligible own funds to meet SCR	Total amount of eligible own funds to meet SCR calculated considering technical provisions without the adjustment due to the transitional adjustment to the relevant risk-free interest rate term structure, but keeping the adjustments due to the volatility adjustment and the matching adjustment. If transitional adjustment to the relevant risk-free interest rate term structure is not applicable report the same amount as in C0020.
C0050/R0050	Impact of transitional on interest rate —	Amount of the adjustment to the eligible own funds to meet SCR due to the application of the transitional adjustment to the relevant risk-free interest rate term

	Eligible own funds to meet SCR	<p>structure.</p> <p>It shall be the difference between the eligible own funds to meet SCR calculated considering the technical provisions without transitional adjustment to the relevant risk-free interest rate term structure and the eligible own funds to meet SCR calculated with the technical provisions reported under C0020.</p>
C0060/R0050	Without volatility adjustment and without other transitional measures — Eligible own funds to meet SCR	<p>Total amount of eligible own funds to meet SCR calculated considering technical provisions without the adjustments due to the transitional deduction to technical provisions, the transitional adjustment to the relevant risk-free interest rate term structure and the volatility adjustment, but keeping the adjustments due to the matching adjustment.</p> <p>If volatility adjustment is not applicable report the same amount as in C0040.</p>
C0070/R0050	Impact of volatility adjustment set to zero — Eligible own funds to meet SCR	<p>Amount of the adjustment to the eligible own funds to meet SCR due to the application of the volatility adjustment. It shall reflect the impact of setting the volatility adjustment to zero.</p> <p>It shall be the difference between the eligible own funds to meet SCR calculated considering the technical provisions without volatility adjustment and without other transitional measures and the eligible own funds to meet SCR calculated with the technical provisions reported under C0040.</p>
C0080/R0050	Without matching adjustment and without all the others — Eligible own funds to meet SCR	<p>Total amount of eligible own funds to meet SCR calculated considering technical provisions without any LTG measure.</p> <p>If matching adjustment is not applicable report the same amount as in C0060.</p>
C0090/R0050	Impact of matching adjustment set to zero — Eligible own funds to meet SCR	<p>Amount of the adjustment to the eligible own funds to meet SCR due to the application of the matching adjustment. It shall include the impact of setting the volatility adjustment and the matching adjustment to zero.</p> <p>It shall be the difference between the eligible own funds to meet SCR calculated considering the technical provisions without matching adjustment and without all the other transitional measures and the eligible own funds to meet SCR calculated with the technical provisions reported under C0060.</p>

C0100/R0050	Impact of all LTG measures and transitionals — Eligible own funds to meet SCR	Amount of the adjustment to the eligible own funds to meet SCR due to the application of the LTG measures and transitionals.
C0010/R0060	Amount with LTG measures and transitionals — Eligible own funds to meet SCR–Tier 1	Total amount of eligible own funds to meet SCR–Tier 1 calculated considering technical provisions including the adjustments due to the long term guarantee measures and transitional measures.
C0020/R0060	Without transitional on technical provisions — Eligible own funds to meet SCR–Tier 1	<p>Total amount of eligible own funds to meet SCR–Tier 1 calculated considering technical provisions without the adjustment due to the transitional deduction to technical provisions, but keeping the adjustments due to the volatility adjustment and the matching adjustment.</p> <p>If transitional deduction to technical provisions is not applicable report the same amount as in C0010.</p>
C0030/R0060	Impact of transitional on technical provisions — Eligible own funds to meet SCR–Tier 1	<p>Amount of the adjustment to the eligible own funds to meet SCR–Tier 1 due to the application of the transitional deduction to technical provisions.</p> <p>It shall be the difference between the eligible own funds to meet SCR–Tier 1 calculated considering the technical provisions without transitional deduction to technical provisions and the eligible own funds to meet SCR–Tier 1 calculated with the technical provisions with LTG and transitional measures.</p>
C0040/R0060	Without transitional on interest rate — Eligible own funds to meet SCR–Tier 1	<p>Total amount of eligible own funds to meet SCR–Tier 1 calculated considering technical provisions without the adjustment due to the transitional adjustment to the relevant risk-free interest rate term structure, but keeping the adjustments due to the volatility adjustment and the matching adjustment.</p> <p>If transitional adjustment to the relevant risk-free interest rate term structure is not applicable report the same amount as in C0020.</p>
C0050/R0060	Impact of transitional on interest rate — Eligible own funds to meet SCR–Tier 1	<p>Amount of the adjustment to the eligible own funds to meet SCR–Tier 1 due to the application of the transitional adjustment to the relevant risk-free interest rate term structure.</p> <p>It shall be the difference between the eligible own funds to meet SCR–Tier 1 calculated considering the technical provisions without transitional adjustment to the relevant risk-free interest rate term structure and the eligible own</p>

		funds to meet SCR–Tier 1 calculated with the technical provisions reported under C0020.
C0060/R0060	Without volatility adjustment and without other transitional measures — Eligible own funds to meet SCR–Tier 1	<p>Total amount of eligible own funds to meet SCR–Tier 1 calculated considering technical provisions without the adjustments due to the transitional deduction to technical provisions, the transitional adjustment to the relevant risk-free interest rate term structure and the volatility adjustment, but keeping the adjustments due to the matching adjustment.</p> <p>If volatility adjustment is not applicable report the same amount as in C0040.</p>
C0070/R0060	Impact of volatility adjustment set to zero — Eligible own funds to meet SCR–Tier 1	<p>Amount of the adjustment to the eligible own funds to meet SCR–Tier 1 due to the application of the volatility adjustment. It shall reflect the impact of setting the volatility adjustment to zero.</p> <p>It shall be the difference between the eligible own funds to meet SCR–Tier 1 calculated considering the technical provisions without volatility adjustment and without other transitional measures and the eligible own funds to meet SCR–Tier 1 calculated with the technical provisions reported under C0040.</p>
C0080/R0060	Without matching adjustment and without all the others — Eligible own funds to meet SCR–Tier 1	<p>Total amount of eligible own funds to meet SCR–Tier 1 calculated considering technical provisions without any LTG measure.</p> <p>If matching adjustment is not applicable report the same amount as in C0060.</p>
C0090/R0060	Impact of matching adjustment set to zero — Eligible own funds to meet SCR–Tier 1	<p>Amount of the adjustment to the eligible own funds to meet SCR–Tier 1 due to the application of the matching adjustment. It shall include the impact of setting the volatility adjustment and the matching adjustment to zero.</p> <p>It shall be the difference between the eligible own funds to meet SCR–Tier 1 calculated considering the technical provisions without matching adjustment and without all the other transitional measures and the eligible own funds to meet SCR–Tier 1 calculated with the technical provisions reported under C0060.</p>
C0100/R0060	Impact of all LTG measures and transitionals — Eligible own funds to meet	Amount of the adjustment to the eligible own funds to meet SCR–Tier 1 due to the application of the LTG measures and transitionals.

	SCR–Tier 1	
C0010/R0070	Amount with LTG measures and transitionals — Eligible own funds to meet SCR–Tier 2	Total amount of eligible own funds to meet SCR–Tier 2 calculated considering technical provisions including the adjustments due to the long term guarantee measures and transitional measures.
C0020/R0070	Without transitional on technical provisions — Eligible own funds to meet SCR–Tier 2	<p>Total amount of eligible own funds to meet SCR–Tier 2 calculated considering technical provisions without the adjustment due to the transitional deduction to technical provisions, but keeping the adjustments due to the volatility adjustment and the matching adjustment.</p> <p>If transitional deduction to technical provisions is not applicable report the same amount as in C0010.</p>
C0030/R0070	Impact of transitional on technical provisions — Eligible own funds to meet SCR–Tier 2	<p>Amount of the adjustment to the eligible own funds to meet SCR–Tier 2 due to the application of the transitional deduction to technical provisions.</p> <p>It shall be the difference between the eligible own funds to meet SCR–Tier 2 calculated considering the technical provisions without transitional deduction to technical provisions and the eligible own funds to meet SCR–Tier 2 calculated with the technical provisions with LTG and transitional measures.</p>
C0040/R0070	Without transitional on interest rate — Eligible own funds to meet SCR–Tier 2	<p>Total amount of eligible own funds to meet SCR–Tier 2 calculated considering technical provisions without the adjustment due to the transitional adjustment to the relevant risk-free interest rate term structure, but keeping the adjustments due to the volatility adjustment and the matching adjustment.</p> <p>If transitional adjustment to the relevant risk-free interest rate term structure is not applicable report the same amount as in C0020.</p>
C0050/R0070	Impact of transitional on interest rate — Eligible own funds to meet SCR–Tier 2	<p>Amount of the adjustment to the eligible own funds to meet SCR–Tier 2 due to the application of the transitional adjustment to the relevant risk-free interest rate term structure.</p> <p>It shall be the difference between the eligible own funds to meet SCR–Tier 2 calculated considering the technical provisions without transitional adjustment to the relevant risk-free interest rate term structure and the eligible own funds to meet SCR–Tier 2 calculated with the technical provisions reported under C0020.</p>
C0060/R0070	Without volatility	Total amount of eligible own funds to meet SCR–Tier 2 calculated considering technical provisions without the

	adjustment and without other transitional measures — Eligible own funds to meet SCR–Tier 2	<p>adjustments due to the transitional deduction to technical provisions, the transitional adjustment to the relevant risk-free interest rate term structure and the volatility adjustment, but keeping the adjustments due to the matching adjustment.</p> <p>If volatility adjustment is not applicable report the same amount as in C0040.</p>
C0070/R0070	Impact of volatility adjustment set to zero — Eligible own funds to meet SCR–Tier 2	<p>Amount of the adjustment to the eligible own funds to meet SCR–Tier 2 due to the application of the volatility adjustment. It shall reflect the impact of setting the volatility adjustment to zero.</p> <p>It shall be the difference between the eligible own funds to meet SCR–Tier 2 calculated considering the technical provisions without volatility adjustment and without other transitional measures and the eligible own funds to meet SCR–Tier 2 calculated with the technical provisions reported under C0040.</p>
C0080/R0070	Without matching adjustment and without all the others — Eligible own funds to meet SCR–Tier 2	<p>Total amount of eligible own funds to meet SCR–Tier 2 calculated considering technical provisions without any LTG measure.</p> <p>If matching adjustment is not applicable report the same amount as in C0060.</p>
C0090/R0070	Impact of matching adjustment set to zero — Eligible own funds to meet SCR–Tier 2	<p>Amount of the adjustment to the eligible own funds to meet SCR–Tier 2 due to the application of the matching adjustment. It shall include the impact of setting the volatility adjustment and the matching adjustment to zero.</p> <p>It shall be the difference between the eligible own funds to meet SCR–Tier 2 calculated considering the technical provisions without matching adjustment and without all the other transitional measures and the eligible own funds to meet SCR–Tier 2 calculated with the technical provisions reported under C0060.</p>
C0100/R0070	Impact of all LTG measures and transitionals — Eligible own funds to meet SCR–Tier 2	Amount of the adjustment to the eligible own funds to meet SCR–Tier 2 due to the application of the LTG measures and transitionals.
C0010/R0080	Amount with LTG measures and transitionals	Total amount of eligible own funds to meet SCR–Tier 3 calculated considering technical provisions including the adjustments due to the long term guarantee measures and

	— Eligible own funds to meet SCR–Tier 3	transitional measures.
C0020/R0080	Without transitional on technical provisions — Eligible own funds to meet SCR–Tier 3	<p>Total amount of eligible own funds to meet SCR–Tier 3 calculated considering technical provisions without the adjustment due to the transitional deduction to technical provisions, but keeping the adjustments due to the volatility adjustment and the matching adjustment.</p> <p>If transitional deduction to technical provisions is not applicable report the same amount as in C0010.</p>
C0030/R0080	Impact of transitional on technical provisions — Eligible own funds to meet SCR–Tier 3	<p>Amount of the adjustment to the eligible own funds to meet SCR–Tier 3 due to the application of the transitional deduction to technical provisions.</p> <p>It shall be the difference between the eligible own funds to meet SCR–Tier 3 calculated considering the technical provisions without transitional deduction to technical provisions and the eligible own funds to meet SCR–Tier 3 calculated with the technical provisions with LTG and transitional measures.</p>
C0040/R0080	Without transitional on interest rate — Eligible own funds to meet SCR–Tier 3	<p>Total amount of eligible own funds to meet SCR–Tier 3 calculated considering technical provisions without the adjustment due to the transitional adjustment to the relevant risk-free interest rate term structure, but keeping the adjustments due to the volatility adjustment and the matching adjustment.</p> <p>If transitional adjustment to the relevant risk-free interest rate term structure is not applicable report the same amount as in C0020.</p>
C0050/R0080	Impact of transitional on interest rate — Eligible own funds to meet SCR–Tier 3	<p>Amount of the adjustment to the eligible own funds to meet SCR–Tier 3 due to the application of the transitional adjustment to the relevant risk-free interest rate term structure.</p> <p>It shall be the difference between the eligible own funds to meet SCR–Tier 3 calculated considering the technical provisions without transitional adjustment to the relevant risk-free interest rate term structure and the eligible own funds to meet SCR–Tier 3 calculated with the technical provisions reported under C0020.</p>
C0060/R0080	Without volatility adjustment and without other transitional measures — Eligible own	Total amount of eligible own funds to meet SCR–Tier 3 calculated considering technical provisions without the adjustments due to the transitional deduction to technical provisions, the transitional adjustment to the relevant risk-free interest rate term structure and the volatility adjustment, but keeping the adjustments due to the matching adjustment.

	funds to meet SCR–Tier 3	If volatility adjustment is not applicable report the same amount as in C0040.
C0070/R0080	Impact of volatility adjustment set to zero — Eligible own funds to meet SCR–Tier 3	<p>Amount of the adjustment to the eligible own funds to meet SCR–Tier 3 due to the application of the volatility adjustment. It shall reflect the impact of setting the volatility adjustment to zero.</p> <p>It shall be the difference between the eligible own funds to meet SCR–Tier 3 calculated considering the technical provisions without volatility adjustment and without other transitional measures and the eligible own funds to meet SCR–Tier 3 calculated with the technical provisions reported under C0040.</p>
C0080/R0080	Without matching adjustment and without all the others — Eligible own funds to meet SCR–Tier 3	<p>Total amount of eligible own funds to meet SCR–Tier 3 calculated considering technical provisions without any LTG measure.</p> <p>If matching adjustment is not applicable report the same amount as in C0060.</p>
C0090/R0080	Impact of matching adjustment set to zero — Eligible own funds to meet SCR–Tier 3	<p>Amount of the adjustment to the eligible own funds to meet SCR–Tier 3 due to the application of the matching adjustment. It shall include the impact of setting the volatility adjustment and the matching adjustment to zero.</p> <p>It shall be the difference between the eligible own funds to meet SCR–Tier 3 calculated considering the technical provisions without matching adjustment and without all the other transitional measures and the eligible own funds to meet SCR–Tier 3 calculated with the technical provisions reported under C0060.</p>
C0100/R0080	Impact of all LTG measures and transitionals — Eligible own funds to meet SCR–Tier 3	Amount of the adjustment to the eligible own funds to meet SCR–Tier 3 due to the application of the LTG measures and transitionals.
C0010/R0090	Amount with LTG measures and transitionals — SCR	Total amount of SCR calculated considering technical provisions including the adjustments due to the long term guarantee measures and transitional measures
C0020/R0090	Without transitional on technical provisions –SCR	Total amount of SCR calculated considering technical provisions without the adjustment due to the transitional deduction to technical provisions, but keeping the adjustments due to the volatility adjustment and the

		<p>matching adjustment.</p> <p>If transitional deduction to technical provisions is not applicable report the same amount as in C0010.</p>
C0030/R0090	Impact of transitional on technical provisions — SCR	<p>Amount of the adjustment to the SCR due to the application of the transitional deduction to technical provisions.</p> <p>It shall be the difference between the SCR calculated considering the technical provisions without transitional deduction to technical provisions and the SCR calculated with the technical provisions with LTG and transitional measures.</p>
C0040/R0090	Without transitional on interest rate — SCR	<p>Total amount of SCR calculated considering technical provisions without the adjustment due to the transitional adjustment to the relevant risk-free interest rate term structure, but keeping the adjustments due to the volatility adjustment and the matching adjustment.</p> <p>If transitional adjustment to the relevant risk-free interest rate term structure is not applicable report the same amount as in C0020.</p>
C0050/R0090	Impact of transitional on interest rate — SCR	<p>Amount of the adjustment to the SCR due to the application of the transitional adjustment to the relevant risk-free interest rate term structure.</p> <p>It shall be the difference between the SCR calculated considering the technical provisions without transitional adjustment to the relevant risk-free interest rate term structure and the SCR calculated with the technical provisions reported under C0020.</p>
C0060/R0090	Without volatility adjustment and without other transitional measures — SCR	<p>Total amount of SCR calculated considering Technical provisions without the adjustments due to the transitional deduction to technical provisions, the transitional adjustment to the relevant risk-free interest rate term structure and the volatility adjustment, but keeping the adjustments due to the matching adjustment.</p> <p>If volatility adjustment is not applicable report the same amount as in C0040.</p>
C0070/R0090	Impact of volatility adjustment set to zero — SCR	<p>Amount of the adjustment to the SCR due to the application of the volatility adjustment. It shall reflect the impact of setting the volatility adjustment to zero.</p> <p>It shall be the difference between the SCR calculated considering the technical provisions without volatility adjustment and without other transitional measures and the SCR calculated with the technical provisions reported under C0040.</p>

C0080/R0090	Without matching adjustment and without all the others — SCR	Total amount of SCR calculated considering Technical provisions without any LTG measure. If matching adjustment is not applicable report the same amount as in C0060.
C0090/R0090	Impact of matching adjustment set to zero — SCR	Amount of the adjustment to the SCR due to the application of the matching adjustment. It shall include the impact of setting the volatility adjustment and the matching adjustment to zero. It shall be the difference between the SCR calculated considering the technical provisions without matching adjustment and without all the other transitional measures and the SCR calculated with the technical provisions reported under C0060.
C0100/R0090	Impact of all LTG measures and transitionals –SCR	Amount of the adjustment to the SCR due to the application of the LTG measures and transitionals.
C0010/R0100	Amount with LTG measures and transitionals — Eligible own funds to meet MCR	Total amount of eligible own funds to meet MCR calculated considering technical provisions including the adjustments due to the long term guarantee measures and transitional measures.
C0020/R0100	Without transitional on technical provisions — Eligible own funds to meet MCR	Total amount of eligible own funds to meet MCR calculated considering technical provisions without the adjustment due to the transitional deduction to technical provisions, but keeping the adjustments due to the volatility adjustment and the matching adjustment. If transitional deduction to technical provisions is not applicable report the same amount as in C0010.
C0030/R0100	Impact of transitional on technical provisions — Eligible own funds to meet MCR	Amount of the adjustment to the eligible own funds to meet MCR due to the application of the transitional deduction to technical provisions. It shall be the difference between the eligible own funds to meet MCR calculated considering the technical provisions without transitional deduction to technical provisions and the eligible own funds to meet MCR calculated with the technical provisions with LTG and transitional measures.
C0040/R0100	Without transitional on interest rate — Eligible own	Total amount of eligible own funds to meet MCR calculated considering technical provisions without the adjustment due to the transitional adjustment to the relevant risk-free interest rate term structure, but keeping

	funds to meet MCR	<p>the adjustments due to the volatility adjustment and the matching adjustment.</p> <p>If transitional adjustment to the relevant risk-free interest rate term structure is not applicable report the same amount as in C0020.</p>
C0050/R0100	Impact of transitional on interest rate — Eligible own funds to meet MCR	<p>Amount of the adjustment to the Eligible own funds to meet MCR due to the application of the transitional adjustment to the relevant risk-free interest rate term structure.</p> <p>It shall be the difference between the eligible own funds to meet MCR calculated considering the technical provisions without transitional adjustment to the relevant risk-free interest rate term structure and the eligible own funds to meet MCR calculated with the technical provisions reported under C0020.</p>
C0060/R0100	Without volatility adjustment and without other transitional measures — Eligible own funds to meet MCR	<p>Total amount of Eligible own funds to meet MCR calculated considering Technical provisions without the adjustments due to the transitional deduction to technical provisions, the transitional adjustment to the relevant risk-free interest rate term structure and the volatility adjustment, but keeping the adjustments due to the matching adjustment.</p> <p>If volatility adjustment is not applicable report the same amount as in C0040.</p>
C0070/R0100	Impact of volatility adjustment set to zero — Eligible own funds to meet MCR	<p>Amount of the adjustment to the Eligible own funds to meet MCR due to the application of the volatility adjustment. It shall reflect the impact of setting the volatility adjustment to zero.</p> <p>It shall be the difference between the eligible own funds to meet MCR calculated considering the technical provisions without volatility adjustment and without other transitional measures and the eligible own funds to meet MCR calculated with the technical provisions reported under C0040.</p>
C0080/R0100	Without matching adjustment and without all the others — Eligible own funds to meet MCR	<p>Total amount of Eligible own funds to meet MCR calculated considering Technical provisions without any LTG measure.</p> <p>If matching adjustment is not applicable report the same amount as in C0060.</p>
C0090/R0100	Impact of matching adjustment set to	<p>Amount of the adjustment to the Eligible own funds to meet MCR due to the application of the matching adjustment. It shall include the impact of setting the</p>

	zero — Eligible own funds to meet MCR	<p>volatility adjustment and the matching adjustment to zero.</p> <p>It shall be the difference between the eligible own funds to meet MCR calculated considering the technical provisions without matching adjustment and without all the other transitional measures and the eligible own funds to meet MCR calculated with the technical provisions reported under C0060.</p>
C0100/R0100	Impact of all LTG measures and transitionals — Eligible own funds to meet MCR	Amount of the adjustment to the Eligible own funds to meet MCR due to the application of the LTG measures and transitionals.
C0010/R0110	Amount with LTG measures and transitionals — Minimum Capital Requirement	Total amount of MCR calculated considering technical provisions including the adjustments due to the long term guarantee measures and transitional measures.
C0020/R0110	Without transitional on technical provisions — Minimum Capital Requirement	<p>Total amount of MCR calculated considering technical provisions without the adjustment due to the transitional deduction to technical provisions, but keeping the adjustments due to the volatility adjustment and the matching adjustment.</p> <p>If transitional deduction to technical provisions is not applicable report the same amount as in C0010.</p>
C0030/R0110	Impact of transitional on technical provisions — Minimum Capital Requirement	<p>Amount of the adjustment to the MCR due to the application of the transitional deduction to technical provisions.</p> <p>It shall be the difference between the MCR calculated considering the technical provisions without transitional deduction to technical provisions and the MCR calculated with the technical provisions with LTG and transitional measures.</p>
C0040/R0110	Without transitional on interest rate — Minimum Capital Requirement	<p>Total amount of MCR calculated considering technical provisions without the adjustment due to the transitional adjustment to the relevant risk-free interest rate term structure, but keeping the adjustments due to the volatility adjustment and the matching adjustment.</p> <p>If transitional adjustment to the relevant risk-free interest rate term structure is not applicable report the same amount as in C0020.</p>
C0050/R0110	Impact of	Amount of the adjustment to the MCR due to the

	transitional on interest rate — Minimum Capital Requirement	<p>application of the transitional adjustment to the relevant risk-free interest rate term structure.</p> <p>It shall be the difference between the MCR calculated considering the technical provisions without transitional adjustment to the relevant risk-free interest rate term structure and MCR calculated with the technical provisions reported under C0020.</p>
C0060/R0110	Without volatility adjustment and without other transitional measures — Minimum Capital Requirement	<p>Total amount of MCR calculated considering technical provisions without the adjustments due to the transitional deduction to technical provisions, the transitional adjustment to the relevant risk-free interest rate term structure and the volatility adjustment, but keeping the adjustments due to the matching adjustment.</p> <p>If volatility adjustment is not applicable report the same amount as in C0040.</p>
C0070/R0110	Impact of volatility adjustment set to zero — Minimum Capital Requirement	<p>Amount of the adjustment to the MCR due to the application of the volatility adjustment. It shall reflect the impact of setting the volatility adjustment to zero.</p> <p>It shall be the difference between the MCR calculated considering the technical provisions without volatility adjustment and without other transitional measures and the MCR calculated with the technical provisions reported under C0040.</p>
C0080/R0110	Without matching adjustment and without all the others — MCR	<p>Total amount of MCR calculated considering technical provisions without any LTG measure.</p> <p>If matching adjustment is not applicable report the same amount as in C0060.</p>
C0090/R0110	Impact of matching adjustment set to zero — Minimum Capital Requirement	<p>Amount of the adjustment to the MCR due to the application of the matching adjustment. It shall include the impact of setting the volatility adjustment and the matching adjustment to zero.</p> <p>It shall be the difference between the MCR calculated considering the technical provisions without matching adjustment and without all the other transitional measures and the MCR calculated with the technical provisions reported under C0060.</p>
C0100/R0110	Impact of all LTG measures and transitionals — Minimum Capital Requirement	<p>Amount of the adjustment to the MCR due to the application of the LTG measures and transitionals.</p>
<u>C0010-</u>	<u>With LTG</u>	<u>Solvency Capital Requirement ratio calculated</u>

<u>C0100/R0120</u>	<u>measures and transitionals — Solvency Capital Requirement Ratio</u>	<u>considering technical provisions as reported in R0010 of each column</u> <u>Total amount of eligible own funds to meet SCR (R0050) divided by the total amount of SCR (R0090) of each column.</u>
<u>C0010-C0100/R0130</u>	<u>Amount with LTG measures and transitionals — Minimum Capital Requirement Ratio</u>	<u>Minimum Capital Requirement ratio calculated considering technical provisions as reported in R0010 of each column.</u> <u>Total amount of eligible own funds to meet MCR (R0100) divided by the total amount of MCR (R0110) of each column.</u>

S.22.02 — Projection of future cash flows (Best Estimate — Matching portfolios)

General comments:

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

This template shall be reported by each matching portfolio approved by the supervisory authority.

	ITEM	INSTRUCTIONS
Z0010	Matching portfolio	Indicate the number which is attributed by the undertaking, corresponding to the unique number assigned to each matching portfolio. This number shall be consistent over time and shall be used to identify the matching portfolio number in other templates.
C0020/R0010 to R0450	Projection of future cash-flows at the end of the reporting period — Longevity, mortality and revision obligations cash outflows	Future cash out-flows related to the longevity, mortality and revision benefits of insurance and reinsurance obligations for each matching portfolio and split by year of due payment of the cash flow, counting the periods of 12 months from the date of reference of the reporting.
C0030/R0010 to R0450	Projection of future cash-flows at the end of the reporting period — Expenses cash outflows	Future cash out-flows related to the expenses of insurance and reinsurance obligations for each matching portfolio and split by year of due payment of the cash flow, counting the periods of 12 months from the date of reference of the reporting.
C0040/R0010 to R0450	Projection of future cash-flows at the end of the reporting period — De-risked	Cash flows (out-flows and in-flows) of assets linked to each matching portfolio and split by year of due payment or receipt of the cash flow. These flows shall be appropriately corrected to take into account the probability of default or the portion of

	Assets cash-flows	the long term average of the spread over the risk-free interest rate as set out in Article 53 of Delegated Regulation (EU) 2015/35.
C0050/R0010 to R0450	Mismatch during reporting period — Positive undiscounted mismatch (inflows > outflows)	If the frequency is lower than yearly, ^a then report the sum of the positive undiscounted mismatches (inflows > outflows) through the year of each row. Positive mismatches for some periods shall not be netted off of negative mismatches.
C0060/R0010 to R0450	Mismatch during reporting period — Negative undiscounted mismatch (inflows < outflows)	If the frequency is lower than yearly, ^a then report the sum of the deficit undiscounted mismatches (inflows < outflows) through the year of each row. Negative mismatches for some periods shall not be netted off of positive mismatches.

S.22.03 –Information on the matching adjustment calculation

General comments:

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

This template shall be reported by each matching portfolio approved by the supervisory authority.

	ITEM	INSTRUCTIONS
Z0010	Matching portfolio	Indicate the number which is attributed by the undertaking, corresponding to the unique number assigned to each matching portfolio. This number has to be consistent over time and shall be used to identify the matching portfolio number in other templates.
<i>Overall calculation of the matching adjustment</i>		
C0010/R0010	Annual effective rate applied to the CF of the obligations	The annual effective rate, calculated as the single discount rate that, where applied to the cash flows ('CF') of the portfolio of insurance or reinsurance obligations, results in a value that is equal to the value in accordance with Article 75 of Directive 2009/138/EC of the portfolio of assigned assets.
C0010/R0020	Annual effective rate of the best estimate	The annual effective rate, calculated as the single discount rate that, where applied to the cash flows of the portfolio of insurance or reinsurance obligations, results in a value that is equal to the value of the best

		estimate of the portfolio of insurance or reinsurance obligations where the time value of money is taken into account using the basic risk-free interest rate term structure.
C0010/R0030	Probability of default used to de-risk assets cash flows	<p>The probability of default corresponds to the amount expressed as a financial percentage (same format as for rows R0010 and R0020) used to adjust the assets cash flows of the assigned portfolio of assets pursuant to Article 53 of Delegated Regulation (EU) 2015/35.</p> <p>‘De-risked assets cash flows’ means ‘expected assets cash-flows’ as referred to in Article 53 of Delegated Regulation (EU) 2015/35.</p> <p>This amount shall not include the increase reported in row R0050.</p>
C0010/R0040	Portion of the fundamental spread not reflected when de-risking assets cash flows	<p>Portion of the fundamental spread that has not been reflected in the adjustment to the cash-flows of the assigned portfolio of assets as set out in Article 53 of Delegated Regulation (EU) 2015/35.</p> <p>This amount shall be expressed as a financial percentage (same format as rows R0010 and R0020). This amount shall not include the increase reported in row R0050.</p>
C0010/R0050	Increase of fundamental spread for sub investment grade assets	Increase of the fundamental spread for sub-investment grade assets expressed as a financial percentage (same format as rows R0010, R0020 and R0120). The increase of the probability of default for sub investment grade assets shall be considered in the de-risking of cash flows.
C0010/R0060	Matching adjustment to the risk free rate	Matching adjustment to the risk free rate for the reported portfolio, reported in basis points using decimal notation, e.g. 100bp reported as 0.01.
<i>Eligibility criteria using SCR mortality stress</i>		
C0010/R0070	Mortality risk stress for the purpose of the matching adjustment	Increase of the gross best estimate calculated with the basic risk free rate following a mortality risk stress compared to the gross best estimate calculated with the basic risk rate, as set out in Article 77b (1–f) of Directive 2009/138/EC and Article 52 of Delegated Regulation (EU) 2015/35.
<i>Portfolio</i>		

C0010/R0080	Market value of the assets of the portfolio	Solvency II value of the assets of the portfolio.
C0010/R0090	Market value of assets linked to inflation	Solvency II value of the assets with return linked to inflation (Article 77b (1) of Directive 2009/138/EC).
C0010/R0100	Best estimate linked to inflation	Amount of best estimate of cash flows of the insurance or reinsurance obligations that depend on inflation.
C0010/R0110	Market value assets where third party can change the cash flows	Value of the assets where third party can change the cash flows (Article 77b (1) of Directive 2009/138/EC).
C0010/R0120	Return on assets — portfolio assets	Identify the de-risked Internal Rate of Return ('IRR') of the assets linked to any matching adjustment portfolio measured as the discount rate at which the present value of the cash outflows of an asset equals the present value of its de-risked cash inflows.
C0010/R0130	Market value of surrendered contracts	Value of the best estimate of the insurance and reinsurance obligations stemming from contracts underlying each matching adjustment portfolio which have been surrendered during the reporting period.
C0010/R0140	Number of surrender options exercised	Number of surrender options exercised during the reporting period related to insurance and reinsurance obligations of each matching portfolio.
C0010/R0150	Market value of assets covering surrendered contracts	Value of the assets, valued in accordance with Article 75 of the Directive 2009/138/EC, covering the insurance and reinsurance obligations surrendered at the time the surrender options were exercised.
C0010/R0160	Amount paid to policyholders	<p>Value of the amount paid to policyholders according to their surrender rights.</p> <p>This amount differs from row R0130 and R0150 where the surrender clause of the contract does not give the policyholder the right to receive the full amount in those rows.</p>
<i>Liabilities</i>		
C0010/R0170	Duration	Measure equivalent to Macaulay duration for liabilities considering all cash flows of insurance or reinsurance obligations arising from portfolios where

		the matching adjustment has been used.
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S.22.04 — Information on the transitional on interest rates calculation

General comments:

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

This template shall be reported by currency for which the transitional adjustment to the relevant risk-free interest rate term structure is applied. When filling C0020 only the guaranteed Best Estimate of obligations stemming from products providing a guaranteed rate shall be considered. The Future Discretionary Benefits shall not be considered.

The assessment to distinguish between the Solvency I interest rate intervals might be done by Homogeneous Risk Groups (HRG).

	ITEM	INSTRUCTIONS
<i>Overall calculation of the transitional adjustment</i>		
Z0010	Currency	Identify the ISO 4217 alphabetic code of each of the currency for which the transitional adjustment to the relevant risk-free interest rate term structure is applied.
C0010/R0010	Solvency I interest rate	The interest rate (as a decimal) as determined by the insurance or reinsurance undertaking in accordance with the laws, regulations and administrative provisions which are adopted pursuant to Article 20 of Directive 2002/83/EC at the last date of the application of that Directive.
C0010/R0020	Annual effective rate	The annual effective rate, calculated as the single discount rate that, where applied to the cash flows of the portfolio of admissible insurance and reinsurance obligations, results in a value that is equal to the value of the best estimate of the portfolio of admissible insurance and reinsurance obligations where the time value of money is taken into account using the relevant risk-free interest rate term structure referred to in Article 77(2) of Directive 2009/138/EC.
C0010/R0030	Portion of the difference applied at the reporting date	Percentage (as a decimal) of the difference between the Solvency I interest rate (R0010) and the Annual effective rate (R0020) (e.g. 1,00 at the beginning of the transitional period and 0,00 at the end).
C0010/R0040	Adjustment to risk	Transitional adjustment to the risk free rate expressed

	free rate	as a percentage (as a decimal).
<i>Solvency I interest rate</i>		
C0020/R0100	Best estimate — Up to 0.5 per cent	<p>Value of the best estimate of the insurance and reinsurance obligations for which the interest rate as determined by the insurance or reinsurance undertaking in accordance with the laws, regulations and administrative provisions which are adopted pursuant to Article 20 of Directive 2002/83/EC at the last date of the application of that Directive was up to 0,5 % (inclusive).</p> <p>Only the guaranteed Best Estimate of obligations stemming from products providing a guaranteed rate shall be considered. The Future Discretionary Benefits shall not be considered.</p>
C0020/R0110 to R0200	Best estimate — Best estimate	<p>Value of the best estimate of the insurance and reinsurance obligations for which the interest rate as determined by the insurance or reinsurance undertaking in accordance with the laws, regulations and administrative provisions which are adopted pursuant to Article 20 of Directive 2002/83/EC at the last date of the application of that Directive was in the correspondent interval.</p> <p>The lower reference is exclusive and the higher reference is inclusive.</p> <p>Only the guaranteed Best Estimate of obligations stemming from products providing a guaranteed rate shall be considered. The Future Discretionary Benefits shall not be considered.</p>
C0020/R0210	Best estimate — Above 8.0 per cent	<p>Value of the best estimate of the insurance and reinsurance obligations for which the interest rate as determined by the insurance or reinsurance undertaking in accordance with the laws, regulations and administrative provisions which are adopted pursuant to Article 20 of Directive 2002/83/EC at the last date of the application of that Directive was above 8,0 % (exclusive).</p> <p>Only the guaranteed Best Estimate of obligations stemming from products providing a guaranteed rate shall be considered. The Future Discretionary Benefits shall not be considered.</p>
C0030/R0100	Average duration of insurance and reinsurance obligations — Up	Residual Macaulay duration of the insurance and reinsurance obligations for which the interest rate as determined by the insurance or reinsurance undertaking in accordance with the laws, regulations

	to 0.5 per cent	and administrative provisions which are adopted pursuant to Article 20 of Directive 2002/83/EC at the last date of the application of that Directive was up to 0,5 % (inclusive).
C0030/R0110 to R0200	Average duration of insurance and reinsurance obligations — Average duration of insurance and reinsurance obligations	Residual Macaulay duration of the insurance and reinsurance obligations for which the interest rate as determined by the insurance or reinsurance undertaking in accordance with the laws, regulations and administrative provisions which are adopted pursuant to Article 20 of Directive 2002/83/EC at the last date of the application of that Directive was in the correspondent interval. The lower reference is exclusive and the higher reference is inclusive.
C0030/R0210	Average duration of insurance and reinsurance obligations — Above 8.0 per cent	Residual Macaulay duration of the insurance and reinsurance obligations for which the interest rate as determined by the insurance or reinsurance undertaking in accordance with the laws, regulations and administrative provisions which are adopted pursuant to Article 20 of Directive 2002/83/EC at the last date of the application of that Directive was above 8,0 % (exclusive).

S.22.05 — Overall calculation of the transitional on technical provisions

General comments:

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

	ITEM	INSTRUCTIONS
C0010/R0010	Day 1 Solvency II technical provisions	<p>Amount of technical provisions, subject to transitional deduction to technical provisions, after deduction of the amounts recoverable from reinsurance contracts and special purpose vehicles, calculated in accordance with Article 76 of Directive 2009/138/EC at the first date of the application of the Directive 2009/138/EC. This calculation shall consider all insurance and reinsurance obligations existing at the first date of application of the Directive 2009/138/EC.</p> <p>If a re-calculation was requested on the basis of Article 308d(3) of the Directive 2009/138/EC this calculation shall consider only those insurance and reinsurance obligations subject to the transitional and that still exist at the recalculation reference date valued at the reporting date (Solvency II value reducing the contracts not existing anymore).</p>

C0010/R0020	Technical provisions subject to transitional measure on technical provisions — TP calculated as a whole	Amount of the technical provisions calculated as a whole, subject to transitional deduction to technical provisions, after deduction of the amounts recoverable from reinsurance contracts and special purpose vehicles, calculated in accordance with Article 76 of Directive 2009/138/EC at the reporting date, before the application of the transitional.
C0010/R0030	Technical provisions subject to technical provisions transitional — Best estimate	<p>Amount of the best estimate, subject to transitional deduction to technical provisions, after deduction of the amounts recoverable from reinsurance contracts and special purpose vehicles, calculated in accordance with Article 76 of Directive 2009/138/EC at the reporting date, before the application of the transitional.</p> <p>If a re-calculation was requested on the basis of Article 308d(3) of the Directive 2009/138/EC this calculation shall consider only those insurance and reinsurance obligations subject to the transitional and that still exist at the recalculation reference date valued at the reporting date (Solvency II value minus contracts not existing anymore).</p>
C0010/R0040	Technical provisions subject to technical provisions transitional — Risk margin	<p>Amount of the Risk margin, subject to transitional deduction to technical provisions, after deduction of the amounts recoverable from reinsurance contracts and special purpose vehicles, calculated in accordance with Article 76 of Directive 2009/138/EC at the reporting date, before the application of the transitional.</p> <p>If a re-calculation was requested on the basis of Article 308d(3) of the Directive 2009/138/EC this calculation shall consider only those insurance and reinsurance obligations subject to the transitional and that still exist at the recalculation reference date valued at the reporting date (Solvency II value minus contracts not existing anymore).</p>
C0010/R0050	Solvency I technical provisions	<p>Amount of technical provisions, subject to transitional deduction to technical provisions, after deduction of the amounts recoverable from reinsurance contracts calculated in accordance with the laws, regulations and administrative provisions which are adopted pursuant to Article 15 of Directive 73/239/EEC, Article 20 of Directive 2002/83/EC and Article 32 of Directive 2005/68/EC on the day before those Directives are repealed pursuant to Article 310 of Directive 2009/138/EC.</p> <p>If a re-calculation was requested on the basis of Article 308d(3) of the Directive 2009/138/EC this calculation</p>

		shall consider only those insurance and reinsurance obligations existing at the recalculation reference date.
C0010/R0060	Portion of the difference adjusted	Percentage (in decimals) of the portion of the difference adjusted. The maximum portion deductible shall decrease linearly at the end of each year from 1 during the year starting from 1 January 2016 to 0 on 1 January 2032.
C0010/R0070	Limitation applied in accordance to with Article 308d(4)	Amount of the adjustment to the technical provisions after any limitation applied in accordance with Article 308d(4) of the Directive 2009/138/EC, if applicable. If no limitation the amount calculated as $R0060 \times (R0010 - R0050)$ shall be reported.
C0010/R0080	Technical provision after transitional on technical provisions	Amount of technical provisions, subject to transitional deduction to technical provisions, after transitional deduction to technical provisions.

S.22.06 — Best estimate subject to volatility adjustment by country and currency

General comments:

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

This template shall only be reported by insurance and reinsurance undertakings that apply volatility adjustment in accordance with Article 77d of the Directive 2009/138/EC.

This template shall reflect the gross best estimate of insurance and reinsurance life obligations subject to volatility adjustment split by currency of the obligations and by country in which the contract was entered into. The best estimate reported shall take into account the volatility adjustment. The best estimate subject to any matching adjustment shall not be reported in this template.

Information shall be reported in relation to material obligations in countries and currencies for which a currency volatility adjustment, and a country increase if applicable, is applied until 90 % of the total best estimate subject to volatility adjustment is reported by currency and country.

	ITEM	INSTRUCTIONS
Z0010	Line of Business	Identify if the information is being reported in relation to life or non-life activity. The following close list shall be used: 1 — Life and health SLT 2 — Non-life and health other than that pursued on a similar basis to that of life insurance

C0010/R0010	By currency	Report the ISO 4217 alphabetic code of each currency reported.
<i>Best estimate subject to country and currency volatility adjustment — Total and home country by currency</i>		
C0030/R0020	Total value of Best Estimate subject to volatility adjustment (for all currencies)/Total value of all countries	Total value, for all currencies and all countries, of the best estimate of the insurance and reinsurance obligations subject to volatility adjustment.
C0040/R0020	Part of the Best Estimate subject to volatility adjustment written in the reporting currency/Total value of all countries	Total value for all countries, of the best estimate of the insurance and reinsurance obligations subject to volatility adjustment for the reporting currency.
C0050/R0020	Part of the Best Estimate subject to volatility adjustment written in currencies/Total value of all countries	Total value for all countries of the best estimate of the insurance and reinsurance obligations subject to volatility adjustment split by currency.
C0030/R0030	Total value of Best Estimate subject to volatility adjustment (for all currencies)/Home country	Total value, for all currencies for the home country, of the best estimate of the insurance and reinsurance obligations subject to volatility adjustment.
C0040/R0030	Part of the Best Estimate subject to volatility adjustment written in the reporting currency/Home country	Total value for the home country, of the best estimate of the insurance and reinsurance obligations subject to volatility adjustment for the reporting currency.
C0050/R0030	Part of the Best Estimate subject to volatility adjustment written in currencies/Home	Value of the best estimate of the insurance and reinsurance obligations subject to volatility adjustment split by currency for the home country.

	country	
<i>Best estimate subject to country and currency volatility adjustment — By country and currency</i>		
C0020/R0040	Countries	Report the ISO 3166–1 alpha–2 code of each country reported.
C0030/R0040	Total value of Best Estimate subject to volatility adjustment (for all currencies) — by country	Total value, for all currencies by country, of the best estimate of the insurance and reinsurance obligations subject to volatility adjustment.
C0040/R0040	Part of the Best Estimate subject to volatility adjustment written in the reporting currency — by country	Value of the best estimate of the insurance and reinsurance obligations subject to volatility adjustment for the reporting currency split by country.
C0050/R0040	Part of the Best Estimate subject to volatility adjustment written in currencies — by country	Value of the best estimate of the insurance and reinsurance obligations subject to volatility adjustment split by currency and by country.

S.23.01 — Own Funds

General comments:

This section relates to ~~opening~~, quarterly and annual submission for individual entities.

	ITEM	INSTRUCTIONS
<i>Basic own funds before deduction for participations in other financial sector as foreseen in Article 68 of Delegated Regulation (EU) 2015/35</i>		
R0010/C0010	Ordinary share capital (gross of own shares) — total	This is the total ordinary share capital, both held directly and indirectly (before deduction of own shares). This is the total ordinary share capital of the undertaking that fully satisfies the criteria for Tier 1 or Tier 2 items. Any ordinary share capital that does not fully satisfy the criteria shall be treated as preference shares capital and classified accordingly notwithstanding their description or designation.
R0010/C0020	Ordinary share	This is the amount of paid up ordinary

	capital (gross of own shares) — tier 1 unrestricted	share capital that meets unrestricted Tier 1 criteria.
R0010/C0040	Ordinary share capital (gross of own shares) — tier 2	This is the amount of called up ordinary share capital that meets the criteria for Tier 2.
R0030/C0010	Share premium account related to ordinary share capital — total	The total share premium account related to ordinary share capital of the undertaking that fully satisfies the criteria for Tier 1 or Tier 2 items.
R0030/C0020	Share premium account related to ordinary share capital — tier 1 unrestricted	This is the amount of the share premium account related to ordinary shares that meets the criteria for Tier 1 unrestricted because it relates to ordinary share capital treated as unrestricted Tier 1.
R0030/C0040	Share premium account related to ordinary share capital — tier 2	This is the amount of the share premium account related to ordinary shares that meets the criteria for Tier 2 because it relates to ordinary share capital treated as Tier 2.
R0040/C0010	Initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual-type undertakings — total	The initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual-type undertakings that fully meets the criteria for Tier 1 or Tier 2 items.
R0040/C0020	Initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual-type undertakings — tier 1 unrestricted	This is the amount of the initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual-type undertakings that meets the criteria for Tier 1 unrestricted.
R0040/C0040	Initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual-type undertakings — tier 2	This is the amount of the initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual-type undertakings that meets Tier 2 criteria.
R0050/C0010	Subordinated mutual member accounts —	This is the total amount of subordinated mutual member accounts that fully satisfy

	total	the criteria for Tier 1 restricted, Tier 2 or Tier 3 items.
R0050/C0030	Subordinated mutual member accounts — tier 1 restricted	This is the amount of subordinated mutual member accounts that meet the criteria for Tier 1 restricted.
R0050/C0040	Subordinated mutual member accounts — tier 2	This is the amount of subordinated mutual member accounts that meet the criteria for Tier 2.
R0050/C0050	Subordinated mutual member accounts — tier 3	This is the amount of subordinated mutual member accounts that meet the criteria for Tier 3.
R0070/C0010	Surplus funds — total	This is the total amount of surplus funds that fall under Article 91 (2) of the Directive 2009/138/EC.
R0070/C0020	Surplus funds — tier 1 unrestricted	These are the surplus funds that fall under Article 91 (2) of the Directive 2009/138/EC and that meet the criteria for Tier 1, unrestricted items.
R0090/C0010	Preference shares — total	This is the total amount of preference shares issued by the undertaking that fully satisfy the criteria for Tier 1 restricted, Tier 2 or Tier 3 items.
R0090/C0030	Preference shares — tier 1 restricted	This is the amount of the preference shares issued by the undertaking that meet the criteria for Tier 1 restricted.
R0090/C0040	Preference shares — tier 2	This is the amount of the preference shares issued by the undertaking that meet the criteria for Tier 2.
R0090/C0050	Preference shares — tier 3	This is the amount of the preference shares issued by the undertaking that meet the criteria for Tier 3.
R0110/C0010	Share premium account related to preference shares — total	The total share premium account related to preference shares capital of the undertaking that fully satisfies the criteria for Tier 1 restricted, Tier 2 or Tier 3 items.
R0110/C0030	Share premium account related to preference shares — tier 1 restricted	This is the amount of the share premium account that relates to preference shares that meets the criteria for Tier 1 restricted items because it relates to preference shares treated as Tier 1 restricted items.

R0110/C0040	Share premium account related to preference shares — tier 2	This is the amount of the share premium account that relates to preference shares that meets the criteria for Tier 2 because it relates to preference shares treated as Tier 2.
R0110/C0050	Share premium account related to preference shares — tier 3	This is the amount of the share premium account that relates to preference shares that meets the criteria for Tier 3 because it relates to preference shares treated as Tier 3.
R0130/C0010	Reconciliation reserve — total	The total reconciliation reserve represents reserves (e.g. retained earnings), net of adjustments (e.g. ring-fenced funds). It results mainly from differences between accounting valuation and valuation according to Article 75 of Directive 2009/138/EC.
R0130/C0020	Reconciliation reserve — tier 1 unrestricted	The reconciliation reserve represents reserves (e.g. retained earnings), net of adjustments (e.g. ring-fenced funds). It results mainly from differences between accounting valuation and valuation according to Directive 2009/138/EC.
R0140/C0010	Subordinated liabilities — total	This is the total amount of subordinated liabilities issued by the undertaking.
R0140/C0030	Subordinated liabilities — tier 1 restricted	This is the amount of subordinated liabilities issued by the undertaking that meet the criteria for Tier 1 restricted items.
R0140/C0040	Subordinated liabilities — tier 2	This is the amount of subordinated liabilities issued by the undertaking that meet the criteria for Tier 2.
R0140/C0050	Subordinated liabilities — tier 3	This is the amount of subordinated liabilities issued by the undertaking that meet the criteria for Tier 3.
R0160/C0010	An amount equal to the value of net deferred tax assets — total	This is the total amount of net deferred tax assets of the undertaking.
R0160/C0050	An amount equal to the value of net deferred tax assets — tier 3	This is the amount of net deferred tax assets of the undertaking that meet the tier 3 classification criteria. <u>Net deferred taxes should appear, if there is an excess of deferred tax assets over the deferred tax</u>

		<u>liabilities. If the deferred tax liabilities are higher than the deferred tax assets, then the net deferred tax assets should be equal to 0.</u>
R0180/C0010	Other own fund items approved by the supervisory authority as basic own funds not specified above	This is the total of basic own fund items not identified above and that received supervisory approval.
R0180/C0020	Other own fund items approved by the supervisory authority as basic own funds not specified above — tier 1 unrestricted	This is the amount of basic own fund items not identified above that meet Tier 1 unrestricted criteria and that received supervisory approval.
R0180/C0030	Other own fund items approved by the supervisory authority as basic own funds not specified above — Tier 1 restricted	This is the amount of basic own fund items not identified above which meet the criteria for Tier 1, restricted items and that received supervisory approval.
R0180/C0040	Other own fund items approved by the supervisory authority as basic own funds not specified above — tier 2	This is the amount of basic own fund items not identified above that meet the criteria for Tier 2 and that received supervisory approval.
R0180/C0050	Other own fund items approved by the supervisory authority as basic own funds not specified above — tier 3	This is the amount of basic own fund items not identified above that meet the criteria for Tier 3 and that received supervisory approval.
<i>Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds</i>		
R0220/C0010	Own funds from the financial statements that shall not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds — total	<p>This is the total amount of own fund items from financial statements that are not represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds.</p> <p>These own fund items are either:</p> <ul style="list-style-type: none"> i) items that appear in the lists of own fund items, but fail to meet the classification criteria or the transitional provisions; or

		<p>ii) items intended to perform the role of own funds that are not on the list of own fund items and have not been approved by the supervisory authority, and do not appear on the balance sheet as liabilities.</p> <p>Subordinated liabilities which do not count as basic own funds shall not be reported here, but on the balance sheet (template S.02.01) as subordinated liabilities that do not count as basic own funds.</p>
<i>Deductions</i>		
R0230/C0010	Deduction for participations in financial and credit institutions — total	This is the total deduction for participations in financial and credit institutions in accordance with Article 68 of Delegated Regulation (EU) 2015/35.
R0230/C0020	Deduction for participations in financial and credit institutions — tier 1 unrestricted	This is the amount of the deduction for participations in financial and credit institutions that are deducted from tier 1 unrestricted in accordance with Article 68 of Delegated Regulation (EU) 2015/35.
R0230/C0030	Deduction for participations in financial and credit institutions — tier 1 restricted	This is the amount of the deduction for participations in financial and credit institutions that are deducted from tier 1 restricted in accordance with Article 68 of Delegated Regulation (EU) 2015/35.
R0230/C0040	Deduction for participations in financial and credit institutions — tier 2	This is the amount of the deduction for participations in financial and credit institutions that are deducted from tier 2 in accordance with Article 68 of Delegated Regulation (EU) 2015/35.
R0230/C0050	Deduction for participations in financial and credit institutions — Tier 3	This is the amount of the deduction for participations in financial and credit institutions that are deducted from Tier 3 in accordance with article 68 of Delegated Regulation (EU) 2015/35.
<i>Total basic own funds after deductions</i>		
R0290/C0010	Total basic own funds after deductions	This is the total amount of basic own fund items after deductions.

R0290/C0020	Total basic own funds after deductions — tier 1 unrestricted	This is the amount of basic own fund items after deductions that meet the criteria for Tier 1 unrestricted items.
R0290/C0030	Total basic own funds after deductions — tier 1 restricted	This is the amount of basic own fund items after deductions that meet the criteria for Tier 1 restricted items.
R0290/C0040	Total basic own funds after deductions — tier 2	This is the amount of basic own fund items after deductions that meet the criteria for Tier 2.
R0290/C0050	Total basic own funds after deductions — tier 3	This is the amount of basic own fund items after deductions that meet the criteria for Tier 3.
<i>Ancillary own funds</i>		
R0300/C0010	Unpaid and uncalled ordinary share capital callable on demand — total	This is the total amount of issued ordinary share capital that has not been called up or paid up but that is callable on demand.
R0300/C0040	Unpaid and uncalled ordinary share capital callable on demand — tier 2	This is the amount of issued ordinary share capital that has not been called up or paid up but that is callable on demand that meet the criteria for Tier 2.
R0310/C0010	Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual — type undertakings, callable on demand—total	This is the total amount of initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual—type undertakings that has not been called up or paid up but that is callable on demand.
R0310/C0040	Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual—type undertakings, callable on demand — tier 2	This is the amount of initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual—type undertakings that has not been called up or paid up but that is callable on demand that meet the criteria for Tier 2.
R0320/C0010	Unpaid and uncalled preference shares	This is the total amount of preference shares that have not been called up or paid

	callable on demand — total	up but that are callable on demand.
R0320/C0040	Unpaid and uncalled preference shares callable on demand — tier 2	This is the amount of preference shares that have not been called up or paid up but that are callable on demand that meet the criteria for Tier 2.
R0320/C0050	Unpaid and uncalled preference shares callable on demand — tier 3	This is the amount of preference shares that have not been called up or paid up but that are callable on demand that meet the criteria for Tier 3
R0330/C0010	A legally binding commitment to subscribe and pay for subordinated liabilities on demand — total	This is the total amount of legally binding commitments to subscribe and pay for subordinated liabilities on demand.
R0330/C0040	A legally binding commitment to subscribe and pay for subordinated liabilities on demand — tier 2	This is the amount of legally binding commitments to subscribe and pay for subordinated liabilities on demand that meet the criteria for Tier 2.
R0330/C0050	A legally binding commitment to subscribe and pay for subordinated liabilities on demand — tier 3	This is the amount of legally binding commitments to subscribe and pay for subordinated liabilities on demand that meet the criteria for Tier 3.
R0340/C0010	Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC— total	This is the total amount of letters of credit and guarantees that are held in trust for the benefit of insurance creditors by an independent trustee and provided by credit institutions authorised in accordance with Directive 2006/48/EC.
R0340/C0040	Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC— tier 2	This is the amount of letters of credit and guarantees that are held in trust for the benefit of insurance creditors by an independent trustee and provided by credit institutions authorised in accordance with Directive 2006/48/EC that meet the criteria for Tier 2.
R0350/C0010	Letters of credit and guarantees other than under Article 96(2)	This is the total amount of letters of credit and guarantees that satisfy criteria for Tier 2 or Tier 3, other than those that are held in

	of the Directive 2009/138/EC— total	trust for the benefit of insurance creditors by an independent trustee and provided by credit institutions authorised in accordance with Directive 2006/48/EC.
R0350/C0040	Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC — tier 2	This is the amount of letters of credit and guarantees that meet the criteria for Tier 2, other than those which are held in trust for the benefit of insurance creditors by an independent trustee and provided by credit institutions authorised in accordance with Directive 2006/48/EC.
R0350/C0050	Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC— tier 3	This is the amount of letters of credit and guarantees that meet the criteria for Tier 3, other than those which are held in trust for the benefit of insurance creditors by an independent trustee and provided by credit institutions authorised in accordance with Directive 2006/48/EC.
R0360/C0010	Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC— total	This is the total amount of any future claims which mutual or mutual-type associations of ship owners with variable contributions solely insuring risks listed in classes 6, 12 and 17 in Part A of Annex I may have against their members by way of a call for supplementary contributions, within the following 12 months.
R0360/C0040	Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC — tier 2	This is the amount of any future claims which mutual or mutual-type associations of ship owners with variable contributions solely insuring risks listed in classes 6, 12 and 17 in Part A of Annex I may have against their members by way of a call for supplementary contributions, within the following 12 months.
R0370/C0010	Supplementary members calls — other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	This is the total amount of any future claims which mutual or mutual-type associations with variable contributions may have against their members by way of a call for supplementary contributions, within the following 12 months, other than those described in the first subparagraph of article 96(3) of the Directive 2009/138/EC.
R0370/C0040	Supplementary members calls — other than under first subparagraph of	This is the amount of any future claims which mutual or mutual-type associations of with variable contributions may have against their members by way of a call for

	Article 96(3) of the Directive 2009/138/EC — tier 2	supplementary contributions within the following 12 months, other than those described in the first subparagraph of article 96(3) of the Directive 2009/138/EC that meet the criteria for Tier 2.
R0370/C0050	Supplementary members calls — other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC — tier 3	This is the amount of any future claims which mutual or mutual-type associations with variable contributions may have against their members by way of a call for supplementary contributions within the following 12 months, other than those described in the first subparagraph of article 96(3) of the Framework Directive 2009/138/EC that meet the criteria for Tier 3.
R0390/C0010	Other ancillary own funds — total	This is the total amount of other ancillary own funds.
R0390/C0040	Other ancillary own funds — tier 2	This is the amount of other ancillary own funds that meet criteria for Tier 2.
R0390/C0050	Other ancillary own funds — tier 3	This is the amount of other ancillary own funds that meet criteria for Tier 3.
R0400/C0010	Total ancillary own funds	This is the total amount of ancillary own fund items.
R0400/C0040	Total ancillary own funds tier 2	This is the amount of ancillary own fund items that meet the criteria for Tier 2.
R0400/C0050	Total ancillary own funds — tier 3	This is the amount of ancillary own fund items that meet the criteria for Tier 3.
<i>Available and eligible own funds</i>		
R0500/C0010	Total available own funds to meet the SCR	This is the sum of all basic own fund items, after deductions, and ancillary own fund items that meet the Tier 1, Tier 2 and Tier 3 criteria and that are therefore available to meet the SCR.
R0500/C0020	Total available own funds to meet the SCR — tier 1 unrestricted	This is the sum of all basic own fund items, after deductions, that meet the criteria to be included in Tier 1 unrestricted items and that are therefore available to meet the SCR.
R0500/C0030	Total available own funds to meet the	This is the sum of all basic own fund items, after deductions, that meet the criteria to be

	SCR — tier 1 restricted	included in Tier 1 restricted items and that are therefore available to meet the SCR.
R0500/C0040	Total available own funds to meet the SCR — tier 2	This is the sum of all basic own fund items, after deductions, and ancillary own fund items that meet the criteria to be included in Tier 2 and that are therefore available to meet the SCR.
R0500/C0050	Total available own funds to meet the SCR — tier 3	This is the sum of all basic own fund items, after deductions, and ancillary own fund items that meet the criteria to be included in Tier 3 and that are therefore available to meet the SCR.
R0510/C0010	Total available own funds to meet the MCR	This is the sum of all basic own fund items, after deductions, that meet the Tier 1 and Tier 2 criteria and that are therefore available to meet the MCR.
R0510/C0020	Total available own funds to meet the MCR — tier 1 unrestricted	This is the sum of all basic own fund items, after deductions, that meet the criteria to be included in Tier 1 unrestricted items and that are therefore available to meet the MCR.
R0510/C0030	Total available own funds to meet the MCR — tier 1 restricted	This is the sum of all basic own fund items, after deductions, that meet the criteria to be included in Tier 1 restricted items and that are therefore available to meet the MCR.
R0510/C0040	Total available own funds to meet the MCR — tier 2	This is the sum of all basic own fund items, after deductions, that meet the criteria to be included in Tier 2 and that are therefore available to meet the MCR.
R0540/C0010	Total eligible own funds to meet the SCR	This is the total amount of available own funds that are eligible to cover the SCR.
R0540/C0020	Total eligible own funds to meet the SCR — tier 1 unrestricted	This is the amount of unrestricted Tier 1 own fund items that are eligible to meet the SCR.
R0540/C0030	Total eligible own funds to meet the SCR — tier 1 restricted	This is the amount of restricted Tier 1 own fund items that are eligible to meet the SCR.
R0540/C0040	Total eligible own funds to meet the	This is the amount of Tier 2 own fund items that are eligible to meet the SCR.

	SCR — tier 2	
R0540/C0050	Total eligible own funds to meet the SCR — tier 3	This is the amount of Tier 3 own fund items that are eligible to meet the SCR.
R0550/C0010	Total eligible own funds to meet the MCR	This is the total amount of own fund items that are eligible to meet the MCR.
R0550/C0020	Total eligible own funds to meet the MCR — tier 1 unrestricted	This is the amount of unrestricted Tier 1 own fund items that are eligible to meet the MCR.
R0550/C0030	Total eligible own funds to meet the MCR — tier 1 restricted	This is the amount of restricted Tier 1 own fund items that are eligible to meet the MCR.
R0550/C0040	Total eligible own funds to meet the MCR — tier 2	This is the amount of Tier 2 basic own fund items that are eligible to meet the MCR.
R0580/C0010	SCR	<p>This is the total SCR of the undertaking as a whole and shall correspond to the SCR reported on the relevant SCR template.</p> <p>For quarterly reporting this is the latest SCR to be calculated and reported in accordance with Articles 103 to 127 of Directive 2009/138/EC, either the annual one or a more recent one in case the SCR has been recalculated <u>due to for example a change in risk profile, a breach or a risk of breaching the SCR. In case of breach or risk of breach of the SCR the SCR amount shall be calculated in accordance with Articles 103 to 127 of Directive 2009/138/EC at the reference date. The amount shall include any capital add on set by the National Supervisory Authority.</u></p> <p><u>In case no full recalculation has been performed for the purpose of the quarterly reporting but undertakings have updated the SCR via approximations, then this updated SCR can be reported in the quarterly submission.</u></p>
R0600/C0010	MCR	This is the MCR of the undertaking and shall correspond to the total MCR reported in the relevant MCR template.

R0620/C0010	Ratio of eligible own funds to SCR	This is the solvency ratio calculated as the total eligible own funds to meet the SCR divided by the SCR amount.
R0640/C0010	Ratio of eligible own funds to MCR	This is the MCR ratio calculated as the total of eligible own funds to meet the MCR divided by the MCR amount.
<i>Reconciliation Reserve</i>		
R0700/C0060	Excess of assets over liabilities	This is the excess of assets over liabilities as reported in the Solvency 2 balance sheet.
R0710/C0060	Own shares (held directly and indirectly)	This is the amount of own shares held by the undertaking, both directly and indirectly.
R0720/C0060	Foreseeable dividends, distributions and charges	<p>These are the dividends, distributions and charges foreseeable by the undertaking. <u>As soon as a dividend is foreseeable it is considered in full in the quarterly reporting. As soon as a dividend is foreseeable, the full amount of dividend must be included in the quarterly reporting at one time, which means that it shall not be added incrementally from quarter to quarter.</u></p> <p><u>A dividend is foreseeable when the payment becomes likely considering the dividend payment history of the company, the business development throughout the year, the reference date of the assessment and, where appropriate, other relevant circumstances.</u></p> <p><u>The dividend shall be reported as foreseeable until it has been approved at the annual general meeting (not until it has been paid).</u></p>
R0730/C0060	Other basic own fund items	These are the basic own fund items included in points (a)(i) to (v) of Article 69, Article 72(a) and Article 76(a), as well as those basic own fund items approved by the supervisory authority in accordance with Article 79 of the Delegated Regulation (EU) 2015/35.
R0740/C0060	Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring	This is the total amount of the adjustment to the reconciliation reserve due to the existence of restricted own fund items in respect of ring-fenced funds and matching

	fenced ring-fenced funds	portfolios.
R0760/C0060	Reconciliation reserve — total	This the reconciliation reserve of the undertaking, before deduction for participations in other financial sector as foreseen in Article 68 of Delegated Regulation (EU) 2015/35.
R0770/C0060	Expected profits included in future premiums (EPIFP) — Life business	The reconciliation reserve includes an amount of the excess of assets over liabilities that corresponds to the expected profit in future premiums ('EPIFP'). This cell represents that amount <u>gross of reinsurance and taxes (i.e. without considering their impact)</u> for the life business of the undertaking.
R0780/C0060	Expected profits included in future premiums (EPIFP) — Non- life business	The reconciliation reserve includes an amount of the excess of assets over liabilities that corresponds to the expected profit in future premiums (EPIFP). This cell represents that amount <u>gross of reinsurance and taxes (i.e. without considering their impact)</u> for the non-life business of the undertaking.
R0790/C0060	Total Expected profits included in future premiums (EPIFP)	This is the total amount calculated as expected profits included in future premiums.

S.23.02 — Detailed information by tiers on own funds

General comments:

This section relates to annual submission for individual entities.

	ITEM	INSTRUCTIONS
R0010/C0010	Ordinary share capital –Paid in — total	This is the total of paid in ordinary share capital, including own shares.
R0010/C0020	Ordinary share capital — Paid in — tier 1	This is the total of paid in ordinary share capital that meets the criteria for Tier 1, including own shares.
R0020/C0010	Ordinary share capital –_Called up but not yet paid in — total	This is the total amount of ordinary shares that have been called up but not yet paid in, including own shares.
R0020/C0040	Ordinary share capital –_Called up	This is the amount of ordinary shares

	but not yet paid in — tier 2	that have been called up but not yet paid in that meet the criteria for Tier 2, including own shares.
R0030/C0010	Own shares held — total	This is the total amount of own shares held by the undertaking.
R0030/C0020	Own shares held — tier 1	This is the total amount of own shares held by the undertaking, that meet the criteria for Tier 1.
R0100/C0010	Total ordinary share capital	This is the total of ordinary share capital. Note that own shares held will be included in either paid in or called up but not yet paid in.
R0100/C0020	Total ordinary share capital — tier 1	This is the total of ordinary share capital that meets the criteria for Tier 1. Note that own shares held will be included in either paid in or called up but not yet paid in.
R0100/C0040	Total ordinary share capital — tier 2	This is the total of ordinary share capital that meets the criteria for Tier 2.
R0110/C0010	Initial funds, members' contributions or the equivalent basic own–fund items for mutual and mutual–type undertaking – Paid in — total	This is the total of paid in initial funds, members' contributions or the equivalent basic own–fund item for mutual and mutual–type undertaking.
R0110/C0020	Initial funds, members' contributions or the equivalent basic own–fund items for mutual and mutual–type undertaking – Paid in — tier 1	This is the total of initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual type undertaking that meet the criteria for Tier 1.
R0120/C0010	Initial funds, members' contributions or the equivalent basic own–fund items for mutual and mutual–type undertaking – Called up but not yet paid in — total	This is the total of called up but not yet paid in initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual type undertaking
R0120/C0040	Initial funds, members' contributions or the equivalent basic own–fund items for mutual and mutual–type undertaking – Called up but not yet paid in — tier 2	This is the total of initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual type undertaking that meet the criteria for Tier 2.
R0200/C0010	Total initial funds, members'	This is the total initial funds, members'

	contributions or the equivalent basic own fund item for mutual and mutual type undertaking	contributions or the equivalent basic own fund item for mutual and mutual type undertaking
R0200/C0020	Total initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual type undertaking — tier 1	This is the total of the initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual type undertaking that meet the criteria for Tier 1.
R0200/C0040	Total initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual type undertaking — tier 2	This is the total of the initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual type undertaking that meet the criteria for Tier 2.
R0210/C0010	Subordinated mutual member accounts — Dated subordinated — total	This is the total amount of dated subordinated mutual member accounts
R0210/C0020	Subordinated mutual member accounts — Dated subordinated — tier 1	This is the total amount of dated subordinated mutual member accounts that meet the criteria for Tier 1.
R0210/C0030	Subordinated mutual member accounts — Dated subordinated — tier 1 of which counted under transitionals	This is the total amount of dated subordinated mutual member accounts that meet the criteria for Tier 1 that are counted under the transitional provisions.
R0210/C0040	Subordinated mutual member accounts — Dated subordinated — tier 2	This is the total amount of dated subordinated mutual member accounts that meet the criteria for Tier 2.
R0210/C0050	Subordinated mutual member accounts — Dated subordinated — tier 2 of which counted under transitionals	This is the total amount of dated subordinated mutual member accounts that meet the criteria for Tier 2 that are counted under the transitional provisions.
R0210/C0060	Subordinated mutual member accounts — Dated subordinated — tier 3	This is the total amount of dated subordinated mutual member accounts that meet the criteria for Tier 3.
R0220/C0010	Subordinated mutual member accounts — Undated subordinated with a call option — total	This is the total of undated subordinated mutual member accounts with a call option.
R0220/C0020	Subordinated mutual member accounts — Undated subordinated with a call option — tier 1	This is the total of undated subordinated mutual member accounts with a call option that meet the criteria for Tier 1.

R0220/C0030	Subordinated mutual member accounts — Undated subordinated with a call option — tier 1 of which counted under transitionals	This is the total of undated subordinated mutual member accounts with a call option that meet the criteria for Tier 1 that are counted under the transitional provisions.
R0220/C0040	Subordinated mutual member accounts — Undated subordinated with a call option — tier 2	This is the total of undated subordinated mutual member accounts with a call option that meet the criteria for Tier 2.
R0220/C0050	Subordinated mutual member accounts — Undated subordinated with a call option — tier 2 of which counted under transitionals	This is the total of undated subordinated mutual member accounts with a call option that meet the criteria for Tier 2 that are counted under the transitional provisions.
R0220/C0060	Subordinated mutual member accounts — Undated subordinated with a call option — tier 3	This is the total of undated subordinated mutual member accounts with a call option that meet the criteria for Tier 3.
R0230/C0010	Subordinated mutual member accounts — Undated subordinated with no contractual opportunity to redeem — total	This is the total of undated subordinated mutual member accounts with no contractual opportunity to redeem.
R0230/C0020	Subordinated mutual member accounts — Undated subordinated with no contractual opportunity to redeem — tier 1	This is the total of undated subordinated mutual member accounts with no contractual opportunity to redeem that meet the criteria for Tier 1.
R0230/C0030	Subordinated mutual member accounts — Undated subordinated with no contractual opportunity to redeem — tier 1 of which counted under transitionals	This is the total of undated subordinated mutual member accounts with no contractual opportunity to redeem that meet the criteria for Tier 1 that are counted under the transitional provisions.
R0230/C0040	Subordinated mutual member accounts — Undated subordinated with no contractual opportunity to redeem — tier 2	This is the total of undated subordinated mutual member accounts with no contractual opportunity to redeem that meet the criteria for Tier 2.
R0230/C0050	Subordinated mutual member accounts — Undated subordinated with no contractual opportunity to redeem — tier 2 of which counted under transitionals	This is the total of undated subordinated mutual member accounts with no contractual opportunity to redeem that meet the criteria for Tier 2 that are counted under the transitional provisions.
R0230/C0060	Subordinated mutual member accounts — Undated subordinated with no contractual opportunity to	This is the total of undated subordinated mutual member accounts with no contractual opportunity to redeem that

	redeem — tier 3	meet the criteria for Tier 3.
R0300/C0010	Total Subordinated mutual member accounts	This is the total subordinated mutual member accounts.
R0300/C0020	Total Subordinated mutual member accounts — tier 1	This is the total of the subordinated mutual member accounts that meet the criteria for Tier 1.
R0300/C0030	Total Subordinated mutual member accounts — tier 1 of which counted under transitionals	This is the total of the subordinated mutual member accounts that meet the criteria for Tier 1 that are counted under the transitional provisions.
R0300/C0040	Total Subordinated mutual member accounts — tier 2	This is the total of the subordinated mutual member accounts that meet the criteria for Tier 2.
R0300/C0050	Total Subordinated mutual member accounts — tier 2 of which counted under transitionals	This is the total of the subordinated mutual member accounts that meet the criteria for Tier 2 that are counted under the transitional provisions.
R0300/C0060	Total Subordinated mutual member accounts — tier 3	This is the total of the subordinated mutual member accounts that meet the criteria for Tier 3.
R0310/C0010	Dated preference shares — total	This is the total dated preference shares.
R0310/C0020	Dated preference shares — tier 1	This is the total of dated preference shares that meet the criteria for Tier 1.
R0310/C0030	Dated preference shares — tier 1 of which counted under transitionals	This is the total of dated preference shares that meet the criteria for Tier 1 that are counted under the transitional provisions.
R0310/C0040	Dated preference shares — tier 2	This is the total of dated preference shares that meet the criteria for Tier 2.
R0310/C0050	Dated preference shares — tier 2 of which counted under transitionals	This is the total of dated preference shares that meet the criteria for Tier 2 that are counted under the transitional provisions.
R0310/C0060	Dated preference shares — tier 3	This is the total of dated preference shares that meet the criteria for Tier 3.
R0320/C0010	Undated preference shares with a call option — total	This is the total undated preference shares with a call option.
R0320/C0020	Undated preference shares with a	This is the total of undated preference shares with a call option that meet the

	call option — tier 1	criteria for Tier 1.
R0320/C0030	Undated preference shares with a call option — tier 1 of which counted under transitionals	This is the total of undated preference shares with a call option that meet the criteria for Tier 1 that are counted under the transitional provisions.
R0320/C0040	Undated preference shares with a call option — tier 2	This is the total of undated preference shares with a call option that meet the criteria for Tier 2.
R0320/C0050	Undated preference shares with a call option — tier 2 of which counted under transitionals	This is the total of undated preference shares with a call option that meet the criteria for Tier 2 that are counted under the transitional provisions.
R0320/C0060	Undated preference shares with a call option — tier 3	This is the total of undated preference shares with a call option that meet the criteria for Tier 3.
R0330/C0010	Undated preference shares with no contractual opportunity to redeem — total	This is the total undated preference shares with no contractual opportunity to redeem.
R0330/C0020	Undated preference shares with no contractual opportunity to redeem — tier 1	This is the total of undated preference shares with no contractual opportunity to redeem that meet the criteria for Tier 1.
R0330/C0030	Undated preference shares with no contractual opportunity to redeem — tier 1 of which counted under transitionals	This is the total of undated preference shares with no contractual opportunity to redeem that meet the criteria for Tier 1 that are counted under the transitional provisions.
R0330/C0040	Undated preference shares with no contractual opportunity to redeem — tier 2	This is the total of undated preference shares with no contractual opportunity to redeem that meet the criteria for Tier 2.
R0330/C0050	Undated preference shares with no contractual opportunity to redeem — tier 2 of which counted under transitionals	This is the total of undated preference shares with no contractual opportunity to redeem that meet the criteria for Tier 2 that are counted under the transitional provisions.
R0330/C0060	Undated preference shares with no contractual opportunity to redeem — tier 3	This is the total of undated preference shares with no contractual opportunity to redeem that meet the criteria for Tier 3.
R0400/C0010	Total preference shares	This is the total preference shares.

R0400/C0020	Total preference shares — tier 1	This is the total of preference shares that meet the criteria for Tier 1.
R0400/C0030	Total preference shares — tier 1 of which counted under transitionals	This is the total of preference shares that meet the criteria for Tier 1 that are counted under the transitional provisions.
R0400/C0040	Total preference shares — tier 2	This is the total of preference shares that meet the criteria for Tier 2.
R0400/C0050	Total preference shares — tier 2 of which counted under transitionals	This is the total of preference shares that meet the criteria for Tier 2 that are counted under the transitional provisions.
R0400/C0060	Total preference shares — tier 3	This is the total of preference shares that meet the criteria for Tier 3.
R0410/C0010	Dated subordinated liabilities — total	This is the total of dated subordinated liabilities.
R0410/C0020	Dated subordinated liabilities— tier 1	This is the amount of dated subordinated liabilities that meet the criteria for Tier 1.
R0410/C0030	Dated subordinated liabilities — tier 1 of which counted under transitionals	This is the amount of dated subordinated liabilities that meet the criteria for Tier 1 that are counted under the transitional provisions.
R0410/C0040	Dated subordinated liabilities— tier 2	This is the amount of dated subordinated liabilities that meet the criteria for Tier 2.
R0410/C0050	Dated subordinated liabilities— tier 2 of which counted under transitionals	This is the amount of dated subordinated liabilities that meet the criteria for Tier 2 that are counted under the transitional provisions.
R0410/C0060	Dated subordinated liabilities— tier 3	This is the amount of dated subordinated liabilities that meet the criteria for Tier 3.
R0420/C0010	Undated subordinated liabilities with a contractual opportunity to redeem — total	This is the total of undated subordinated liabilities that have a contractual opportunity to redeem.
R0420/C0020	Undated subordinated liabilities with a contractual opportunity to redeem — tier 1	This is the amount of undated subordinated liabilities with contractual opportunity to redeem that meet the criteria for Tier 1.

R0420/C0030	Undated subordinated liabilities with a contractual opportunity to redeem — tier 1 of which counted under transitionals	This is the amount of undated subordinated liabilities with a contractual opportunity to redeem that meet the criteria for Tier 1 that are counted under the transitional provisions.
R0420/C0040	Undated subordinated liabilities with a contractual opportunity to redeem — tier 2	This is the amount of undated subordinated liabilities with a contractual opportunity to redeem that meet the criteria for Tier 2.
R0420/C0050	Undated subordinated liabilities with a contractual opportunity to redeem — tier 2 of which counted under transitionals	This is the amount of undated subordinated liabilities with contractual opportunity to redeem that meet the criteria for Tier 2 that are counted under the transitional provisions.
R0420/C0060	Undated subordinated liabilities with a contractual opportunity to redeem — tier 3	This is the amount of undated subordinated liabilities with contractual opportunity to redeem that meet the criteria for Tier 3.
R0430/C0010	Undated subordinated liabilities with no contractual opportunity to redeem — total	This is the total of undated subordinated liabilities with no contractual opportunity to redeem.
R0430/C0020	Undated subordinated liabilities with no contractual opportunity to redeem — tier 1	This is the amount of undated subordinated liabilities with no contractual opportunity to redeem that meet the criteria for Tier 1.
R0430/C0030	Undated subordinated liabilities with no contractual opportunity to redeem — tier 1 of which counted under transitionals	This is the amount of undated subordinated liabilities with no contractual opportunity to redeem that meet the criteria for Tier 1 that are counted under the transitional provisions.
R0430/C0040	Undated subordinated liabilities with no contractual opportunity to redeem — tier 2	This is the amount of undated subordinated liabilities with no contractual opportunity to redeem that meet the criteria for Tier 2.
R0430/C0050	Undated subordinated liabilities with no contractual opportunity to redeem — tier 2 of which counted under transitionals	This is the amount of undated subordinated liabilities with no contractual opportunity to redeem that meet the criteria for Tier 2 that are counted under the transitional provisions.

R0430/C0060	Undated subordinated liabilities with no contractual opportunity to redeem — tier 3	This is the amount of undated subordinated liabilities with no contractual opportunity to redeem that meet the criteria for Tier 3.
R0500/C0010	Total subordinated liabilities — total	This is the total of subordinated liabilities.
R0500/C0020	Total subordinated liabilities — tier 1	This is the total of subordinated liabilities that meet the criteria for Tier 1.
R0500/C0030	Total subordinated liabilities — tier 1 of which counted under transitionals	This is the total of subordinated liabilities that meet the criteria for Tier 1 that are counted under the transitional provisions.
R0500/C0040	Total subordinated liabilities — tier 2	This is the amount of subordinated liabilities that meet the criteria for Tier 2.
R0500/C0050	Total subordinated liabilities — tier 2 of which counted under transitionals	This is the amount of subordinated liabilities that meet the criteria for Tier 2 that are counted under the transitional provisions.
R0500/C0060	Total subordinated liabilities — tier 3	This is the amount of subordinated liabilities that meet the criteria for Tier 3.
R0510/C0070	Ancillary own fund items for which an amount was approved — tier 2 initial amounts approved	This the initial amount approved for ancillary own funds for which an amount was approved under Tier 2.
R0510/C0080	Ancillary own fund items for which an amount was approved — tier 2 current amounts	This is the current amount for ancillary own funds for which an amount was approved under Tier 2.
R0510/C0090	Ancillary own fund items for which an amount was approved — tier 3 initial amounts approved	This the initial amount approved for ancillary own funds for which an amount was approved under Tier 3.
R0510/C0100	Ancillary own fund items for which an amount was approved — tier 3 current amounts	This is the current amount for ancillary own funds for which an amount was approved under Tier 3.
R0520/C0080	Ancillary own fund items for which a method was approved — tier 2 current amounts	This is the current amount for ancillary own funds for which a method was approved under Tier 2.
R0520/C0100	Ancillary own fund items for which a method was approved —	This is the current amount for ancillary own funds for which a method was

	tier 3 current amounts	approved under Tier 3.
R0600/C0110	Excess of assets over liabilities— attribution of valuation differences—Difference in the valuation of assets	This is the difference in the valuation of assets.
R0610/C0110	Excess of assets over liabilities— attribution of valuation differences—Difference in the valuation of technical provisions	This is the difference in the valuation of technical provisions.
R0620/C0110	Excess of assets over liabilities— attribution of valuation differences—Difference in the valuation of other liabilities	This is the difference in the valuation of other liabilities.
R0630/C0110	Total of reserves and retained earnings from financial statements	This is total reserves and retained earnings taken from the financial statements.
R0640/C0110	Other, please explain why you need to use this line.	This is the amount of any other items not already identified. When reporting a value in R0640/C0110, the value in R0640/C0120 shall provide an explanation and details of such items.
R0640/C0120	Other, please explain why you need to use this line	This is the explanation of other items reported in R0640/C0110.
R0650/C0110	Reserves from financial statements adjusted for Solvency II valuation differences	This is the total of reserves from the financial statements after adjustment for valuation differences. This item shall include values from financial statement such as retained earnings, reserve capital, net profit, profits from previous years, revaluation capital (fund), other reserve capital.
R0660/C0110	Excess of assets over liabilities attributable to basic own fund items (excluding the reconciliation reserve)	This is the excess of assets over liabilities attributable to basic own funds, excluding reconciliation reserve.
R0700/C0110	Excess of assets over liabilities	This is the amount of excess of assets over liabilities.

S.23.03 — Annual movements on own funds

General comments:

This template shall be reported if the own funds change per tier is more than 5% compared to the previous year calculated as below.

$$\% \text{ change } (T; T-1) = \frac{\text{Available Own funds in tier } i \text{ to cover SCR in } T}{\text{Available Own funds in tier to cover SCR in } T-1}$$

This section relates to annual submission for individual entities.

	ITEM	INSTRUCTIONS
<i>Ordinary share capital — movements in the reporting period</i>		
R0010/C0010	Ordinary share capital –Paid in — balance brought forward	This is the balance of paid in ordinary share capital brought forward from the previous reporting period.
R0010/C0020	Ordinary share capital –Paid in — increase	This is the increase in paid in ordinary share capital over the reporting period.
R0010/C0030	Ordinary share capital –Paid in — reduction	This is the reduction in paid in ordinary share capital over the reporting period.
R0010/C0060	Ordinary share capital –Paid in — balance carried forward	This is the balance of paid in ordinary share capital carried forward to the next reporting period.
R0020/C0010	Ordinary share capital –Called up but not yet paid in — balance brought forward	This is the balance of called up but not yet paid in ordinary share capital brought forward from the previous reporting period.
R0020/C0020	Ordinary share capital –Called up but not yet paid in — increase	This is the increase in called up but not yet paid in ordinary share capital over the reporting period.
R0020/C0030	Ordinary share capital –Called up but not yet paid in — reduction	This is the reduction in called up but not yet paid in ordinary share capital over the reporting period.
R0020/C0060	Ordinary share capital –Called up but not yet paid in — balance carried forward	This is the balance of called up but not yet paid in ordinary share capital carried forward to the next reporting period.
R0030/C0010	Own shares held — balance brought forward	This is the balance of own shares held, brought forward from the previous reporting period.
R0030/C0020	Own shares held — increase	This is the increase in own shares held, brought over the reporting period.

R0030/C0030	Own shares held — reduction	This is the reduction in own shares held, brought over the reporting period.
R0030/C0060	Own shares held — balance carried forward	This is the balance of own shares held carried forward to the next reporting period.
R0100/C0010	Total ordinary share capital — balance brought forward	This is the balance of total ordinary share capital brought forward from the previous reporting period. R0100/C0010 includes own shares held.
R0100/C0020	Total ordinary share capital — increase	This is the increase in total ordinary share capital over the reporting period.
R0100/C0030	Total ordinary share capital — reduction	This is the reduction in total ordinary share capital over the reporting period.
R0100/C0060	Total ordinary share capital — balance carried forward	This is the balance of total ordinary share capital carried forward to the next reporting period.
<i>Share premium account related to ordinary share capital — movements in the reporting period</i>		
R0110/C0010	Share premium account related to ordinary share capital —Tier 1 — balance brought forward	This is the balance of the share premium account related to ordinary share capital that is tier 1 brought forward from the previous reporting period.
R0110/C0020	Share premium account related to ordinary share capital —Tier 1 — increase	This is the increase in the share premium account related to ordinary share capital that is tier 1 over the reporting period.
R0110/C0030	Share premium account related to ordinary share capital —Tier 1 — reduction	This is the reduction in the share premium account related to ordinary share capital that is tier 1 over the reporting period.
R0110/C0060	Share premium account related to ordinary share capital —Tier 1 — balance carried forward	This is the balance of the share premium account related to ordinary share capital that is tier 1 carried forward to the next reporting period.
R0120/C0010	Share premium account related to ordinary share capital	This is the balance of the share premium account related to ordinary share capital that is tier 2 brought

	–Tier 2 — balance brought forward	forward from the previous reporting period.
R0120/C0020	Share premium account related to ordinary share capital –Tier 2 — increase	This is the increase in the share premium account related to ordinary share capital that is tier 2 over the reporting period.
R0120/C0030	Share premium account related to ordinary share capital –Tier 2 — reduction	This is the reduction in the share premium account related to ordinary share capital that is tier 2 over the reporting period.
R0120/C0060	Share premium account related to ordinary share capital –Tier 2 — balance carried forward	This is the balance of the share premium account related to ordinary share capital that is tier 2 carried forward to the next reporting period.
R0200/C0010	Share premium account related to ordinary share capital –Total — balance brought forward	This is the total balance of the share premium account related to ordinary share capital brought forward from the previous reporting period.
R0200/C0020	Share premium account related to ordinary share capital –Total — increase	This is the increase in the total share premium account related to ordinary share capital over the reporting period.
R0200/C0030	Share premium account related to ordinary share capital –Total — reduction	This is the reduction in the total share premium account related to ordinary share capital over the reporting period.
R0200/C0060	Share premium account related to ordinary share capital –Total — balance carried forward	This is the balance of the share premium account related to ordinary share capital carried forward to the next reporting period.
<i>Initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual type undertakings — movements in the reporting period</i>		
R0210/C0010	Initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual type undertakings —Paid in — balance brought	This is the balance of the paid in initial funds, members' contributions or the equivalent basic own — fund item for mutual and mutual type undertakings brought forward from the previous reporting period.

	forward	
R0210/C0020	Initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual type undertakings –Paid in — increase	This is the increase in the paid in initial funds, members' contributions or the equivalent basic own — fund item for mutual and mutual type undertakings over the reporting period.
R0210/C0030	Initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual type undertakings –Paid in — reduction	This is the reduction in the paid in initial funds, members' contributions or the equivalent basic own — fund item for mutual and mutual type undertakings over the reporting period.
R0210/C0060	Initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual type undertakings –Paid in — balance carried forward	This is the balance of the paid in initial funds, members' contributions or the equivalent basic own — fund item for mutual and mutual type undertakings carried forward to the next reporting period.
R0220/C0010	Initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual type undertakings –Called up but not yet paid in — balance brought forward	This is the balance of the called up but not yet paid in initial funds, members' contributions or the equivalent basic own — fund item for mutual and mutual type undertakings brought forward from the previous reporting period.
R0220/C0020	Initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual type undertakings –Called up but not yet paid in — increase	This is the increase in the called up but not yet paid in initial funds, members' contributions or the equivalent basic own — fund item for mutual and mutual type undertakings over the reporting period.

R0220/C0030	Initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual type undertakings –Called up but not yet paid in — reduction	This is the reduction in the called up but not yet paid in initial funds, members' contributions or the equivalent basic own — fund item for mutual and mutual type undertakings over the reporting period.
R0220/C0060	Initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual type undertakings –Called up but not yet paid in — balance carried forward	This is the balance of the called up but not yet paid in initial funds, members' contributions or the equivalent basic own — fund item for mutual and mutual type undertakings carried forward to the next reporting period.
R0300/C0010	Total initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual type undertakings — balance brought forward	This is the balance of the total initial funds, members' contributions or the equivalent basic own — fund item for mutual and mutual type undertakings brought forward from the previous reporting period.
R0300/C0020	Total initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual type undertakings — increase	This is the increase in the total initial funds, members' contributions or the equivalent basic own — fund item for mutual and mutual type undertakings over the reporting period.
R0300/C0030	Total initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual type undertakings — reduction	This is the decrease in the total initial funds, members' contributions or the equivalent basic own — fund item for mutual and mutual type undertakings over the reporting period.
R0300/C0060	Total initial funds, members'	This is the balance of the total initial funds, members' contributions or the

	contributions or the equivalent basic own fund item for mutual and mutual type undertakings — balance carried forward	equivalent basic own — fund item for mutual and mutual type undertakings carried forward to the next reporting period.
<i>Subordinated mutual member accounts — movements in the reporting period</i>		
R0310/C0010	Subordinated mutual member accounts — Tier 1 — balance brought forward	This is the balance of tier 1 subordinated mutual member accounts brought forward from the previous reporting period.
R0310/C0070	Subordinated mutual member accounts – Tier 1 — issued	This is the amount of tier 1 subordinated mutual member accounts issued over the reporting period.
R0310/C0080	Subordinated mutual member accounts – Tier 1 — redeemed	This is the amount of tier 1 subordinated mutual member accounts redeemed over the reporting period.
R0310/C0090	Subordinated mutual member accounts – Tier 1 — movements in valuation	This is the amount reflecting movement in valuation tier 1 subordinated mutual member accounts over the reporting period.
R0310/C0100	Subordinated mutual member accounts – Tier 1 — regulatory action	This is the amount reflecting an increase/decrease in tier 1 subordinated mutual member accounts due to regulatory action over the reporting period.
R0310/C0060	Subordinated mutual member accounts – Tier 1 — balance carried forward	This is the balance of tier 1 subordinated mutual member accounts carried forward to the next reporting period.
R0320/C0010	Subordinated mutual member accounts – Tier 2 — balance brought forward	This is the balance of tier 2 subordinated mutual member accounts brought forward from the previous reporting period.
R0320/C0070	Subordinated mutual member accounts – Tier 2 — issued	This is the amount of tier 2 subordinated mutual member accounts issued over the reporting period.
R0320/C0080	Subordinated mutual member accounts – Tier 2 — redeemed	This is the amount of tier 2 subordinated mutual member accounts redeemed over the reporting period.

R0320/C0090	Subordinated mutual member accounts – Tier 2 — movements in valuation	This is the amount reflecting movement in valuation tier 2 subordinated mutual member accounts over the reporting period.
R0320/C0100	Subordinated mutual member accounts – Tier 2 — regulatory action	This is the amount reflecting an increase/decrease in tier 2 subordinated mutual member accounts due to regulatory action over the reporting period.
R0320/C0060	Subordinated mutual member accounts – Tier 2 — balance carried forward	This is the balance of tier 2 subordinated mutual member accounts carried forward to the next reporting period.
R0330/C0010	Subordinated mutual member accounts – Tier 3 — balance brought forward	This is the balance of tier 3 subordinated mutual member accounts brought forward from the previous reporting period.
R0330/C0070	Subordinated mutual member accounts – Tier 3 — issued	This is the amount of tier 3 subordinated mutual member accounts issued over the reporting period.
R0330/C0080	Subordinated mutual member accounts – Tier 3 — redeemed	This is the amount of tier 3 subordinated mutual member accounts redeemed over the reporting period.
R0330/C0090	Subordinated mutual member accounts – Tier 3 — movements in valuation	This is the amount reflecting movement in valuation tier 3 subordinated mutual member accounts over the reporting period.
R0330/C0100	Subordinated mutual member accounts – Tier 3 — regulatory action	This is the amount reflecting an increase/decrease in tier 3 subordinated mutual member accounts due to regulatory action over the reporting period.
R0330/C0060	Subordinated mutual member accounts – Tier 3 — balance carried forward	This is the balance of tier 3 subordinated mutual member accounts carried forward to the next reporting period.
R0400/C0010	Total subordinated mutual member accounts — balance brought forward	This is the total balance of subordinated mutual member accounts brought forward from the previous reporting period.
R0400/C0070	Total subordinated mutual member	This is the total amount of subordinated mutual member accounts

	accounts — issued	issued over the reporting period.
R0400/C0080	Total subordinated mutual member accounts — redeemed	This is the total amount of subordinated mutual member accounts redeemed over the reporting period.
R0400/C0090	Total subordinated mutual member accounts— movements in valuation	This is the amount reflecting the total movement in valuation subordinated mutual member accounts over the reporting period.
R0400/C0100	Total subordinated mutual member accounts — regulatory action	This is the amount reflecting the total increase/decrease in subordinated mutual member accounts due to regulatory action over the reporting period.
R0400/C0060	Total subordinated mutual member accounts — balance carried forward	This is the total balance of subordinated mutual member accounts carried forward to the next reporting period.
<i>Surplus funds</i>		
R0500/C0010	Surplus funds – Balance brought forward	This is the balance of surplus funds brought forward from the previous reporting period.
R0500/C0060	Surplus funds – Balance carried forward	This is the balance of surplus funds carried forward to the next reporting period.
<i>Preference shares — movements in the reporting period</i>		
R0510/C0010	Preference shares – Tier 1 — balance brought forward	This is the balance of Tier 1 preference shares brought forward from the previous reporting period.
R0510/C0020	Preference shares – Tier 1 — increase	This is the increase in Tier 1 preference shares over the reporting period.
R0510/C0030	Preference shares – Tier 1 — reduction	This is the reduction in Tier 1 preference shares over the reporting period.
R0510/C0060	Preference shares – Tier 1 — balance carried forward	This is the balance of Tier 1 preference shares carried forward to the next reporting period.

R0520/C0010	Preference shares – Tier 2 — balance brought forward	This is the balance of Tier 2 preference shares brought forward from the previous reporting period.
R0520/C0020	Preference shares – Tier 2 — increase	This is the increase in Tier 2 preference shares over the reporting period.
R0520/C0030	Preference shares – Tier 2 — reduction	This is the reduction in Tier 2 preference shares over the reporting period.
R0520/C0060	Preference shares – Tier 2 — balance carried forward	This is the balance of Tier 2 preference shares carried forward to the next reporting period.
R0530/C0010	Preference shares – Tier 3 — balance brought forward	This is the balance of Tier 3 preference shares brought forward from the previous reporting period.
R0530/C0020	Preference shares – Tier 3 — increase	This is the increase in Tier 3 preference shares over the reporting period.
R0530/C0030	Preference shares – Tier 3 — reduction	This is the reduction in Tier 3 preference shares over the reporting period.
R0530/C0060	Preference shares – Tier 3 — balance carried forward	This is the balance of Tier 3 preference shares carried forward to the next reporting period.
R0600/C0010	Total preference shares — balance brought forward	This is the balance of total preference shares brought forward from the previous reporting period.
R0600/C0020	Total preference shares — increase	This is the increase in total preference shares over the reporting period.
R0600/C0030	Total preference shares — reduction	This is the reduction in total preference shares over the reporting period.
R0600/C0060	Total preference shares — balance carried forward	This is the balance of total preference shares carried forward to the next reporting period.
<i>Share premium relating to preference shares</i>		
R0610/C0010	Share premium relating to preference shares –Tier 1 — balance brought	This is the balance of the share premium account relating to preference shares that is tier 1 brought forward from the previous reporting

	forward	period.
R0610/C0020	Share premium relating to preference shares –Tier 1 — increase	This is the increase in the share premium account relating to preference shares that is tier 1 over the reporting period.
R0610/C0030	Share premium relating to preference shares –Tier 1 — reduction	This is the reduction in the share premium account relating to preference shares that is tier 1 over the reporting period.
R0610/C0060	Share premium relating to preference shares –Tier 1 — balance carried forward	This is the balance of the share premium account relating to preference shares that is tier 1 carried forward to the next reporting period.
R0620/C0010	Share premium relating to preference shares –Tier 2 — balance brought forward	This is the balance of the share premium account relating to preference shares that is tier 2 brought forward from the previous reporting period.
R0620/C0020	Share premium relating to preference shares –Tier 2— increase	This is the increase in the share premium account relating to preference shares that is tier 2 over the reporting period.
R0620/C0030	Share premium relating to preference shares –Tier 2 — reduction	This is the reduction in the share premium account relating to preference shares that is tier 2 over the reporting period.
R0620/C0060	Share premium relating to preference shares –Tier 2 — balance carried forward	This is the balance of the share premium account relating to preference shares that is tier 2 carried forward to the next reporting period.
R0630/C0010	Share premium relating to preference shares –Tier 3 — balance brought forward	This is the balance of the share premium account relating to preference shares that is tier 3 brought forward from the previous reporting period.
R0630/C0020	Share premium relating to preference shares –Tier 3 — increase	This is the increase in the share premium account relating to preference shares that is tier 3 over the reporting period.
R0630/C0030	Share premium	This is the reduction in the share

	relating to preference shares –Tier 3 — reduction	premium account relating to preference shares that is tier 3 over the reporting period.
R0630/C0060	Share premium relating to preference shares –Tier 3 — balance carried forward	This is the balance of the share premium account relating to preference shares that is tier 3 carried forward to the next reporting period.
R0700/C0010	Share premium relating to preference shares –Total — balance brought forward	This is the balance of the total share premium account relating to preference shares that is brought forward from the previous reporting period.
R0700/C0020	Share premium relating to preference shares –Total — increase	This is the increase in the total share premium account relating to preference shares over the reporting period.
R0700/C0030	Share premium relating to preference shares –Total — reduction	This is the reduction in the total share premium account relating to preference shares over the reporting period.
R0700/C0060	Share premium relating to preference shares –Total — balance carried forward	This is the balance of the total share premium account relating to preference shares that is carried forward to the next reporting period.
<i>Subordinated liabilities — movements in the reporting period</i>		
R0710/C0010	Subordinated liabilities –Tier 1 — balance brought forward	This is the balance of Tier 1 subordinated liabilities brought forward from the previous reporting period.
R0710/C0070	Subordinated liabilities –Tier 1 — issued	This is the amount of Tier 1 subordinated liabilities issued over the reporting period.
R0710/C0080	Subordinated liabilities –Tier 1 — redeemed	This is the amount of Tier 1 subordinated liabilities redeemed over the reporting period.
R0710/C0090	Subordinated liabilities –Tier 1 — movements in valuation	This is an amount reflecting the movements in valuation of Tier 1 subordinated liabilities over the reporting period.

R0710/C0100	Subordinated liabilities –Tier 1 — regulatory action	This is an amount reflecting change to Tier 1 subordinated liabilities due to regulatory action.
R0710/C0060	Subordinated liabilities –Tier 1 — balance carried forward	This is the balance of Tier 1 subordinated liabilities carried forward to the next reporting period.
R0720/C0010	Subordinated liabilities –Tier 2 — balance brought forward	This is the balance of Tier 2 subordinated liabilities brought forward from the previous reporting period.
R0720/C0070	Subordinated liabilities –Tier 2 — issued	This is the amount of Tier 2 subordinated liabilities issued over the reporting period.
R0720/C0080	Subordinated liabilities –Tier 2 — redeemed	This is the amount of Tier 2 subordinated liabilities redeemed over the reporting period.
R0720/C0090	Subordinated liabilities –Tier 2 — movements in valuation	This is an amount reflecting the movements in valuation of Tier 2 subordinated liabilities over the reporting period.
R0720/C0100	Subordinated liabilities –Tier 2 — regulatory action	This is an amount reflecting change to Tier 2 subordinated liabilities due to regulatory action.
R0720/C0060	Subordinated liabilities –Tier 2 — balance carried forward	This is the balance of Tier 2 subordinated liabilities carried forward to the next reporting period.
R0730/C0010	Subordinated liabilities –Tier 3— balance brought forward	This is the balance of Tier 3 subordinated liabilities brought forward from the previous reporting period.
R0730/C0070	Subordinated liabilities –Tier 3 — issued	This is the amount of Tier 3 subordinated liabilities issued over the reporting period.
R0730/C0080	Subordinated liabilities –Tier 3 — redeemed	This is the amount of Tier 3 subordinated liabilities redeemed over the reporting period.
R0730/C0090	Subordinated liabilities –Tier 3 — movements in	This is an amount reflecting the movements in valuation of Tier 3 subordinated liabilities over the

	valuation	reporting period.
R0730/C0100	Subordinated liabilities –Tier 3 — regulatory action	This is an amount reflecting change to Tier 3 subordinated liabilities due to regulatory action.
R0730/C0060	Subordinated liabilities –Tier 3 — balance carried forward	This is the balance of Tier 3 subordinated liabilities carried forward to the next reporting period.
R0800/C0010	Total subordinated liabilities — balance brought forward	This is the balance of total subordinated liabilities brought forward from the previous reporting period.
R0800/C0070	Total subordinated liabilities — issued	This is the amount of total subordinated liabilities issued over the reporting period.
R0800/C0080	Total subordinated liabilities — redeemed	This is the amount of total subordinated liabilities redeemed over the reporting period.
R0800/C0090	Total subordinated liabilities — movements in valuation	This is an amount reflecting the movements in valuation of total subordinated liabilities over the reporting period.
R0800/C0100	Total subordinated liabilities — regulatory action	This is an amount reflecting change to total subordinated liabilities due to regulatory action.
R0800/C0060	Total subordinated liabilities — balance carried forward	This is the balance of total subordinated liabilities carried forward to the next reporting period.
<i>An amount equal to the value of deferred tax assets</i>		
R0900/C0010	An amount equal to the value of net deferred tax assets – Balance brought forward	This is the balance of an amount equal to the value of deferred tax assets brought forward from the previous reporting period.
R0900/C0060	An amount equal to the value of net deferred tax assets – Balance carried forward	This is the balance of an amount equal to the value of deferred tax assets carried forward to the next reporting period.
<i>Other items approved by supervisory authority as basic own funds not specified above —</i>		

movements in the reporting period

R1000/C0010	Other items approved by supervisory authority as basic own funds not specified above –Tier 1 unrestricted items — balance brought forward	This is the balance of other items approved by supervisory authority as basic own funds not specified above that are Tier 1 to be treated as unrestricted items brought forward from the previous reporting period.
R1000/C0070	Other items approved by supervisory authority as basic own funds not specified above –Tier 1 to be treated as unrestricted items — issued	This is the amount of other items approved by supervisory authority as basic own funds not specified above that are Tier 1 to be treated as unrestricted items issued over the reporting period.
R1000/C0080	Other items approved by supervisory authority as basic own funds not specified above –Tier 1 to be treated as unrestricted items — redeemed	This is the amount of other items approved by supervisory authority as basic own funds not specified above that are Tier 1 to be treated as unrestricted items redeemed over the reporting period
R1000/C0090	Other items approved by supervisory authority as basic own funds not specified above –Tier 1 to be treated as unrestricted items — movements in valuation	This is an amount reflecting movements in valuation of other items approved by supervisory authority as basic own funds not specified above that are Tier 1 to be treated as unrestricted items.
R1000/C0060	Other items approved by supervisory authority as basic own funds not specified above –Tier 1 to be treated as unrestricted items — balance carried forward	This is the balance of other items approved by supervisory authority as basic own funds not specified above that are Tier 1 to be treated as unrestricted items carried forward to the next reporting period.
R1010/C0010	Other items approved by supervisory authority as basic own funds not specified above –Tier 1 to be treated as restricted items — balance	This is the balance of other items approved by supervisory authority as basic own funds not specified above that are Tier 1 to be treated as restricted items brought forward from the previous reporting period.

	brought forward	
R1010/C0070	Other items approved by supervisory authority as basic own funds not specified above –Tier 1 to be treated as restricted items — issued	This is the amount of other items approved by supervisory authority as basic own funds not specified above that are Tier 1 to be treated as restricted items issued over the reporting period.
R1010/C0080	Other items approved by supervisory authority as basic own funds not specified above –Tier 1 to be treated as restricted items — redeemed	This is the amount of other items approved by supervisory authority as basic own funds not specified above that are Tier 1 to be treated as restricted items redeemed over the reporting period
R1010/C0090	Other items approved by supervisory authority as basic own funds not specified above –Tier 1 to be treated as restricted items — movements in valuation	This is an amount reflecting movements in valuation of other items approved by supervisory authority as basic own funds not specified above that are Tier 1 to be treated as restricted items.
R1010/C0060	Other items approved by supervisory authority as basic own funds not specified above –Tier 1 to be treated as restricted items — balance carried forward	This is the balance of other items approved by supervisory authority as basic own funds not specified above that are Tier 1 to be treated as restricted items carried forward to the next reporting period.
R1020/C0010	Other items approved by supervisory authority as basic own funds not specified above –Tier 2 — balance brought forward	This is the balance of other items approved by supervisory authority as basic own funds not specified above that are Tier 2 brought forward from the previous reporting period.
R1020/C0070	Other items approved by supervisory authority as basic own funds not specified above –Tier 2 — issued	This is the amount of other items approved by supervisory authority as basic own funds not specified above that are Tier 2 issued over the reporting period.
R1020/C0080	Other items approved	This is the amount of other items

	by supervisory authority as basic own funds not specified above –Tier 2 — redeemed	approved by supervisory authority as basic own funds not specified above that are Tier 2 redeemed over the reporting period
R1020/C0090	Other items approved by supervisory authority as basic own funds not specified above –Tier 2 — movements in valuation	This is an amount reflecting movements in valuation of other items approved by supervisory authority as basic own funds not specified above that are Tier 2.
R1020/C0060	Other items approved by supervisory authority as basic own funds not specified above –Tier 2— balance carried forward	This is the balance of other items approved by supervisory authority as basic own funds not specified above that are Tier 2 carried forward to the next reporting period.
R1030/C0010	Other items approved by supervisory authority as basic own funds not specified above –Tier 3 — balance brought forward	This is the balance of other items approved by supervisory authority as basic own funds not specified above that are Tier 3 brought forward from the previous reporting period.
R1030/C0070	Other items approved by supervisory authority as basic own funds not specified above –Tier 3 — issued	This is the amount of other items approved by supervisory authority as basic own funds not specified above that are Tier 3 issued over the reporting period.
R1030/C0080	Other items approved by supervisory authority as basic own funds not specified above –Tier 3 — redeemed	This is the amount of other items approved by supervisory authority as basic own funds not specified above that are Tier 3 redeemed over the reporting period.
R1030/C0090	Other items approved by supervisory authority as basic own funds not specified above –Tier 3 — movements in valuation	This is an amount reflecting movements in valuation of other items approved by supervisory authority as basic own funds not specified above that are Tier 3.

R1030/C0060	Other items approved by supervisory authority as basic own funds not specified above –Tier 3 — balance carried forward	This is the balance of other items approved by supervisory authority as basic own funds not specified above that are Tier 3 carried forward to the next reporting period.
R1100/C0010	Total of other items approved by supervisory authority as basic own fund items not specified above — balance brought forward	This is the balance of total other items approved by supervisory authority as basic own funds not specified above brought forward from the previous reporting period.
R1100/C0070	Total of other items approved by supervisory authority as basic own fund items not specified above — issued	This is the amount of total other items approved by supervisory authority as basic own funds not specified above issued over the reporting period.
R1100/C0080	Total of other items approved by supervisory authority as basic own fund items not specified above –redeemed	This is the amount of total other items approved by supervisory authority as basic own funds not specified above that are redeemed over the reporting period.
R1100/C0090	Total of other items approved by supervisory authority as basic own fund items not specified above — movements in valuation	This is an amount reflecting movements in valuation of total other items approved by supervisory authority as basic own funds not specified above.
R1100/C0060	Total of other items approved by supervisory authority as basic own fund items not specified above — balance carried forward	This is the balance of total other items approved by supervisory authority as basic own funds not specified above carried forward to the next reporting period.
<i>Ancillary own funds — movements in the reporting period</i>		
R1110/C0010	Ancillary own funds – Tier 2 — balance brought forward	This is the balance of Tier 2 ancillary own funds brought forward from the previous reporting period.

R1110/C0110	Ancillary own funds – Tier 2 — new amount made available	This is the new amount of Tier 2 ancillary own funds to be made available over the reporting period.
R1110/C0120	Ancillary own funds – Tier 2 — reduction to amount available	This is the reduction to the amount available Tier 2 ancillary own funds over the reporting period.
R1110/C0130	Ancillary own funds – Tier 2 — called up to basic own fund	This is the amount of Tier 2 ancillary own funds that are called up to a basic own fund item over the reporting period.
R1110/C0060	Ancillary own funds – Tier 2 — balance carried forward	This is the balance of Tier 2 ancillary own funds carried forward to the next reporting period.
R1120/C0010	Ancillary own funds – Tier 3 — balance brought forward	This is the balance of Tier 3 ancillary own funds brought forward from the previous reporting period.
R1120/C0110	Ancillary own funds – Tier 3— new amount made available	This is the new amount of Tier 3 ancillary own funds to be made available over the reporting period.
R1120/C0120	Ancillary own funds – Tier 3 — reduction to amount available	This is the reduction to the amount available Tier 3 ancillary own funds over the reporting period.
R1120/C0130	Ancillary own funds – Tier 3 — called up to basic own fund	This is the amount of Tier 3 ancillary own funds that are called up to a basic own fund item over the reporting period.
R1120/C0060	Ancillary own funds – Tier 3— balance carried forward	This is the balance of Tier 3 ancillary own funds carried forward to the next reporting period.
R1200/C0010	Total ancillary own funds — balance brought forward	This is the balance of total ancillary own funds brought forward from the previous reporting period.
R1200/C0110	Total ancillary own funds — new amount made available	This is the new amount of total Tier-2 ancillary own funds to be made available over the reporting period.
R1200/C0120	Total ancillary own funds — reduction to amount available	This is the reduction to the amount available total ancillary own funds over the reporting period.
R1200/C0130	Total ancillary own funds — called up to	This is the amount of total ancillary own funds that are called up to a basic

	basic own fund	own fund item over the reporting period.
R1200/C0060	Total ancillary own funds — balance carried forward	This is the balance of total ancillary own funds carried forward to the next reporting period.

S.23.04 — List of items on own funds

General comments:

This section relates to annual submission for individual entities.

This template shall be reported if the own funds per tier change is more than 5% compared to the previous year calculated as below.

$$\% \text{ change } (T; T-1) := \frac{\text{Available Own funds in tier } i \text{ to cover SCR in } T}{\text{Available Own funds in tier to cover SCR in } T-1}$$

	ITEM	INSTRUCTIONS
C0010	Description of subordinated mutual member accounts	This shall list subordinated mutual member accounts for an individual undertaking.
C0020	Subordinated mutual member accounts — Amount (in reporting currency)	This is the amount of individual subordinated mutual member accounts.
C0030	Subordinated mutual member accounts — Tier	<p>This shall indicate the tier of the subordinated mutual member accounts.</p> <p>One of the options in the following closed list shall be used:</p> <p>1 — Tier 1</p> <p>2 — Tier 1 — unrestricted</p> <p>3 — Tier 1 — restricted</p> <p>4 — Tier 2</p> <p>5 — Tier 3</p>
C0040	Subordinated mutual member accounts — Currency Code	Identify the ISO 4217 alphabetic code of the currency. This is the original currency.
C0070	Subordinated mutual member accounts — Counted under transitionals?	This shall indicate whether the subordinated mutual member accounts are counted under the transitional provisions.

		<p>One of the options in the following closed list shall be used:</p> <p>1 — Counted under transitionals</p> <p>2 — Not counted under transitionals</p>
C0080	Subordinated mutual member accounts — Counterparty (if specific)	This shall list the counterparty of the subordinated mutual member accounts
C0090	Subordinated mutual member accounts — Issue date	This is the issue date of the subordinated mutual member accounts. This shall be in ISO 8601 format (yyyy-mm-dd).
C0100	Subordinated mutual member accounts — Maturity date	This is the maturity date of the subordinated mutual member accounts. This shall be in ISO 8601 format (yyyy-mm-dd).
C0110	Subordinated mutual member accounts — First call date	This is the first call date of the subordinated mutual member accounts. This shall be in ISO 8601 format (yyyy-mm-dd).
C0120	Subordinated mutual member accounts — Details of further call dates	These are the further call dates of the subordinated mutual member accounts.
C0130	Subordinated mutual member accounts — Details of incentives to redeem	These are the incentives to redeem the subordinated mutual member accounts.
C0140	Subordinated mutual member accounts — Notice period	This is the notice of the subordinated mutual member accounts. The date shall be entered here, using ISO 8601 format (yyyy-mm-dd).
C0160	Subordinated mutual member account — Buy back during the year	Explanation if the item has been bought back during the year.
C0190	Description of preference shares	This shall list individual preference shares
C0200	Preference shares — Amount	This is the amount of the preference shares.
C0210	Preference shares — Counted under transitionals?	<p>This shall indicate whether the preference shares are counted under the transitional provisions.</p> <p>One of the options in the following closed list shall be</p>

		<p>used:</p> <p>1 — Counted under transitionals</p> <p>2 — Not counted under transitionals</p>
C0220	Preference shares — Counterparty (if specific)	This shall list the holder of the preference shares if limited to a single party. If the shares are broadly issued, no data is required.
C0230	Preference shares — Issue date	This is the issue date of the preference share. This shall be in ISO 8601 format (yyyy-mm-dd).
C0240	Preference shares — First call date	This is the first call date of the preference share. This shall be in ISO 8601 format (yyyy-mm-dd).
C0250	Preference shares — Details of further call dates	These are the further call dates of the preference shares.
C0260	Preference shares — Details of incentives to redeem	These are the incentives to redeem the preference share.
C0270	Description of subordinated liabilities	This shall list the individual subordinated liabilities for an individual undertaking.
C0280	Subordinated liabilities — Amount	This is the amount of individual subordinated liabilities.
C0290	Subordinated liabilities — Tier	This shall indicate the tier of the subordinated liabilities.
C0300	Subordinated liabilities — Currency Code	Identify the ISO 4217 alphabetic code of the currency.
C0320	Subordinated liabilities — Lender (if specific)	This shall list the lender of the subordinated liabilities if specific. If not specific this item shall not be reported.
C0330	Subordinated liabilities — Counted under transitionals?	<p>This shall indicate whether the subordinated liability is counted under the transitional provisions.</p> <p>One of the options in the following closed list shall be used:</p> <p>1 — Counted under transitionals</p> <p>2 — Not counted under transitionals</p>
C0350	Subordinated liabilities — Issue date	This is the issue date of the subordinated liabilities. This shall be in ISO 8601 format (yyyy-mm-dd).
C0360	Subordinated liabilities — Maturity date	This is the maturity date of the subordinated liabilities. This shall be in ISO 8601 format (yyyy-mm-dd).

C0370	Subordinated liabilities — First call date	This is the first future call date of the subordinated liabilities. This shall be in ISO 8601 format (yyyy-mm-dd).
C0380	Subordinated liabilities — Further call dates	These are the further call dates of the subordinated liabilities.
C0390	Subordinated liabilities — Details of incentives to redeem	These are the details about the incentives to redeem the subordinated liabilities.
C0400	Subordinated liabilities — Notice period	This is the notice of the subordinated liabilities. The date shall be entered here, using ISO 8601 format (yyyy-mm-dd).
C0450	Other items approved by supervisory authority as basic own funds not specified above	This shall list the other individual items approved by the supervisory authority for an individual undertaking.
C0460	Other items approved by supervisory authority as basic own funds not specified above – Amount	This is the amount of other individual items approved by the supervisory authority.
C0470	Other items approved by supervisory authority as basic own funds not specified above – Currency code	Identify the ISO 4217 alphabetic code of the currency.
C0480	Other items approved by supervisory authority as basic own funds not specified above –Tier 1	This is the amount of other individual items approved by the supervisory authority that meet the criteria for Tier 1.
C0490	Other items approved by supervisory authority as basic own funds not specified above –Tier 2	This is the amount of other individual items approved by the supervisory authority that meet the criteria for Tier 2.
C0500	Other items approved by supervisory authority as basic own funds not specified above –Tier 3	This is the amount of other individual items approved by the supervisory authority that meet the criteria for Tier 3.
C0510	Other items approved by supervisory authority as basic own funds not specified above –Date	This is the date of authorisation of other individual items approved by the supervisory authority. It shall be in ISO 8601 format (yyyy-mm-dd).

	of authorisation	
C0570	Own funds– from the financial statements that shall not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds — Description	This cell shall contain a description of the own fund item from the financial statements that shall not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds.
C0580	Own funds from the financial statements that shall not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds — Total amount	This is the total amount of the own fun item from the financial statements that shall not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds.
C0590	Ancillary own funds – Description	This is details of each ancillary own fund for an individual undertaking.
C0600	Ancillary own funds — Amount	This is the amount for each ancillary own fund.
C0610	Ancillary own funds — Counterpart	This is the counterpart of each ancillary own fund.
C0620	Ancillary own funds — Issue date	This is the issue date of each ancillary own fund. This shall be in ISO 8601 format (yyyy–mm–dd).
C0630	Ancillary own fund — Date of authorisation	This is the date of authorisation of each ancillary own fund. This shall be in ISO 8601 format (yyyy–mm–dd).
<i>Adjustment for ring-fenced funds and matching adjustment portfolios</i>		
C0660/ R0020	Ring-fenced fund/matching adjustment portfolio — Number	Identification number for a ring-fenced 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.
C0670/ R0020	Ring-fenced fund/matching adjustment portfolio — Notional SCR	This is the notional SCR of each ring-fenced fund/each matching adjustment portfolio.
C0680/ R0020	Ring-fenced fund/matching	This is the notional SCR. When the value is negative zero shall be reported.

	adjustment portfolio — Notional SCR (negative results set to zero)	
C0690/ R0020	Ring-fenced fund/matching adjustment portfolio — Excess of assets over liabilities	This is the amount of excess of assets over liabilities of each ring-fenced fund/matching adjustment portfolio. This value shall reflect any deduction of future transfers attributable to shareholders.
C0700/ R0020	Ring-fenced fund/matching adjustment portfolio — Future transfers attributable to shareholders	Value of future transfers attributable to shareholders' of each ring-fenced fund/matching adjustment portfolio according to art 80 (2) of Delegated Regulation (EU) 2015/35.
C0710/ R0010	Ring-fenced funds/matching adjustment portfolio — Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced ring-fenced funds	This is the total deduction for ring-fenced funds and matching adjustment portfolios.
C0710/ R0020	Ring-fenced funds/matching adjustment portfolio — Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced ring-fenced funds	This is the deduction for each ring-fenced fund/matching adjustment portfolio in accordance with Article 81 of Delegated Regulation (EU) 2015/35.

S.24.01 — Participations held

General Comments:

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

	ITEM	INSTRUCTIONS
<i>Table 1 — Participations in related undertakings that are financial and credit institutions which individually exceed 10 % of items included in (a) (i), (ii), (iv) and (vi) of Article 69, not including consolidated strategic participations for the purpose of deductions under Article 68 (1) of the Delegated Regulation (EU) 2015/35</i>		
C0010	Name of related	This is the name of the related undertaking in which the participation is held. These are participations in

	undertaking	financial and credit institutions which individually exceed 10 % of items included in (a) (i), (ii), iv) and (vi), of Article 69 of Delegated Regulation (EU) 2015/35. This does not include consolidated strategic participations.
C0020	Asset ID Code	<p>Asset ID code using the following priority:</p> <ul style="list-style-type: none"> – ISO 6166 code of ISIN when available – Other recognised codes (e.g.: CUSIP, Bloomberg Ticker, Reuters RIC) – Code attributed by the undertaking, when the options above are not available. This code must be unique and kept consistent over time. <p>When the same Asset ID Code needs to be reported for one asset that is issued in 2 or more different currencies, it is necessary to specify the Asset ID code and the ISO 4217 alphabetic code of the currency, as in the following example: ‘code+EUR’</p>
C0030	Asset ID Code type	<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 <p>When the same Asset ID Code needs to be reported for one asset that is issued in 2 or more different currencies and the code in C00240 is defined by</p>

		Asset ID code and the ISO 4217 alphabetic code of the currency, the Asset ID Code Type shall refer to option 99 and the option of the original Asset ID Code, as in the following example for which the code reported was ISIN code + currency: ‘99/1’.
C0040	Total	This is the full total value for all tiers held in each participation in financial and credit institutions which individually exceed 10 % of items included in (a) (i), (ii), iv) and (vi) of Article 69. This does not include consolidated strategic participations.
C0050	Common Equity Tier 1	This is the full value of Common Equity Tier 1 held in each participation in financial and credit institutions which individually exceed 10 % of items included in (a) (i), (ii), iv) and (vi), of Article 69). This does not include consolidated strategic participations. Common Equity Tier 1 has the meaning as defined in the relevant sector rules.
C0060	Additional Tier 1	This is the full value of Additional Tier 1 held in each participation in financial and credit institutions which individually exceed 10 % of items included in (a) (i), (ii), iv) and (vi), of Article 69). This does not include consolidated strategic participations. Additional Tier 1 has the meaning as defined in the relevant sector rules.
C0070	Tier 2	This is the full value of Tier 2 held in each participation in financial and credit institutions which individually exceed 10 % of items included in (a) (i), (ii), iv) and (vi), of Article 69). This does not include consolidated strategic participations. Tier 2 has the meaning as defined in the relevant sector rules.
<i>Table 2 — Participations in related undertakings that are financial and credit institutions which when aggregated exceed 10 % of items included in (a) (i), (ii), (v) and (vi) of Article 69, not including consolidated strategic participations for the purpose of deductions under Article 68 (2) of the Delegated Regulation (EU) 2015/35</i>		
C0080	Name of related undertaking	This is the name of the related undertaking in which the participation is held. These are participations in financial and credit institutions which when aggregated exceed 10 % of items included in (a) (i), (ii), (iv) and (vi) of Article 69 of Delegated Regulation (EU) 2015/35, not including consolidated strategic participations.
C0090	Asset ID Code	Asset ID code using the following priority: – ISO 6166 code of ISIN when available

		<ul style="list-style-type: none"> – Other recognised codes (e.g.: CUSIP, Bloomberg Ticker, Reuters RIC) – Code attributed by the undertaking, when the options above are not available. This code must be unique and kept consistent over time. <p>When the same Asset ID Code needs to be reported for one asset that is issued in 2 or more different currencies, it is necessary to specify the Asset ID code and the ISO 4217 alphabetic code of the currency, as in the following example: ‘code+EUR’</p>
C0100	Asset ID Code type	<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 <p>When the same Asset ID Code needs to be reported for one asset that is issued in 2 or more different currencies and the code in C00490 is defined by Asset ID code and the ISO 4217 alphabetic code of the currency, the Asset ID Code Type shall refer to option 99 and the option of the original Asset ID Code, as in the following example for which the code reported was ISIN code + currency: ‘99/1’.</p>
C0110	Total	<p>This is the total value held in the participation (not yet the amount to be deducted).</p> <p>These are participations in financial and credit</p>

		institutions which when aggregated exceed 10 % of items included in (a) (i),(ii),(iv) and (vi) of Article 69 of Delegated Regulation (EU) 2015/35, not including consolidated strategic participations.
C0120	Common Equity Tier 1	<p>This is the value of Common Equity Tier 1 held in the participation (not only the part to be deducted).</p> <p>Common Equity Tier 1 has the meaning as defined in the relevant sector rules.</p> <p>These are participations in financial and credit institutions which when aggregated exceed 10 % of items included in (a) (i), (ii), (iv) and (vi) of Article 69 of Delegated Regulation (EU) 2015/35, not including consolidated strategic participations.</p>
C0130	Additional Tier 1	<p>This is the value of Additional Tier 1 held in the participation (not only the part to be deducted).-</p> <p>Additional Tier 1 has the meaning as defined in the relevant sector rules.</p> <p>These are participations in financial and credit institutions which when aggregated exceed 10 % of items included in (a) (i), (ii), (iv) and (vi) of Article 69 of Delegated Regulation (EU) 2015/35, not including consolidated strategic participations.</p>
C0140	Tier 2	<p>This is the value of Tier 2 held in the participation.</p> <p>Tier 2 has the meaning as defined in relevant sector rules (not only the part to be deducted).</p> <p>These are participations in financial and credit institutions which when aggregated exceed 10 % of items included in (a) (i), (ii), (iv) and (vi) of Article 69 of Delegated Regulation (EU) 2015/35, not including consolidated strategic participations</p>
<i>Total participations in related undertakings that are financial and credit institutions (for which there is an OF deduction)</i>		
C0150	Total participations in financial and credit institutions — Total	This is the total value of participations in financial and credit institutions. (for which there is an OF deduction)
C0160	Total participations in financial and credit institutions	This is the total value of Common Equity Tier 1 held in financial and credit institutions. (for which there is an OF deduction)

	— Common Equity Tier 1	
C0170	Total participation s in financial and credit institutions — Additional Tier 1	This is the total value of Additional Tier 1 held in financial and credit institutions. (for which there is an OF deduction)
C0180	Total participation s in financial and credit institutions— Tier 2	This is the total value of Tier 2 held in financial and credit institutions. (for which there is an OF deduction)
<i>Own funds deductions</i>		
R0010/C0190	Article 68 (1) deduction — total	This is the total value of the Article 68 (1) deduction, specified in Delegated Regulation (EU) 2015/35.
R0010/C0200	Article 68 (1) deduction — tier 1 unrestricted	This is the value of the Article 68(1) deduction which is deducted from tier 1 unrestricted items in accordance with Article 68 (5) of Delegated Regulation (EU) 2015/35.
R0010/C0210	Article 68 (1) deduction — tier 1 restricted	This is the value of the Article 68(1) deduction which is deducted from tier 1 restricted items in accordance with Article 68 (5) of Delegated Regulation (EU) 2015/35.
R0010/C0220	Article 68 (1) deduction — Tier 2	This is the value of the Article 68(1) deduction which is deducted from tier 2 items in accordance with Article 68 (5) of Delegated Regulation (EU) 2015/35.
R0020/C0190	Article 68(2) deduction — total	This is the total value of the Article 68 (2) deduction of Delegated Regulation (EU) 2015/35.
R0020/C0200	Article 68 (2) deduction — tier 1	This is the value of the Article 68(2) deduction which is deducted from tier 1 unrestricted items in accordance with Article 68 (5) of Delegated Regulation (EU) 2015/35.

	unrestricted	
R0020/C0210	Article 68 (2) deduction — tier 1 restricted	This is the value of the Article 68 (2) deduction which is deducted from tier 1 restricted items in accordance with Article 68 (5) of Delegated Regulation (EU) 2015/35.
R0020/C0220	Article 68 (2) deduction — tier 2	This is the value of the Article 68(2) deduction which is deducted from tier 2 items in accordance with Article 68 (5) of Delegated Regulation (EU) 2015/35.
R0030/C0190	Total deductions	The overall total of all deductions for participations under Article 68 (1) and Article 68 (2) of Delegated Regulation (EU) 2015/35.
R0030/C0200	Total deductions — tier 1 unrestricted	The overall total of all deductions for participations for tier 1 unrestricted under Article 68 (1) and Article 68 (2) of Delegated Regulation (EU) 2015/35.
R0030/C0210	Total deductions — tier 1 restricted	The overall total of all deductions for participations for tier 1 restricted under Article 68 (1) and Article 68 (2) of Delegated Regulation (EU) 2015/35.
R0030/C0220	Total deductions — tier 2	The overall total of all deductions for participations for tier 2 under Article 68 (1) and Article 68 (2) of Delegated Regulation (EU) 2015/35.
<i>Table 3 — Participations in related undertakings that are financial and credit institutions which are considered strategic as defined in Article 171 of the Delegated Regulation (EU) 2015/35 and which are included in the calculation of the group solvency on the basis of method 1 (no OF deduction according to art 68(3)).</i>		
C0230	Name of related undertaking	This is the name of the related undertaking in which the participation is held. These are participations in financial and credit institutions which are considered strategic as defined in Article 171 of the Delegated Regulation (EU) 2015/35) and which are included in the calculation of the group solvency on the basis of method 1.
C0240	Asset ID Code	Asset ID code using the following priority: <ul style="list-style-type: none"> – ISO 6166 code of ISIN when available – Other recognised codes (e.g.: CUSIP, Bloomberg Ticker, Reuters RIC) – Code attributed by the undertaking, when the options above are not available. This code must be unique and kept consistent

		<p>over time.</p> <p>When the same Asset ID Code needs to be reported for one asset that is issued in 2 or more different currencies, it is necessary to specify the Asset ID code and the ISO 4217 alphabetic code of the currency, as in the following example: ‘code+EUR’</p>
C0250	Asset ID Code type	<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>When the same Asset ID Code needs to be reported for one asset that is issued in 2 or more different currencies and the code in C00240 is defined by Asset ID code and the ISO 4217 alphabetic code of the currency, the Asset ID Code Type shall refer to option 99 and the option of the original Asset ID Code, as in the following example for which the code reported was ISIN code + currency: ‘99/1’.</p>
C0260	Total	<p>This is the total value for all tiers held in each participation in financial and credit institutions which are considered strategic as defined in Article 171 of the Delegated Regulation (EU) 2015/35) and which are included in the calculation of the group solvency on the basis of method 1.</p>
C0270	Type 1	<p>This is the value of type 1 equity held in each participation in financial and credit institutions</p>

	Equity	<p>which are considered strategic as defined in Article 171 of the Delegated Regulation (EU) 2015/35) and which are included in the calculation of the group solvency on the basis of method 1.</p> <p>Type 1 equity has the meaning as defined in Article 168 (2) of the Delegated Regulation (EU) 2015/35).</p>
C0280	Type 2 Equity	<p>This is the value of type 2 equity held in each participation. in financial and credit institutions which are considered strategic as defined in Article 171 of the Delegated Regulation (EU) 2015/35) and which are included in the calculation of the group solvency on the basis of method 1.</p> <p>Type 2 equity has the meaning as defined in Article 168(3) of the Delegated Regulation (EU) 2015/35).</p>
C0290	Subordinated liabilities	<p>This is the value of subordinated liabilities held in each participations in financial and credit institutions which are considered strategic as defined in Article 171 of the Delegated Regulation (EU) 2015/35) and which are included in the calculation of the group solvency on the basis of method 1.</p>
<p><i>Table 4 — Participations in related undertakings that are financial and credit institutions which are strategic (as defined in Article 171 of the Delegated Regulation (EU) 2015/35), not included in the calculation of the group solvency on the basis of method 1 and which are not deducted according to art 68(1) and 68 (2) (It shall include the remaining part (the part of participation which was not deducted) following the partial deduction according to Article 68 (2) of the Delegated Regulation (EU) 2015/35)</i></p>		
C0300	Name of related undertaking	<p>This is the name of the related undertaking that is financial or credit institution in which the participation is held. The participations in this<u>these</u> related undertakings is strategic (as defined in Article 171 of the Delegated Regulation (EU) 2015/35)), not included in the calculation of the group solvency on the basis of method 1 and not deducted according to art 68(1) and art 68(2).</p>
C0310	Asset ID Code	<p>Asset ID code using the following priority:</p> <ul style="list-style-type: none"> – ISO 6166 code of ISIN when available – Other recognised codes (e.g.: CUSIP, Bloomberg Ticker, Reuters RIC) – Code attributed by the undertaking, when the options above are not available. This code must be unique and kept consistent over time. <p>When the same Asset ID Code needs to be reported</p>

		for one asset that is issued in 2 or more different currencies, it is necessary to specify the Asset ID code and the ISO 4217 alphabetic code of the currency, as in the following example: 'code+EUR'
C0320	Asset ID Code type	<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>When the same Asset ID Code needs to be reported for one asset that is issued in 2 or more different currencies and the code in C004310 is defined by Asset ID code and the ISO 4217 alphabetic code of the currency, the Asset ID Code Type shall refer to option 99 and the option of the original Asset ID Code, as in the following example for which the code reported was ISIN code + currency: '99/1'.</p>
C0330	Total	<p>This is the total value for all tiers of each participation in related undertakings that are financial and credit institutions which are strategic, not included in the calculation of the group solvency on the basis of method 1 and which are not deducted according to Article 68(1) and Article 68(2) of Delegated Regulation (EU) 2015/35, meaning the sum of:-</p> <p>1) the value of strategic participations in financial and credit institutions which are not deducted according to both Article</p>

		<p>68(1) and 68(2) of Delegated Regulation (EU) 2015/35, because the sum of participations in financial and credit institutions is less than 10 %,</p> <p>2) the remainder of the strategic participations which are deducted following the Article 68(2) of Delegated Regulation (EU) 2015/35.</p>
C0340	Type 1 Equity	<p>This is the value of each participation in related undertakings that are financial and credit institutions which are strategic, not included in the calculation of the group solvency on the basis of method 1, not deducted according to Article 68(1) and Article 68(2) of Delegated Regulation (EU) 2015/35 and held in Type 1 equities, meaning the sum of:-</p> <p>1) the value of strategic participations in financial and credit institutions which are not deducted according to both Article 68(1) and 68(2) of Delegated Regulation (EU) 2015/35, because the sum of participations in financial and credit institutions is less than 10 %,</p> <p>2) the remainder of the strategic participations which are deducted following the Article 68(2) of Delegated Regulation (EU) 2015/35.</p> <p>Type 1 equity has the meaning as defined in Article 168 (2) of the Delegated Regulation (EU) 2015/35.</p>
C0350	Type 2 Equity	<p>This is the value of each participation in related undertakings that are financial and credit institutions which are strategic, not included in the calculation of the group solvency on the basis of method 1, not deducted according to Article 68(1) and Article 68(2) of Delegated Regulation (EU) 2015/35 and held in Type 2 equities, meaning the sum of:-</p> <p>1) the value of strategic participations in financial and credit institutions which are not deducted according to both Article 68(1) and 68(2) of Delegated Regulation (EU) 2015/35, because the sum of participations in financial and credit institutions is less than 10 %,</p> <p>2) the remainder of the strategic participations which are deducted following the Article 68(2) of Delegated Regulation (EU) 2015/35.</p>

		Type 2 equity has the meaning as defined in Article 168 (3) of the Delegated Regulation (EU) 2015/35.
C0360	Subordinated liabilities	<p>This is the value of each participation in related undertakings that are financial and credit institutions which are strategic, not included in the calculation of the group solvency on the basis of method 1, not deducted according to Article 68(1) and Article 68(2) of Delegated Regulation (EU) 2015/35 and held in subordinated liabilities, meaning the sum of:-</p> <ol style="list-style-type: none"> 1) the value of strategic participations in financial and credit institutions which are not deducted according to both Article 68(1) and 68(2) of Delegated Regulation (EU) 2015/35, because the sum of participations in financial and credit institutions is less than 10 %, 2) the remainder of the strategic participations which are deducted following the Article 68(2) of Delegated Regulation (EU) 2015/35.

Table 5 — Participations in related undertakings that are financial and credit institutions which are not strategic and which are not deducted according to art 68(1) and 68(2) of Delegated Regulation (EU) 2015/35

(It shall include the remaining part following the partial deduction according to Article 68 (2) of the Delegated Regulation (EU) 2015/35)

C0370	Name of related undertaking	This is the name of the related undertaking that are financial and credit institutions in which the participation is held. These are participations in related undertakings which are not strategic and not deducted according to art 68(1) and 68 (2) of Delegated Regulation (EU) 2015/35.
C0380	Asset ID Code	<p>Asset ID code using the following priority:</p> <ul style="list-style-type: none"> – ISO 6166 code of ISIN when available – Other recognised codes (e.g.: CUSIP, Bloomberg Ticker, Reuters RIC) – Code attributed by the undertaking, when the options above are not available. This code must be unique and kept consistent over time. <p>When the same Asset ID Code needs to be reported for one asset that is issued in 2 or more different currencies, it is necessary to specify the Asset ID code and the ISO 4217 alphabetic code of the currency, as in the following example: ‘code+EUR’</p>

C0390	Asset ID Code type	<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>When the same Asset ID Code needs to be reported for one asset that is issued in 2 or more different currencies and the code in C004380 is defined by Asset ID code and the ISO 4217 alphabetic code of the currency, the Asset ID Code Type shall refer to option 99 and the option of the original Asset ID Code, as in the following example for which the code reported was ISIN code + currency: ‘99/1’.</p>
C0400	Total	<p>This is the total value for all tiers of each participation in related undertakings that are financial and credit institutions, which are not strategic and which are not deducted according to art 68(1) and 68 (2) of Delegated Regulation (EU) 2015/35 meaning the sum of:</p> <ol style="list-style-type: none"> 1) the value of non-strategic participations in financial and credit institutions which are not deducted according to both Articles 68(1) and 68(2) of Delegated Regulation (EU) 2015/35, because the sum of participations in financial and credit institutions is less than 10 %, 2) the remainder of the non-strategic participations which are deducted following

		the Article 68(2) of Delegated Regulation (EU) 2015/35.
C0410	Type 1 Equity	<p>This is the value of each participation in related undertakings that are financial and credit institutions which are not strategic, not deducted according to art 68(1) and art 68(2) of Delegated Regulation (EU) 2015/35 and held in Type 1 equities, meaning the sum of:.</p> <ol style="list-style-type: none"> 1) the value of non-strategic participations in financial and credit institutions which are not deducted according to both Articles 68(1) and 68(2) of Delegated Regulation (EU) 2015/35, because the sum of participations in financial and credit institutions is less than 10 %, 2) the remainder of the non-strategic participations which are deducted following the Article 68(2) of Delegated Regulation (EU) 2015/35. <p>Type 1 equity has the meaning as defined in Article 168 (2) of the Delegated Regulation (EU) 2015/35.</p>
C0420	Type 2 Equity	<p>This is the value of each participation in related undertakings that are financial and credit institutions, which are not strategic, not deducted according to art 68(1) and art 68(2) of Delegated Regulation (EU) 2015/35 and held in Type 2 equities, meaning the sum of:.</p> <ol style="list-style-type: none"> 1) the value of non-strategic participations in financial and credit institutions which are not deducted according to both Article 68(1) and 68(2) of Delegated Regulation (EU) 2015/35, because the sum of participations in financial and credit institutions is less than 10 %, 2) the remainder of the non-strategic participations which are deducted following the Article 68(2) of Delegated Regulation (EU) 2015/35. <p>Type 2 equity has the meaning as defined in Article 168 (3) of the Delegated Regulation (EU) 2015/35.</p>
C0430	Subordinated liabilities	<p>This is the value of each participation in related undertakings that are financial and credit institutions, which are not strategic, not deducted according to art 68(1) and art 68(2) of Delegated</p>

		<p>Regulation (EU) 2015/35 and held in subordinated liabilities, meaning the sum of:</p> <ol style="list-style-type: none"> 1) the value of non-strategic participations in financial and credit institutions which are not deducted according to both Article 68(1) and 68(2) of Delegated Regulation (EU) 2015/35, because the sum of participations in financial and credit institutions is less than 10 %, 2) the remainder of the non-strategic participations which are deducted following the Article 68(2) of Delegated Regulation (EU) 2015/35.
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Table 6 — Other strategic participations not in financial and credit institution

C0440	Name of related undertaking	<p>This is the name of the related undertaking in which the participation is held.</p> <p>These are participations which are not in financial and credit institutions and which are considered strategic.</p>
C0450	Asset ID Code	<p>Asset ID code using the following priority:</p> <ul style="list-style-type: none"> – ISO 6166 code of ISIN when available – Other recognised codes (e.g.: CUSIP, Bloomberg Ticker, Reuters RIC) – Code attributed by the undertaking, when the options above are not available. This code must be unique and kept consistent over time. <p>When the same Asset ID Code needs to be reported for one asset that is issued in 2 or more different currencies, it is necessary to specify the Asset ID code and the ISO 4217 alphabetic code of the currency, as in the following example: ‘code+EUR’</p>
C0460	Asset ID Code type	<p>Type of ID Code used for the ‘Asset ID Code’ item. One of the options in the following closed list shall be used:</p> <ol style="list-style-type: none"> 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)

		<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>When the same Asset ID Code needs to be reported for one asset that is issued in 2 or more different currencies and the code in C0450 is defined by Asset ID code and the ISO 4217 alphabetic code of the currency, the Asset ID Code Type shall refer to option 99 and the option of the original Asset ID Code, as in the following example for which the code reported was ISIN code + currency: '99/1'.</p>
C0470	Total	This is the total value held for all tiers in each participation that are not financial and credit institutions and that are considered strategic.
C0480	Type 1 Equity	<p>This is the value of type 1 equity held in each participation that are not financial and credit institutions and that are considered strategic.</p> <p>Type 1 equity has the meaning as defined in Article 168 (2) of the Delegated Regulation (EU) 2015/35).</p>
C0490	Type 2 Equity	<p>This is the value of type 2 equity held in each participation that are not financial and credit institutions and that are considered strategic.</p> <p>Type 2 equity has the meaning as defined in Article 168 (3) of Delegated Regulation (EU) 2015/35.</p>
C0500	Subordinated liabilities	This is the value of subordinated liabilities held in each participation that are not financial and credit institutions and that are considered strategic.
<i>Table 7 — Other non-strategic participations not in financial and credit institution</i>		
C0510	Name of related undertaking	<p>This is the name of the related undertaking in which the participation is held.</p> <p>These are participations which are not in financial and credit institutions and which are not considered strategic.</p>

C0520	Asset ID Code	<p>Asset ID code using the following priority:</p> <ul style="list-style-type: none"> – ISO 6166 code of ISIN when available – Other recognised codes (e.g.: CUSIP, Bloomberg Ticker, Reuters RIC) – Code attributed by the undertaking, when the options above are not available. This code must be unique and kept consistent over time. <p>When the same Asset ID Code needs to be reported for one asset that is issued in 2 or more different currencies, it is necessary to specify the Asset ID code and the ISO 4217 alphabetic code of the currency, as in the following example: ‘code+EUR’</p>
C0530	Asset ID Code type	<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 <p>When the same Asset ID Code needs to be reported for one asset that is issued in 2 or more different currencies and the code in C005240 is defined by Asset ID code and the ISO 4217 alphabetic code of the currency, the Asset ID Code Type shall refer to option 99 and the option of the original Asset ID Code, as in the following example for which the code reported was ISIN code + currency: ‘99/1’.</p>

C0540	Total	This is the total value held for all tiers in each participation that are not financial and credit institutions and that are not considered strategic.
C0550	Type 1 Equity	This is the value of type 1 equity held in each participation that are not financial and credit institutions and that are not considered strategic. Type 1 equity has the meaning as defined in Article 168 (2) of the Delegated Regulation (EU) 2015/35.
C0560	Type 2 Equity	This is the value of type 2 equity held in each participation that are not financial and credit institutions and that are not considered strategic. Type 2 equity has the meaning as defined in Article 168 (3) of Delegated Regulation (EU) 2015/35.
C0570	Subordinated liabilities	This is the value of subordinated liabilities held in each participations that are not financial and credit institutions and that are not considered strategic.
<i>Total for SCR calculation</i>		
R0040/C0580	Total participations in related undertakings that are financial and credit institutions – Total	This is the total value of participations in undertakings which are financial and credit institutions.
R0040/C0590	Total participations in related undertakings that are financial and credit institutions — Type 1 Equity	This is the total value of Type 1 Equity of participations in undertakings which are financial and credit institutions. Type 1 equity has the meaning as defined in Article 168 (2) of the Delegated Regulation (EU) 2015/35.
R0040/C0600	Total participations in related undertakings that are financial and credit	This is the total value of Type 2 Equity of participations in undertakings which are financial and credit institutions. Type 2 equity has the meaning as defined in Article 168 (3) of Delegated Regulation (EU) 2015/35.

	institutions — Type 2 Equity	
R0040/C0610	Total participation s in related undertakings that are financial and credit institutions — Subordinate d liabilities	This is the total value of Subordinated liabilities of participations in undertakings which are financial and credit institutions.
R0050/C0580	Total participation s in related undertakings that are financial and credit institutions, of which strategic (method 1 or less than 10 % not method – Total	This is the total value of strategic participations in undertakings (method 1 or less than 10 % not method 1) which are financial and credit institutions.
R0050/C0590	Total participation s in related undertakings that are financial and credit institutions, of which strategic (method 1 or less than 10 % not method 1) — Type 1 Equity	<p>This is the total value of Type 1 Equity of strategic participations in undertakings (method 1 or less than 10 % not method 1) which are financial and credit institutions.</p> <p>Type 1 equity has the meaning as defined in Article 168 (2) of the Delegated Regulation (EU) 2015/35.</p>
R0050/C0600	Total participation s in related	This is the total value of Type 2 Equity of strategic participations in undertakings (method 1 or less than 10 % not method 1) which are financial and credit

	undertakings that are financial and credit institutions, of which strategic (method 1 or less than 10 % not method 1) — Type 2 Equity	institutions. Type 2 equity has the meaning as defined in Article 168 (3) of Delegated Regulation (EU) 2015/35.
R0050/C0610	Total participations in related undertakings that are financial and credit institutions, of which strategic (method 1 or less than 10 % not method 1) — Subordinated liabilities	This is the total value of Subordinated liabilities of strategic participations in undertakings (method 1 or less than 10 % not method 1) which are financial and credit institutions.
R0060/C0580	Total participations in related undertakings that are financial and credit institutions of which non-strategic (less than 10 %) –Total	This is the total value of not strategic participations in undertakings (less than 10 %) which are financial and credit institutions.
R0060/C0590	Total participations in related undertakings that are financial and	This is the total value of Type 1 Equity of not strategic participations in undertakings (less than 10 % — C0500) which are financial and credit institutions. Type 1 equity has the meaning as defined in Article

	credit institutions of which non-strategic (less than 10 %) — Type 1 Equity	168 (2) of the Delegated Regulation (EU) 2015/35.
R0060/C0600	Total participations in related undertakings that are financial and credit institutions of which non-strategic (less than 10 %) — Type 2 Equity	<p>This is the total value of Type 2 Equity of not strategic participations in undertakings (less than 10 %) which are financial and credit institutions.</p> <p>Type 2 equity has the meaning as defined in Article 168 (3) of Delegated Regulation (EU) 2015/35.</p>
R0060/C0610	Total participations in related undertakings that are financial and credit institutions of which non-strategic (less than 10 %) — Subordinated liabilities	This is the total value of Subordinated liabilities of not strategic participations in undertakings (less than 10 %) which are financial and credit institutions.
R0070/C0580	Total participations in related undertakings that are not financial and credit institutions – Total	This is the total value of participations in undertakings which are not financial and credit institutions. This is the sum of C0470 and C0540.
R0070/C0590	Total participation	This is the total value of Type 1 Equities held in participations in undertakings which are not

	s in related undertakings that are not financial and credit institutions — Type 1 Equity	financial and credit institutions. Type 1 equity has the meaning as defined in Article 168 (2) of Delegated Regulation (EU) 2015/35. This is the sum of C0480 and C550.
R0070/C0600	Total participation s in related undertakings that are not financial and credit institutions — Type 2 Equity	This is the total value of Type 2 Equities held in participations in undertakings which are not financial and credit institutions. Type 2 equity has the meaning as defined in Article 168 (3) of Delegated Regulation (EU) 2015/35. This is the sum of C0490 and C0560)
R0070/C0610	Total participation s in related undertakings that are not financial and credit institutions — Subordinate d liabilities	This is the total value of subordinated liabilities held in participations in undertakings which are not financial and credit institutions. This is the sum of C0500 and C0570.
R0080/C0580	Total participation s in related undertakings that are not financial and credit institutions — Total– of which strategic	This is the total value of strategic participations in undertakings which are not financial and credit institutions. This is the sum of C0470.
R0080/C0590	Total participation s in related undertakings that are not financial and credit institutions	This is the total value of Type 1 Equities held in strategic participations in undertakings which are not financial and credit institutions. Type 1 equity has the meaning as defined in Article 168 (2) of Delegated Regulation (EU) 2015/35. This is the sum of C0480.

	— Type 1 Equity — of which strategic	
R0080/C0600	Total participation s in related undertakings that are not financial and credit institutions — Type 2 Equity — of which strategic	This is the total value of Type 2 Equities held in strategic participations in undertakings which are not financial and credit institutions. This is the sum of C0490).
R0080/C0610	Total participation s in related undertakings that are not financial and credit institutions — Subordinate d liabilities — of which strategic	This is the total value of subordinated liabilities held in strategic participations in undertakings which are not financial and credit institutions. This is the sum of C0500.
R0090/C0580	Total participation s in related undertakings that are not financial and credit institutions — total — of which non— strategic	This is the total value of non—strategic participations in undertakings which are not financial and credit institutions. This is the sum of C0540.
R0090/C0590	Total participation s in related undertakings that are not financial and credit	This is the total value of Type 1 Equities held in non—strategic participations in undertakings which are not financial and credit institutions. Type 1 equity has the meaning as defined in Article 168 (2) of Delegated Regulation (EU) 2015/35. This is the sum of C0550.

	institutions — Type 1 Equity — of which non- strategic	
R0090/C0600	Total participation s in related undertakings that are not financial and credit institutions — Type 2 Equity — of which non- strategic	This is the total value of Type 2 Equities held in non-strategic participations in undertakings which are not financial and credit institutions. This is the sum of C0560.
R0090/C0610	Total participation s in related undertakings that are not financial and credit institutions — Subordinate d liabilities — of which non- strategic	This is the total value of subordinated liabilities held in non-strategic participations in undertakings which are not financial and credit institutions. This is the sum of C0570.
<i>Total</i>		
C0620	Total of all participation s	This is the total value of all participations.

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

General comments:

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

Template SR.25.01 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 template S.01.03.

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 notional Solvency Capital Requirement ('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 loss of diversification exists 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 is calculated considering a direct summation at sub-module level method 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 module level to aggregate the nSCR of the RFF/MAP at entity level the nSCR is calculated considering a direct summation at module level method and the LAC shall be calculated as the sum of the LAC across all RFF/MAP and remaining part.

The adjustment due to the aggregation of the nSCR of the RFF/MAP at entity level shall be allocated (C0050) to the relevant risk modules (i.e. market risk, counterparty default risk, life underwriting risk, health underwriting risk and non-life underwriting risk). The amount to be allocated to each relevant risk module shall be calculated as follows:

$$\text{Calculation of q factor} = \frac{\text{adjustment}}{BSCR' - nSCR_{int}}, \text{ where}$$

—	<i>adjustment</i>	=	Adjustment calculated according to one of the three methods referred above
—	<i>BSCR'</i>	=	Basic solvency capital requirement calculated according to the information reported in this template (C0040/R0100)
—	<i>nSCR_{int}</i>	=	nSCR for intangible assets risk according to the information reported in this template (C0040/R0070)

- 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)

	ITEM	INSTRUCTIONS
Z0010	Article 112	<p>Identifies whether the reported figures have been requested under Article 112(7) of Directive 2009/138/EC, to provide an estimate of the SCR using standard formula.</p> <p>One of the options in the following closed list shall be used:</p> <p>1 — Article 112(7) reporting</p>

		2 — Regular reporting
Z0020	Ring-fenced fund, matching adjustment portfolio or remaining part	<p>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:</p> <p>1 — RFF/MAP</p> <p>2 — Remaining part</p>
Z0030	Fund/Portfolio number	<p>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.</p>
R0010–R0050/C0030	Net solvency capital requirement	<p>Amount of the net capital charge for each risk module, as calculated using the standard formula.</p> <p>The difference between the net and the gross SCR is the consideration of the future discretionary benefits according to Article 205 of Delegated Regulation (EU) 2015/35.</p> <p>This amount shall fully consider diversification effects according to Article 304 of Directive 2009/138/EC where applicable.</p> <p>These cells do not include the allocation of the adjustment due to the aggregation of the nSCR of the RFF/MAP at entity level. These figures represent the SCR as if there was no loss of diversification.</p>
R0010–R0050/C0040	Gross solvency capital requirement	<p>Amount of the gross capital charge for each risk module, as calculated using the standard formula.</p> <p>The difference between the net and the gross SCR is the consideration of the future discretionary benefits according to Article 205 of Delegated Regulation (EU) 2015/35.</p> <p>This amount shall fully consider diversification effects according to Article 304 of Directive 2009/138/EC where applicable.</p> <p>These cells do not include the allocation of the adjustment due to the aggregation of the nSCR of the RFF/MAP at entity level. These figures represent the SCR as if there was no loss of</p>

		diversification.
R0010–R0050/C0050	Allocation of RFF adjustment due to RFF and Matching adjustments portfolios	Part of the adjustment allocated to each risk module according to the procedure described in the general comments. This amount shall be positive.
R0060/C0030	Net solvency capital requirement Diversification	Amount of the diversification effects between Basic SCR of net risk modules, <u>including diversification within each risk module</u> , due to the application of the correlation matrix defined in Annex IV of Directive 2009/138/EC. This amount shall be reported as a negative value.
R0060/C0040	Gross solvency capital requirement Diversification	Amount of the diversification effects between Basic SCR of gross risk modules, <u>including diversification within each risk module</u> , -due to the application of the correlation matrix defined in Annex IV of Directive 2009/138/EC. This amount shall be reported as a negative value.
<u>R0060/C0050</u>	<u>Allocation of RFF adjustment due to RFF and Matching adjustments portfolios</u>	<u>Part of the adjustment allocated to each risk module according to the procedure described in the general comments. This amount shall be negative.</u>
R0070/C0030	Net solvency capital requirement Intangible asset risk	Amount of the capital charge, after the adjustment for the loss-absorbing capacity of technical provisions, for intangible assets risk, as calculated using the standard formula.
R0070/C0040	Gross solvency capital requirement Intangible assets risk	The future discretionary benefits according to Article 205 of the Delegated Regulation (EU) 2015/35 for intangible assets risk is zero under standard formula, hence R0070/C0040 equals R0070/C0030.
<u>R0070/C0050</u>	<u>Allocation of RFF adjustment due to RFF and Matching adjustments portfolios</u>	<u>Part of the adjustment allocated to each risk module according to the procedure described in the general comments. This amount shall be positive.</u>
R0100/C0030	Net solvency capital requirement —	Amount of the basic capital requirements, after the consideration of future discretionary benefits according to Article 205 of Delegated

	Basic Solvency Capital Requirement	<p>Regulation (EU) 2015/35, as calculated using the standard formula.</p> <p>This amount shall fully consider diversification effects according to Article 304 of Directive 2009/138/EC where applicable.</p> <p>This cell does not include the allocation of the adjustment due to the aggregation of the nSCR of the RFF/MAP at entity level. These figures represent the SCR as if there was no loss of diversification.</p> <p>This amount shall be calculated as a sum of the net capital charges for each risk module within the standard formula, including adjustment for diversification effect within standard formula.</p>
R0100/C0040	Gross solvency capital requirement — Basic Solvency Capital Requirement	<p>Amount of the basic capital requirements, before the consideration of future discretionary benefits according to Article 205 of Delegated Regulation (EU) 2015/35, as calculated using the standard formula.</p> <p>This amount shall fully consider diversification effects according to Article 304 of Directive 2009/138/EC where applicable.</p> <p>This cell does not include the allocation of the adjustment due to the aggregation of the nSCR of the RFF/MAP at entity level. These figures represent the SCR as if there was no loss of diversification.</p> <p>This amount shall be calculated as a sum of the gross capital charges for each risk module within the standard formula, including adjustment for diversification effect within standard formula</p>
<u>R0100/C0050</u>	<u>Allocation from adjustments due to RFF and Matching adjustments portfolios — Basic Solvency Capital Requirement</u>	<p><u>Amount of the basic capital requirements, before the consideration of future discretionary benefits according to Article 205 of Delegated Regulation (EU) 2015/35, as calculated using the standard formula.</u></p> <p><u>This amount shall fully consider diversification effects according to Article 304 of Directive 2009/138/EC where applicable.</u></p> <p><u>This cell does not include the allocation of the adjustment due to the aggregation of the nSCR of the RFF/MAP at entity level. These figures represent the SCR as if there was no loss of</u></p>

		<u>diversification.</u> <u>This amount shall be calculated as a sum of the gross capital charges for each risk module within the standard formula, including adjustment for diversification effect within standard formula</u>
<i>Calculation of Solvency Capital Requirement</i>		
R0120/C0100	Adjustment due to RFF/MAP nSCR aggregation	Adjustment to correct the bias on SCR calculation due to aggregation of RFF/MAP nSCR at risk module level. This amount shall be positive.
R0130/C0100	Operational risk	Amount of the capital requirements for operational risk module as calculated using the standard formula.
R0140/C0100	Loss-absorbing capacity of technical provisions	<p>Amount of the adjustment for loss-absorbing capacity of technical provisions calculated according to the standard formula.</p> <p>This amount shall be reported as a negative value.</p> <p>At RFF/MAP level and at entity level where there are no RFF (other than those under Article 304 of Directive 2009/138/EC) nor MAP it is the maximum between zero and the amount corresponding to the minimum between the amount of technical provisions without risk margin in relation to future discretionary benefits net of reinsurance and the difference between gross and net basic solvency capital requirement.</p> <p>Where there are RFF (other than those under Article 304 of Directive 2009/138/EC) or MAP, this amount shall be calculated as the sum of the loss-absorbing capacity of technical provisions of each RFF/MAP and remaining part, taking into account the net future discretionary benefits as a top limit.</p>
R0150/C0100	Loss-absorbing capacity of deferred taxes	<p>Amount of the adjustment for loss-absorbing capacity of deferred taxes calculated according to the standard formula.</p> <p>This amount shall be negative.</p>
R0160/C0100	Capital requirement for business operated in accordance with	Amount of the capital requirement, calculated according to the rules stated in article 17 of Directive 2003/41/EC, for ring-fenced funds relating to pension business operated under

	Art. 4 of Directive 2003/41/EC	article 4 of Directive 2003/41/EC to which transitional measures are applied. This item is to be reported only during the transitional period.
R0200/C0100	Solvency capital requirement excluding capital add-on	Amount of the total diversified SCR before any capital add-on.
R0210/C0100	Capital add-ons already set	Amount of capital add-on that had been set <u>by the NSA by</u> the reporting reference date. It will <u>does</u> not include capital add-ons set between that date and the submission of the data to the supervisory authority, nor any set after the submission of the data.
<u>R0211/C0100</u>	<u>of which, capital add-ons already set – Article 37 (1) Type a</u>	<u>Amount of capital add-on set by the NSA by at the reporting reference date. It does include capital add-ons set between that date and the submission of the data to the supervisory authority.</u>
<u>R0212/C0100</u>	<u>of which, capital add-ons already set - Article 37 (1) Type b</u>	<u>Amount of capital add-on set by the NSA by the reporting reference date. It does not include capital add-ons set between that date and the submission of the data to the supervisory authority.</u>
<u>R0213/C0100</u>	<u>of which, capital add-ons already set - Article 37 (1) Type c</u>	<u>Amount of capital add-on set by the NSA by the reporting reference date. It does not include capital add-ons set between that date and the submission of the data to the supervisory authority.</u>
<u>R0214/C0100</u>	<u>of which, cCapital add-ons already set - Article 37 (1) Type d</u>	<u>Amount of capital add-on that set by the NSA by the reporting reference date. It does not include capital add-ons set between that date and the submission of the data to the supervisory authority.</u>
R0220/C0100	Solvency capital requirement	Amount of the Solvency Capital Requirement.
<i>Other information on SCR</i>		
R0400/C0100	Capital requirement for duration-based equity risk sub-module	Amount of the capital requirement for duration-based equity risk sub-module.

R0410/C0100	Total amount of notional Solvency Capital Requirements for remaining part	Amount of the notional SCR of remaining part when undertaking has RFF.
R0420/C0100	Total amount of notional Solvency Capital Requirements for ring-fenced funds	Amount of the sum of notional SCR of all ring-fenced funds when undertaking has RFF (other than those related to business operated in accordance with article 4 of Directive 2003/41/EC (transitional)).
R0430/C0100	Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios	Amount of the sum of notional SCR of all matching adjustment portfolios.
R0440/C0100	Diversification effects due to RFF nSCR aggregation for article 304	Amount of the adjustment for a diversification effect between ring-fenced funds under Article 304 of Directive 2009/138/EC and the remaining part where applicable.
R0450/C0100	Method used to calculate the adjustment due to RFF/MAP nSCR aggregation	<p>Method used to calculate the adjustment due to RFF nSCR aggregation. One of the options in the following closed list shall be used:</p> <ul style="list-style-type: none"> 1 — Full recalculation 2 — Simplification at risk sub-module level 3 — Simplification at risk module level 4 — No adjustment <p>When the undertaking has no RFF (or have only RFF under Article 304 of Directive 2009/138/EC) it shall select option 4.</p>
R0460/C0100	Net future discretionary benefits	Amount of technical provisions without risk margin in relation to future discretionary benefits net of reinsurance.
<i>Approach to tax rate</i>		
R0590/C0109	Approach based on average tax rate	<p>One of the options in the following closed list shall be used:</p> <ul style="list-style-type: none"> 1 – Yes 2 – No 3 – Not applicable as the adjustment for the loss-absorbing capacity of

		<p>deferred taxes (LAC DT) is not used (in this case R0600 to R0690 are not applicable)</p> <p>See EIOPA Guidelines on loss-absorbing capacity of technical provisions and deferred taxes (EIOPA-BoS-14/177)</p>
<p><i>Calculation of the adjustment for loss-absorbing capacity of deferred taxes—(voluntary information until 31 December 2019, compulsory as from 1 January 2020)</i></p>		
R0600/C0110	DTA Before the shock	Total amount of the deferred tax assets (DTA) in the balance-sheet using Solvency II valuation before the instantaneous loss described in Article 207(1) and (2) of Delegated Regulation (EU) 2015/35. The DTA amount of this cell shall be consistent with the value in the cell R0040/C0010 in S.02.01
R0600/C0120	DTA After the shock	Total amount of the deferred tax assets (DTA) if a balance-sheet using Solvency II valuation was set up after the instantaneous loss, as provided for in Article 207(1) and (2) of Delegated Regulation (EU) 2015/35. This cell shall be left blank where R0590/C0109 is filled with '1-Yes'.
R0610/C0110	DTA carry forward- Before the shock	Amount of deferred tax assets (DTA) in the balance-sheet using Solvency II valuation due to carry forward of previous losses or tax deductions before the instantaneous loss described in Article 207(1) and (2) of Delegated Regulation (EU) 2015/35.
R0610/C0120	DTA carry forward — After the shock	Amount of deferred tax assets (DTA) due to carry forward of previous losses or tax deductions if a balance-sheet using Solvency II valuation was set up after the instantaneous loss, as provided for in Article 207(1) and (2) of Delegated Regulation (EU) 2015/35. This cell shall be left blank where R0590/C0109 is filled with '1-Yes'.
R0620/C0110	DTA due to deductible temporary differences- Before the shock	Amount of deferred tax assets (DTA) in the balance-sheet using Solvency II valuation due to differences between the Solvency II valuation of an asset or liability and its tax base before the instantaneous loss described in Article 207(1) and (2) of Delegated Regulation (EU) 2015/35
R0620/C0120	DTA due to deductible	Amount of deferred tax assets (DTA) due to differences between the Solvency II valuation

	temporary differences — After the shock	of an asset or liability and its tax base if a balance-sheet using Solvency II valuation was set up after the instantaneous loss, as provided for in Article 207(1) and (2) of Delegated Regulation (EU) 2015/35. This cell shall be left blank if R0590/C0109 is filled with '1-Yes'.
R0630/C0110	DTL — Before the shock	Amount of Deferred Tax Liabilities (DTL) in the balance-sheet using Solvency II valuation before the instantaneous loss described in Article 207(1) and (2) of Delegated Regulation (EU) 2015/35. The DTL amount of this cell shall be consistent with the value in the cell R0780/C0010 in S.02.01.
R0630/C0120	DTL — After the shock	Amount of Deferred Tax Liabilities (DTL) if a balance-sheet using Solvency II valuation was set up after the instantaneous loss, as provided for in Article 207(1) and (2) of Delegated Regulation (EU) 2015/35. This cell shall be left blank in case of an average tax rate approach and where R0590/C0109 is filled with '1-Yes'.
R0640/C0130	LAC DT	Amount of loss-absorbing capacity of deferred taxes, calculated in accordance with Article 207 of Delegated Regulation (EU) 2015/35. The LAC amount of this cell shall be the same as the value in the cell R0150/C0100 in S.25.01.01.
R0650/C0130	LAC DT justified by reversion of deferred tax liabilities	Amount of loss-absorbing capacity of deferred taxes, calculated in accordance with Article 207 of Delegated Regulation (EU) 2015/35, justified by reversion of deferred tax liabilities
R0660/C0130	LAC DT justified by reference to probable future taxable economic profit	Amount of loss-absorbing capacity of deferred taxes, calculated in accordance with Article 207 of Delegated Regulation (EU) 2015/35, justified by reference to probable future taxable economic profit
R0670/C0130	LAC DT justified by carry back, current year	Amount of loss-absorbing capacity of deferred taxes, calculated in accordance with Article 207 of Delegated Regulation (EU) 2015/35, justified by profits from past years. Amount of the losses allocated to the next year.
R0680/C0130	LAC DT justified by carry back, future years	Amount of loss-absorbing capacity of deferred taxes, calculated in accordance with Article 207 of Delegated Regulation (EU) 2015/35, justified by profits from past years. Amount of

		losses allocated to the years after next year.
R0690/C0130	Maximum LAC DT	Maximal amount of loss-absorbing capacity of deferred taxes, that could be available, before the assessment whether the increase in net deferred tax assets can be used for the purposes of the adjustment, as provided for in Article 207(2) of Delegated Regulation (EU) 2015/35.

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

~~*General comments:*~~

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

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

~~Template SR.25.02 shall be reported by ring fenced fund, matching adjustment portfolio and the remaining part for every undertaking under a partial internal model. 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 shall be reported for all sub-funds of a material RFF/MAP as identified in the second table of S.01.03.~~

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

- ~~—— Where the undertaking applies the full adjustment due to the aggregation of the nSCR of the RFF/MAP at entity level: the nSCR is calculated as if no RFF and the LAC shall be calculated as the sum of the LAC across all RFF/MAP and remaining part;~~
- ~~—— Where the undertaking applies the Simplification at risk sub-module level to aggregate the nSCR of the RFF/MAP at entity level the 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:~~

$$\text{Calculation of q factor} = \frac{\text{adjustment}}{\text{BSCR}' - \text{nSCR}_{\text{int}}}, \text{ where}$$

—	<i>adjustment</i>	=	Adjustment calculated according to one of the three methods referred above
—	<i>BSCR'</i>	=	Basic solvency capital requirement calculated according the information reported in this template
—	<i>nSCR_{int}</i>	=	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)

	ITEM	INSTRUCTIONS
Z0020	Ring fenced fund, matching adjustment portfolio or Remaining Part	Identifies whether the reported figures are with regard to a RFF, matching adjustment portfolio or to the remaining part. One of the options in the following closed list shall be used: 1— RFF/MAP 2— Remaining part
Z0030	Fund/Portfolio number	When item Z0020 = 1, identification number for a 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.
C0010	Unique number of component	Unique number of each component agreed with their national supervisory authority to identify uniquely components from their model. This number shall always be used with the appropriate component description reported in each item. Where the partial internal model allow the same split by risk module as the one in the standard formula, the following numbers of components shall be used: — 1— Market risk — 2— Counterparty default risk — 3— Life underwriting risk — 4— Health underwriting risk — 5— Non-life underwriting risk — 6— Intangible asset risk — 7— Operational risk — 8— LAC Technical Provisions (negative amount)

		<p>9 LAC Deferred Taxes (negative amount)</p> <p>Where standard formula risk modules cannot be reported, undertaking shall attribute a number to each component different from 1 to 7.</p> <p>This number shall always be used with the appropriate component description reported in each item C0030. The numbers of the components shall be kept consistent over time.</p>
C0020	Components description	<p>Identification, using free text, of each of the components that can be identified by the undertaking. These components shall be aligned with standard formula risk modules if possible according to the partial internal model. Each component shall be identified using a separate entry. Undertakings shall identify and report components consistently across different reporting periods, unless there has been some change to the internal model affecting the categories.</p> <p>Loss absorbing capacity of technical provisions and/or deferred taxes not embedded within components shall be reported as separated components.</p>
C0030	Calculation of the Solvency Capital Requirement	<p>Amount of the capital charge for each component regardless of the method of calculation (either standard formula or partial internal model), after the adjustments for loss absorbing capacity of technical provision and/or deferred taxes when they are embedded in the component calculation.</p> <p>For the components Loss absorbing capacity ('LAC') of technical provisions and/or deferred taxes when reported as a separate component it shall be the amount of the loss absorbing capacity (these amounts shall be reported as negative values)</p> <p>For components calculated using the standard formula this cell represents the gross nSCR. For components calculated using the partial internal model, this represents the value considering the future management actions which are embedded in the calculation, but not those which are modelled as a separate component.</p> <p>This amount shall fully consider diversification effects according to Article 304 of Directive 2009/138/EC where applicable where applicable.</p> <p>When applicable, this cell does not include the</p>

		allocation of the adjustment due to the aggregation of the nSCR of the RFF/MAP at entity level.
C0050	Allocation from adjustments due to RFF and Matching adjustment portfolios	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.
C0060	Consideration of the future management actions regarding technical provisions and/or deferred taxes	<p>To identify if the future management actions relating to the loss absorbing capacity of technical provisions and/or deferred taxes are embedded in the calculation, the following closed list of options shall be used:</p> <p>1—Future management actions regarding the loss absorbing capacity of technical provisions embedded within the component</p> <p>2—Future management actions regarding the loss absorbing capacity of deferred taxes embedded within the component</p> <p>3—Future management actions regarding the loss absorbing capacity of technical provisions and deferred taxes embedded within the component</p> <p>4—No embedded consideration of future management actions.</p>
C0070	Amount modelled	For each component this cell represents the amount calculated according to the partial internal model.
R0110/C0100	Total of undiversified components	Sum of all components.
R0060/C0100	Diversification	<p>The total amount of the diversification among components reported in C0030.</p> <p>This amount does not include diversification effects inside each component, which shall be embedded in the values reported in C0030.</p> <p>This amount shall be reported as negative value.</p>
R0120/C0100	Adjustment due to RFF/MAP nSCR aggregation	When applicable, adjustment to correct the bias on SCR calculation due to aggregation of RFF/MAP nSCR at risk module level.
R0160/C0100	Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	Amount of the capital requirement, calculated according to the rules stated in article 17 of Directive 2003/41/EC, for ring fenced funds relating to pension business operated under article 4 of Directive 2003/41/EC to which transitional measures are applied. This item is to be reported only during the transitional period.

R0200/C0100	Solvency capital requirement, excluding capital add-ons	Amount of the total diversified SCR before any capital add-on.
R0210/C0100	Capital add-ons already set	Amount of capital add-ons that had been set at the reporting reference date. It will not include capital add-ons set between that date and the submission of the data to the supervisory authority, nor any set after the submission of the data.
R0220/C0100	Solvency Capital Requirement	Overall capital requirement including capital add-ons
<i>Other information on SCR</i>		
R0300/C0100	Amount/Estimate of the overall loss-absorbing capacity of technical provisions	Amount/Estimate of the overall adjustment for loss-absorbing capacity of technical provisions, including the part embedded in the components and the part reported as a single component. This amount shall be reported as a negative amount.
R0310/C0100	Amount/Estimate of the loss-absorbing capacity for deferred taxes	Amount/Estimate of the overall adjustment for loss-absorbing capacity for deferred taxes, including the part embedded in the components and the part reported as a single component. This amount shall be reported as a negative amount.
R0400/C0100	Capital requirement for duration-based equity risk sub-module	Amount of the capital requirement for duration-based equity risk sub-module.
R0410/C0100	Total amount of notional Solvency Capital Requirements for remaining part	Amount of the notional SCRs of remaining part when undertaking has RFF.
R0420/C0100	Total amount of Notional Solvency Capital Requirements for ring fenced funds	Amount of the sum of notional SCRs of all ring-fenced funds when undertaking has RFF (other than those related to business operated in accordance with Article 4 of Directive 2003/41/EC (transitional)).
R0430/C0100	Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios	Amount of the sum of notional SCRs of all matching adjustment portfolios This item does not have to be reported when reporting SCR calculation at RFF or matching adjustment portfolio level.

R0440/C0100	Diversification effects due to RFF nSCR aggregation for article 304	<p>Amount of the adjustment for a diversification effect between ring fenced funds under Article 304 of Directive 2009/138/EC and the remaining part where applicable.</p> <p>It shall be equal to the difference between the sum of the nSCR for each RFF/MAP/RP and the SCR reported in R0200/C0100.</p>
R0450/C0100	Method used to calculate the adjustment due to RFF nSCR aggregation	<p>Method used to calculate the adjustment due to RFF nSCR aggregation. One of the following option shall be used:</p> <p>1— Full recalculation</p> <p>2— Simplification at risk sub-module level</p> <p>3— Simplification at risk module level</p> <p>4— No adjustment</p> <p>When the undertaking has no RFF (or have only RFF under Article 304 of Directive 2009/138/EC) it shall select option 4.</p>
R0460/C0100	Net future discretionary benefits	Amount of technical provisions without risk margin in relation to future discretionary benefits net of reinsurance.
Approach to tax rate		
R0590/C0109	Approach based on average tax rate	<p>One of the options in the following closed list shall be used:</p> <p>—— 1— Yes</p> <p>—— 2— No</p> <p>—— 3— Not applicable as the adjustment for the loss absorbing capacity of deferred taxes (LAC DT) is not used (in this case R0600 to R0690 are not applicable)</p> <p>See EIOPA Guidelines on loss absorbing capacity of technical provisions and deferred taxes (EIOPA-BoS-14/177²).</p>
Calculation of adjustment for loss absorbing capacity of deferred taxes		

(voluntary until 31 December 2019; compulsory from 1 January 2020)		
R0600/C0110	DTA Before the shock	Total amount of the Deferred Tax Assets (DTA) in the balance sheet using Solvency II valuation before the instantaneous loss described in Article 207(1) and (2) of Delegated Regulation (EU) 2015/35. The DTA amount of this cell shall be consistent with the value in the cell R0040/C0010 in S.02.01.
R0600/C0120	DTA After the shock	Total amount/estimate of the Deferred Tax Assets (DTA) if a balance sheet using Solvency II valuation was set up after the instantaneous loss, as provided for in Article 207(1) and (2) of Delegated Regulation (EU) 2015/35. This cell shall be left blank where R0590/C0109 is filled with '1-Yes'.
R0610/C0110	DTA carry forward Before the shock	Amount of deferred tax assets (DTA) in the balance sheet using Solvency II valuation due to carry forward of previous losses or tax deductions before the instantaneous loss described in Article 207(1) and (2) of Delegated Regulation (EU) 2015/35
R0610/C0120	DTA carry forward — After the shock	Amount/estimate of deferred tax assets (DTA) due to carry forward of previous losses or tax deductions if a balance sheet using Solvency II valuation was set up after the instantaneous loss, as provided for in Article 207(1) and (2) of Delegated Regulation (EU) 2015/35. This cell shall be left blank where R0590/C0109 is filled with '1-Yes'.
R0620/C0110	DTA due to deductible temporary differences Before the shock	Amount of deferred tax assets (DTA) in the balance sheet using Solvency II valuation due to differences between the Solvency II valuation of an asset or liability and its tax base before the instantaneous loss described in Article 207(1) and (2) of Delegated Regulation (EU) 2015/35
R0620/C0120	DTA due to deductible temporary differences — After the shock	Amount/estimate of deferred tax assets (DTA) due to differences between the Solvency II valuation of an asset or liability and its tax base if a balance sheet using Solvency II valuation was set up after the instantaneous loss, as provided for in Article 207(1) and (2) of Delegated Regulation (EU) 2015/35. This cell shall be left blank where R0590/C0109 is filled with '1-Yes'.

R0630/C0110	DTL—Before the shock	Amount of Deferred Tax Liabilities (DTL) in balance sheet using Solvency II valuation before the instantaneous loss described in Article 207(1) and (2) of Delegated Regulation (EU) 2015/35. The DTL amount of this cell shall be consistent with the value in the cell R0780/C0010 in S.02.01.
R0630/C0120	DTL—After the shock	Amount/estimate of Deferred Tax Liabilities (DTL) if a balance sheet using Solvency II valuation was set up after the instantaneous loss, as provided for in Article 207(1) and (2) of Delegated Regulation (EU) 2015/35. This cell shall be left blank in case of an average tax rate approach and where R0590/C0109 is filled with '1-Yes'.
R0640/C0130	Amount/estimate of LAC DT	Amount/estimate of loss-absorbing capacity of deferred taxes, calculated in accordance with Article 207 of Delegated Regulation (EU) 2015/35. The LAC amount of this cell shall be the same as the value in the cell R0310/C0100 in S.25.02.01.
R0650/C0130	Amount/estimate of LAC DT justified by reversion of deferred tax liabilities	Amount/estimate of loss-absorbing capacity of deferred taxes, calculated in accordance with Article 207 of Delegated Regulation (EU) 2015/35, justified by reversion of deferred tax liabilities.
R0660/C0130	Amount/estimate of LAC DT justified by reference to probable future taxable economic profit	Amount/estimate of loss-absorbing capacity of deferred taxes, calculated in accordance with Article 207 of Delegated Regulation (EU) 2015/35, justified by reference to probable future taxable economic profit.
R0670/C0130	Amount/estimate of LAC DT justified by carry back, current year	Amount/estimate of loss-absorbing capacity of deferred taxes, calculated in accordance with Article 207 of Delegated Regulation (EU) 2015/35, justified by profits from past years. Amount of the losses allocated to the next year.
R0680/C0130	Amount/estimate of LAC DT justified by carry back, future years	Amount/estimate of loss-absorbing capacity of deferred taxes, calculated in accordance with Article 207 of Delegated Regulation (EU) 2015/35, justified by profits from past years. Amount of losses allocated to the years after next year.
R0690/C0130	Amount/estimate of Maximum LAC DT	Maximal amount of loss-absorbing capacity of deferred taxes that could be available, before the assessment whether the increase in net deferred tax assets can be used for the purposes of the adjustment, as provided for in Article 207(2) of Delegated Regulation (EU) 2015/35.

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

~~General comments:~~

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

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

~~Template SR.25.03 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 shall be reported for all sub-funds of a material RFF/MAP as identified in the second table of S.01.03.~~

	ITEM	INSTRUCTIONS
Z0020	Ring fenced fund, matching adjustment portfolio or Remaining Part	Identifies whether the reported figures are with regard to a RFF, matching adjustment portfolio or to the remaining part. One of the options in the following closed list shall be used: 1—RFF/MAP 2—Remaining part
Z0030	Fund/Portfolio number	When item Z0020 = 1, identification number for a 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.
C0010	Unique number of component	Unique number of each component of the full internal model, agreed with their national supervisory authority to identify uniquely components from their model. This number shall always be used with the appropriate component description reported in each item C0020. The numbers of the components shall be kept consistent over time.
C0020	Components description	Identification, using free text, of each of the components that can be identified by the undertaking within the full internal model. These components may not exactly align with the risks defined for the standard formula. Each component shall be identified using a separate entry. Undertakings shall identify and report components consistently across different reporting periods, unless there has been some change to internal model affecting the categories. Loss absorbing capacity of technical provisions

		and/or deferred taxes modelled but not within components shall be reported as separated components.
C0030	Calculation of the Solvency Capital Requirement	<p>Amount of the net capital charge for each component, after the adjustments for the future management actions relating to technical provision and/or deferred taxes when applicable, calculated by the full internal model on an undiversified basis, to the extent that these adjustments are modelled within components.</p> <p>Loss absorbing capacity of technical provisions and/or deferred taxes modelled but not within components shall be reported as negative values.</p>
C0060	Consideration of the future management actions regarding technical provisions and/or deferred taxes	<p>To identify if the future management actions relating to the loss absorbing capacity of technical provisions and/or deferred taxes are embedded in the calculation, the following closed list of options shall be used:</p> <p>1—Future management actions regarding the loss absorbing capacity of technical provisions embedded within the component</p> <p>2—Future management actions regarding the loss absorbing capacity of deferred taxes embedded within the component</p> <p>3—Future management actions regarding the loss absorbing capacity of technical provisions and deferred taxes embedded within the component</p> <p>4—No embedded consideration of future management actions.</p>
R0110/C0100	Total of undiversified components	Sum of all components.
R0060/C0100	Diversification	<p>The total amount of the diversification among components reported in C0030 calculated using the full internal model.</p> <p>This amount does not include diversification effects inside each component, which shall be embedded in the values reported in C0030.</p> <p>This amount shall be negative.</p>
R0160/C0100	Capital requirement for business operated in accordance with Art. 4 of Directive	Amount of the capital requirement, calculated according to the rules stated in article 17 of Directive 2003/41/EC, for ring fenced funds relating to pension business operated under article 4 of Directive 2003/41/EC to which transitional

	2003/41/EC	measures are applied. This item is reported only during the transitional period.
R0200/C0100	Solvency capital requirement, excluding capital add-on	Amount of the total diversified SCR before any capital add-on.
R0210/C0100	Capital add-ons already set	Amount of capital add-on that had been set at the reporting reference date. It will not include capital add-ons set between that date and the submission of the data to the supervisory authority, nor any set after the submission of the data.
R0220/C0100	Solvency capital requirement	Amount of total SCR calculated using full internal model.
<i>Other information on SCR</i>		
R0300/C0100	Amount/estimate of the overall loss-absorbing capacity of technical provisions	Amount/Estimate of the overall adjustment for loss-absorbing capacity of technical provisions, including the part embedded in each component and the part reported as a single component.
R0310/C0100	Amount/estimate of the overall loss-absorbing capacity of deferred taxes	Amount/Estimate of the overall adjustment for loss-absorbing capacity of deferred taxes, including the part embedded in each component and the part reported as a single component.
R0410/C0100	Total amount of notional Solvency Capital Requirements for remaining part	Amount of the notional SCRs of remaining part when undertaking has RFF.
R0420/C0100	Total amount of Notional Solvency Capital Requirements for ring fenced funds	Amount of the sum of notional SCRs of all ring-fenced funds when undertaking has RFF (other than those related to business operated in accordance with article 4 of Directive 2003/41/EC (transitional)).
R0430/C0100	Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios	Amount of the sum of notional SCRs of all matching adjustment portfolios.
R0440/C0100	Diversification effects due to RFF nSCR aggregation for article 304	Amount of the adjustment for a diversification effect between ring fenced funds under Article 304 of Directive 2009/138/EC and remaining part where applicable.

R0460/C0100	Net future discretionary benefits	Amount of technical provisions without risk margin in relation to future discretionary benefits net of reinsurance.
R0590/C0109	Approach based on average tax rate	<p>One of the options in the following closed list shall be used:</p> <p>_____ 1 _____ Yes</p> <p>_____ 2 _____ No</p> <p>_____ 3 _____ Not applicable as the adjustment for the loss absorbing capacity of deferred tax (LAC DT) is not used (in this case R0600 to R0690 are not applicable).</p> <p>See EIOPA Guidelines on loss absorbing capacity of technical provisions and deferred taxes (EIOPA-BoS-14/177)</p>
<i>Calculation of adjustment for loss absorbing capacity of deferred taxes (voluntary information until 31 December 2019, compulsory as from 1 January 2020)</i>		
R0600/C0110	DTA Before the shock	Total amount of the deferred tax assets (DTA) in the balance sheet using Solvency II valuation before the instantaneous loss described in Article 207(1) and (2) of Delegated Regulation (EU) 2015/35. The DTA amount of this cell shall be consistent with the value in the cell R0040/C0010 in S.02.01
R0600/C0120	DTA After the shock	Total amount of the Deferred Tax Assets (DTA) if a balance sheet using Solvency II valuation was set up after the instantaneous loss, as provided for in Article 207(1) and (2) of Delegated Regulation (EU) 2015/35. This cell shall be left blank where R0590/C0109 is filled with '1-Yes'.
R0610/C0110	DTA carry forward Before the shock	Amount of deferred tax assets (DTA) in the balance sheet using Solvency II valuation due to carry forward of previous losses or tax deductions before instantaneous loss described in Article 207(1) and (2) of Delegated Regulation (EU) 2015/35
R0610/C0120	DTA carry forward After the shock	Amount/estimate of deferred tax assets (DTA) due to carry forward of previous losses or tax deductions if a balance sheet using Solvency II valuation was set up after the instantaneous loss, as provided for in Article 207(1) and (2) of Delegated Regulation (EU) 2015/35. This cell shall be left blank where R0590/C0109 is filled

		with ‘1-Yes’.
R0620/C0110	DTA due to deductible temporary differences—Before the shock	Amount of deferred tax assets (DTA) in the balance-sheet using Solvency II valuation due to differences between the Solvency II valuation of an asset or liability and its tax base before the instantaneous loss described in Article 207(1) and (2) of Delegated Regulation (EU) 2015/35
R0620/C0120	DTA due to deductible temporary differences—After the shock	Amount/estimate of deferred tax assets due to differences between the Solvency II valuation of an asset or liability and its tax base if a balance-sheet using Solvency II valuation was set up after the instantaneous loss, as provided for in Article 207(1) and (2) of Delegated Regulation (EU) 2015/35. This cell shall be left blank where R0590/C0109 is filled with ‘1-Yes’.
R0630/C0110	DTL—Before the shock	Amount of Deferred Tax Liabilities (DTL) in the balance-sheet using Solvency II valuation before the instantaneous loss described in Article 207(1) and (2) of Delegated Regulation (EU) 2015/35. The DTL amount of this cell shall be consistent with the value in the cell R0780/C0010 in S.02.01.
R0630/C0120	DTL—After the shock	Amount/estimate of Deferred Tax Liabilities if a balance-sheet using Solvency II valuation was set up after the instantaneous loss, as provided for in Article 207(1) and (2) of Delegated Regulation (EU) 2015/35. This cell shall be left blank in case of an average tax rate approach and where R0590/C0109 is filled with ‘1-Yes’.
R0640/C0130	Amount/estimate of LAC DT	Amount/estimate of loss absorbing capacity of deferred taxes, as defined in Article 207 of Delegated Regulation (EU) 2015/35. The LAC amount of this cell shall be the same as the value in the cell R0310/C0100 in S.25.02.01.03.
R0650/C0130	Amount/estimate of LAC DT justified by reversion of deferred tax liabilities	Amount/estimate of loss absorbing capacity of deferred taxes, as calculated in accordance with Article 207 of Delegated Regulation (EU) 2015/35, justified by reversion of deferred tax liabilities
R0660/C0130	Amount/estimate of LAC DT justified by reference to probable future taxable	Amount/estimate of loss absorbing capacity of deferred taxes, as calculated in accordance with Article 207 of Delegated Regulation (EU) 2015/35, justified by reference to probable future

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

S.25.05 – Solvency Capital Requirement - for undertakings using an internal model (partial or full)

General comments:

This section relates to annual submission of information for individual entities, ring-fenced-funds, matching adjustment portfolios and remaining part when an internal model is used for the calculation of the Solvency Capital Requirement.

The purpose of this tab is to collect data on an aggregate level and show diversification benefits between separate risk modules.

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

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

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

The adjustment due to the aggregation of the nSCR of the RFF/MAP at entity level shall be allocated (C00650) to the relevant risk modules (i.e. market risk, counterparty default risk, life underwriting risk, health underwriting risk and non-life underwriting risk) when calculated according to the standard formula. The amount to be allocated to each relevant risk module shall be calculated as follows:

- Calculation of “q factor” = $\frac{adjustment}{BSCR' - nSCR_{int}}$, where
 - adjustment = Adjustment calculated according to one of the three methods referred above
 - BSCR' = Basic solvency capital requirement calculated according to the information reported in this template
 - 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.25.05 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 adjustment portfolio or Remaining Part</u>	<u>Identifies whether the reported figures are with regard to a RFF, matching adjustment portfolio or to the remaining part. One of the options in the following closed list shall be used:</u> <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</u>

		<p><u>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></p> <p><u>When item Z0020 = 2, then report “0”</u></p>
<u>C0010/R0020</u>	<u>Total diversification</u>	<p><u>Amount of the diversification effects between risk modules.</u></p> <p><u>This amount should be reported as a negative value.</u></p>
<u>C0010/R0030</u>	<u>Total diversified risk before tax</u>	<p><u>Amount of diversified capital charges before tax.</u></p> <p><u>Same as S.26.08.01 C0010/R0030.</u></p>
<u>C0010/R0040</u>	<u>Total diversified risk after tax</u>	<p><u>Amount of diversified capital charges after tax.</u></p> <p><u>Same as S.26.08.01 C0010/R0040.</u></p>
<u>C0010/R0050</u>	<u>Loss absorbing capacity of deferred taxes</u>	<p><u>Amount of the adjustment for loss-absorbing capacity of deferred taxes.</u></p> <p><u>This amount should be reported as a negative value.</u></p> <p><u>Same as S.26.08.01 C0010/R0050.</u></p>
<u>C0010/R0060</u>	<u>Loss absorbing capacity of technical provisions</u>	<p><u>Amount of the adjustment for loss-absorbing capacity of technical provisions.</u></p> <p><u>This amount should be reported as a negative value.</u></p> <p><u>Same as S.26.08.01 C0010/R0060.</u></p>
<u>C0010/R0070</u>	<u>Total market & credit risk</u>	<p><u>Sum of the respective following values from C0020 of S.26.09.01:</u></p> <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> <p><u>Same as S.26.08.01 C0010/R0070.</u></p>

<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>Same as S.26.08.01 C0010/R0080.</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>Same as S.26.08.01 C0010/R0190.</u>
<u>C0010/R0200</u>	<u>Credit event risk not covered in market & credit risk - diversified</u>	<u>S.26.08.01 C0010/R0190 minus diversification allocated to credit event risk that is not covered by the market & credit risk module.</u> <u>Same as S.26.08.01 C0010/R0200.</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>Same as S.26.08.01 C0010/R0270.</u>
<u>C0010/R0280</u>	<u>Total Business risk - diversified</u>	<u>S.26.08.01 C0010/R0240 minus part of total diversification allocated to Business risk by the undertaking's algorithm.</u> <u>Same as S.26.08.01 C0010/R0280.</u>
<u>C0010/R0310</u>	<u>Total Net Non-life risk</u>	<u>Sum of S.26.08.01 C0010/R0330-R0360, R0370.</u> <u>Same as S.26.08.01 C0010/R0310.</u>
<u>C0010/R0320</u>	<u>Total Net Non-life risk - diversified</u>	<u>S.26.08.01 C0010/R0310 minus part of total diversification allocated to Non-Life risk by the undertaking's algorithm.</u> <u>Same as S.26.08.01 C0010/R0320.</u>
<u>C0010/R0400</u>	<u>Total Life & Health underwriting risk</u>	<u>Sum of S.26.08.01 C0010/R0420-R0480 or sum of S.26.08.01 C0010/R0480-R0500.</u> <u>Same as S.26.08.01 C0010/R0400.</u>
<u>C0010/R0410</u>	<u>Total Life & Health</u>	<u>S.26.08.01 C0010/R0400 minus part of total diversification allocated to Life & Health risk</u>

	<u>underwriting risk - diversified</u>	<u>by the undertaking's algorithm.</u> <u>Same as S.26.08.01 C0010/R0410.</u>
<u>C0010/R0510</u>	<u>Total Operational risk</u>	<u>Diversified operational risk capital requirement net of risk mitigating contracts.</u> <u>Same as S.26.08.01 C0010/R0510.</u>
<u>C0010/R0520</u>	<u>Total Operational risk - diversified</u>	<u>S.26.08.01 C0010/R0510 minus part of total diversification allocated to Operational risk by the undertaking's algorithm.</u> <u>Same as S.26.08.01 C0010/R0520.</u>
<u>C0010/R0530</u>	<u>Other risk</u>	<u>Capital charge not allocated to the categories listed here.</u> <u>Same as S.26.08.01 C0010/R0530.</u>
<u>C0050/R0020-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/R0020-R0530</u>	<u>Consideration of the future management actions regarding technical provisions and/or deferred taxes</u>	<u>To identify if the future management actions relating to the loss absorbing capacity of technical provisions and/or deferred taxes are embedded in the calculation, the following closed list of options shall be used:</u> <u>1 - Future management actions regarding the loss-absorbing capacity of technical provisions embedded within the component</u> <u>2 - Future management actions regarding the loss-absorbing capacity of deferred taxes embedded within the component</u> <u>3 - Future management actions regarding the loss-absorbing capacity of technical provisions and deferred taxes embedded within the component</u> <u>4 - No embedded consideration of future management actions.</u>
<u>C0070/R0020-R0530</u>	<u>Amount modelled</u>	<u>For each component this cell represents the amount calculated according to the partial internal model.</u>
<u>R0110/C0100</u>	<u>Total of</u>	<u>Sum of all components.</u>

	<u>undiversified components</u>	
<u>R0060/C0100</u>	<u>Diversification</u>	<p><u>The total amount of the diversification among components reported in C0030.</u></p> <p><u>This amount does not include diversification effects inside each component, which shall be embedded in the values reported in C0030.</u></p> <p><u>This amount should be reported as negative value.</u></p>
<u>R0120/C0100</u>	<u>Adjustment due to RFF/MAP nSCR aggregation</u>	<p><u>When applicable, adjustment to correct the bias on SCR calculation due to aggregation of RFF/MAP nSCR at risk module level.</u></p> <p><u>Applicable only for partial internal models.</u></p>
<u>R0160/C0100</u>	<u>Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC</u>	<u>Amount of the capital requirement, calculated according to the rules stated in Art. 17 of Directive 2003/41/EC, for ring-fenced funds relating to pension business operated under Art. 4 of Directive 2003/41/EC to which transitional measures are applied. This item is to be reported only during the transitional period.</u>
<u>R0200/C0100</u>	<u>Solvency capital requirement, excluding capital add-ons</u>	<u>Amount of the total diversified SCR before any capital add-on.</u>
<u>R0210/C0100</u>	<u>Capital add-ons already set</u>	<u>Amount of capital add-on set by the NSA by the reporting reference date. It does not include capital add-ons set between that date and the submission of the data to the supervisory authority.</u>
<u>R0211/C0100</u>	<u>of which, capital add-ons already set – Article 37 (1) Type a</u>	<u>Amount of capital add-on set by the NSA by the reporting reference date. It does include capital add-ons set between that date and the submission of the data to the supervisory authority.</u>
<u>R0212/C0100</u>	<u>of which, capital add-ons already set - Article 37 (1) Type b</u>	<u>Amount of capital add-on set by the NSA by the reporting reference date. It does not include capital add-ons set between that date and the submission of the data to the supervisory authority.</u>
<u>R0213/C0100</u>	<u>of which, capital</u>	<u>Amount of capital add-on set by the NSA by</u>

	<u>add-ons already set - Article 37 (1) Type c</u>	<u>the reporting reference date. It does not include capital add-ons set between that date and the submission of the data to the supervisory authority.</u>
<u>R0214/C0100</u>	<u>of which, capital add-ons already set - Article 37 (1) Type d</u>	<u>Amount of capital add-on that set by the NSA by the reporting reference date. It does not include capital add-ons set between that date and the submission of the data to the supervisory authority.</u>
<u>R0220/C0100</u>	<u>Solvency Capital Requirement</u>	<u>Overall capital requirement including capital add-ons.</u>
<u>Other information on SCR</u>		
<u>R0300/C0100</u>	<u>Amount/Estimate of the overall loss-absorbing capacity of technical provisions</u>	<u>Amount/Estimate of the overall adjustment for loss-absorbing capacity of technical provisions, including the part embedded in the components and the part reported as a single component. This amount shall be reported as a negative amount.</u>
<u>R0310/C0100</u>	<u>Amount/Estimate of the loss absorbing capacity for deferred taxes</u>	<u>Amount/Estimate of the overall adjustment for deferred taxes, including the part embedded in the components and the part reported as a single component. This amount shall be reported as a negative amount.</u>
<u>R0400/C0100</u>	<u>Capital requirement for duration-based equity risk sub-module</u>	<u>Amount of the capital requirement for duration-based equity risk sub-module.</u> <u>Applicable only for partial internal models.</u>
<u>R0410/C0100</u>	<u>Total amount of notional Solvency Capital Requirements for remaining part</u>	<u>Amount of the notional SCRs of remaining part when undertaking has RFF.</u>
<u>R0420/C0100</u>	<u>Total amount of Notional Solvency Capital Requirements for ring-fenced funds</u>	<u>Amount of the sum of notional SCRs of all ring-fenced funds when undertaking has RFF (other than those related to business operated in accordance with article 4 of Directive 2003/41/EC (transitional)).</u>
<u>R0430/C0100</u>	<u>Total amount of Notional Solvency Capital Requirements for</u>	<u>Amount of the sum of notional SCRs of all matching adjustment portfolios</u>

	<u>matching adjustment portfolios</u>	<u>This item does not have to be reported when reporting SCR calculation at RFF or matching adjustment portfolio level.</u>
<u>R0440/C0100</u>	<u>Diversification effects due to RFF nSCR aggregation for article 304</u>	<u>Amount of the adjustment for a diversification effect between ring-fenced funds under article 304 of Directive 2009/138/EC and the remaining part where applicable.</u> <u>It shall be equal to the difference between the sum of the nSCR for each RFF/MAP/RP and the SCR reported in R0200/C0100.</u>
<u>R0450/C0100</u>	<u>Method used to calculate the adjustment due to RFF nSCR aggregation</u>	<u>Method used to calculate the adjustment due to RFF nSCR aggregation. One of the following options shall be used:</u> <u>1 - Full recalculation</u> <u>2 - Simplification at risk sub-module level</u> <u>3 - Simplification at risk module level</u> <u>4 - No adjustment</u> <u>When the undertaking has no RFF (or have only RFF under article 304 of Directive 2009/138/EC) it shall select option 4.</u> <u>Applicable only for partial internal models.</u>
<u>R0460/C0100</u>	<u>Net future discretionary benefits</u>	<u>Amount of technical provisions without risk margin in relation to future discretionary benefits net of reinsurance.</u>
<u>Approach to tax rate if calculated under the standard formula</u>		
<u>R0590/C0109</u>	<u>Approach based on average tax rate</u>	<u>One of the options in the following closed list shall be used:</u> <u>1 – Yes</u> <u>2 – No</u> <u>3 – Not applicable as the adjustment for the loss-absorbing capacity of deferred taxes (LAC DT) is not used (in this case R0600 to R0690 are not applicable)</u> <u>See EIOPA Guidelines on loss-absorbing capacity of technical provisions and deferred taxes.</u>
<u>Calculation of adjustment for loss-absorbing capacity of deferred taxes if calculated under the standard formula</u>		

<u>R0600/C0110</u>	<u>DTA Before the shock</u>	<u>Total amount of the Deferred Tax Assets (DTA) in the balance-sheet using Solvency II valuation before the instantaneous loss described in Article 207(1) and (2) of Delegated Regulation (EU) 2015/35. The DTA amount of this cell shall be consistent with the value in the cell R0040/C0010 in S.02.01.</u>
<u>R0600/C0120</u>	<u>DTA After the shock</u>	<u>Total amount/estimate of the Deferred Tax Assets (DTA) if a balance-sheet using Solvency II valuation was set up after the instantaneous loss, as provided for in Article 207(1) and (2) of Delegated Regulation (EU) 2015/35. This cell shall be left blank where R0590/C0109 is filled with '1-Yes'.</u>
<u>R0610/C0110</u>	<u>DTA carry forward- Before the shock</u>	<u>Amount of deferred tax assets (DTA) in the balance-sheet using Solvency II valuation due to carry forward of previous losses or tax deductions before the instantaneous loss described in Article 207(1) and (2) of Delegated Regulation (EU) 2015/35.</u>
<u>R0610/C0120</u>	<u>DTA carry forward - After the shock</u>	<u>Amount/estimate of deferred tax assets (DTA) due to carry forward of previous losses or tax deductions if a balance-sheet using Solvency II valuation was set up after the instantaneous loss, as provided for in Article 207(1) and (2) of Delegated Regulation (EU) 2015/35. This cell shall be left blank where R0590/C0109 is filled with '1-Yes'.</u>
<u>R0620/C0110</u>	<u>DTA due to deductible temporary differences - Before the shock</u>	<u>Amount of deferred tax assets (DTA) in the balance-sheet using Solvency II valuation due to differences between the Solvency II valuation of an asset or liability and its tax base before the instantaneous loss described in Article 207(1) and (2) of Delegated Regulation (EU) 2015/35.</u>
<u>R0620/C0120</u>	<u>DTA due to deductible temporary differences - After the shock</u>	<u>Amount/estimate of deferred tax assets (DTA) due to differences between the Solvency II valuation of an asset or liability and its tax base if a balance-sheet using Solvency II valuation was set up after the instantaneous loss, as provided for in Article 207(1) and (2) of Delegated Regulation (EU) 2015/35. This cell shall be left blank where R0590/C0109 is filled with '1-Yes'.</u>

<u>R0630/C0110</u>	<u>DTL - Before the shock</u>	<u>Amount of Deferred Tax Liabilities (DTL) in balance-sheet using Solvency II valuation before the instantaneous loss described in Article 207(1) and (2) of Delegated Regulation (EU) 2015/35. The DTL amount of this cell shall be consistent with the value in the cell R0780/C0010 in S.02.01.</u>
<u>R0630/C0120</u>	<u>DTL - After the shock</u>	<u>Amount/estimate of Deferred Tax Liabilities (DTL) if a balance-sheet using Solvency II valuation was set up after the instantaneous loss, as provided for in Article 207(1) and (2) of Delegated Regulation (EU) 2015/35.</u> <u>This cell shall be left blank in case of an average tax rate approach and where R0590/C0109 is filled with '1-Yes'.</u>
<u>R0640/C0130</u>	<u>Amount/estimate of LAC DT</u>	<u>Amount/estimate of loss-absorbing capacity of deferred taxes, calculated in accordance with Article 207 of Delegated Regulation (EU) 2015/35. The LAC amount of this cell shall be the same as the value in the cell R0310/C0100 in S.25.05.01.</u>
<u>R0650/C0130</u>	<u>Amount/estimate of LAC DT justified by reversion of deferred tax liabilities</u>	<u>Amount/estimate of loss-absorbing capacity of deferred taxes, calculated in accordance with Article 207 of Delegated Regulation (EU) 2015/35, justified by reversion of deferred tax liabilities.</u>
<u>R0660/C0130</u>	<u>Amount/estimate of LAC DT justified by reference to probable future taxable economic profit</u>	<u>Amount/estimate of loss-absorbing capacity of deferred taxes, calculated in accordance with Article 207 of Delegated Regulation (EU) 2015/35, justified by reference to probable future taxable economic profit.</u>
<u>R0670/C0130</u>	<u>Amount/estimate of LAC DT justified by carry back, current year</u>	<u>Amount/estimate of loss-absorbing capacity of deferred taxes, calculated in accordance with Article 207 of Delegated Regulation (EU) 2015/35, justified by profits from past years. Amount of the losses allocated to the next year.</u>
<u>R0680/C0130</u>	<u>Amount/estimate of LAC DT justified by carry back, future years</u>	<u>Amount/estimate of loss-absorbing capacity of deferred taxes, calculated in accordance with Article 207 of Delegated Regulation (EU) 2015/35, justified by profits from past years Amount of losses allocated to the years</u>

		<u>after next year.</u>
<u>R0690/C0130</u>	<u>Amount/estimate of Maximum LAC DT</u>	<u>Maximal amount of loss-absorbing capacity of deferred taxes that could be available, before the assessment whether the increase in net deferred tax assets can be used for the purposes of the adjustment, as provided for in Article 207(2) of Delegated Regulation (EU) 2015/35.</u>

S.26.01 — Solvency Capital Requirement — Market risk

General comments:

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

The template SR.26.01.01 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.

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

	ITEM	INSTRUCTIONS
Z0010	Article 112	Identifies whether the reported figures have been requested under Article 112(7), to provide an estimate of the SCR using standard formula. One of the options in the following closed list shall be used: 1 — Article 112(7) reporting 2 — Regular reporting
Z0020	Ring-fenced fund, matching adjustment portfolio or remaining part	Identifies whether the reported figures are with regard to a RFF, matching adjustment portfolio or to the remaining part. One of the options in the following closed list shall be used: 1 — RFF/MAP 2 — Remaining part
Z0030	Fund/Portfolio number	When item Z0020 = 1, identification number for a 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.
R0012/C0010	Simplifications spread risk – bonds and loans	<p>he options in the following closed list shall be used:</p> <p>1 – Simplification for Article 104</p> <p>2 – Simplifications for Article 105a</p> <p>9 – Simplifications not used</p> <p>Options 1 and 2 may be used simultaneously.</p> <p>If R0012/C0010 = 1, only C0060 and C0080 shall be filled in for R0410</p>
R0014/C0010	Simplifications market risk concentration–simplifications used	<p>One of the options in the following closed list shall be used:</p> <p>1 – Simplifications for Article 105a</p> <p>9 – Simplifications not used</p>
R0020/C0010	Captives simplifications — interest rate risk	<p>Identify whether a captive undertaking used simplifications for the calculation of interest rate risk. The following options shall be used:</p> <p>1 — Simplifications used</p> <p>2 — Simplifications not used</p> <p>If R0020/C0010 = 1, only C0060 and C0080 shall be filled in for R0100–R0120</p>
R0030/C0010	Captives simplifications — spread risk on bonds and loans	<p>Identify whether a captive undertaking used simplifications for the calculation of spread risk with regard to bonds and loans. The following options shall be used:</p> <p>1 — Simplifications used</p> <p>2 — Simplifications not used</p>
R0040/C0010	Captives simplifications — market risk concentration	<p>Identify whether a captive undertaking used simplifications for the calculation of market risk concentration. The following options shall be used:</p> <p>1 — Simplifications used</p>

		2 — Simplifications not used
<i>Interest rate risk</i>		
R0100/C0060	Absolute value after shock — Net solvency capital requirement — interest rate risk	This is the net capital charge for interest rate risk, i.e. after adjustment for the loss absorbing capacity of technical provisions. If R0020/C0010=1, this item represents the net capital charge for interest rate risk calculated using simplified calculations for captive undertakings.
R0100/C0080	Absolute value after shock — Gross solvency capital requirement— interest rate risk	This is the gross capital charge for interest rate risk, i.e. before the loss absorbing capacity of technical provisions. If R0020/C0010=1, this item represents the gross capital charge for interest rate risk calculated using simplified calculations for captive undertakings.
R0110– R0120/C0020	Initial absolute values before shock — Assets — Interest rate risk — interest rate down/up shock	This is the total value of the assets sensitive to interest rate down/up risk, before shock. Recoverables from reinsurance and SPVs shall not be included in this cell.
R0110– R0120/C0030	Initial absolute values before shock — Liabilities — Interest rate risk — interest rate down/up shock	This is the total value of the liabilities sensitive to interest rate down/up risk, before shock. The amount of TP shall be net of reinsurance and SPV recoverables.
R0110– R0120/C0040	Absolute values after shock — Assets — Interest rate risk — interest rate down/up shock	This is the absolute value of assets sensitive to interest rate down/up risks after the shock. Recoverables from reinsurance and SPVs shall not be included in this cell.
R0110– R0120/C0050	Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — Interest rate risk— interest rate down/up shock	This is the absolute value of liabilities (after the loss absorbing capacity of technical provisions) sensitive to interest rate down/up risks after the shock. The amount of TP shall be net of reinsurance and SPV recoverables.
R0110– R0120/C0060	Absolute value after shock — Net solvency capital	This is the net capital charge for interest rate down/up risk, after adjustment for

	requirement— interest rate risk— interest rate down/up shock	the loss absorbing capacity of technical provisions. If R0020/C0010=1, this item represents the net capital charge for interest rate down/up risk calculated using simplifications.
R0110— R0120/C0070	Absolute values after shock — Liabilities (before the loss-absorbing capacity of technical provisions) — Interest rate risk — Interest rate down/up shock	This is the absolute value of liabilities (before the loss absorbing capacity of technical provisions) sensitive to interest rate down/up risks after the shock. The amount of TP shall be net of reinsurance and SPV recoverables.
R0110— R0120/C0080	Absolute value after shock — Gross solvency capital requirement — interest rate risk — interest rate down/up shock	This is the gross capital charge for the interest rate down/up risk, i.e. before the loss absorbing capacity of Technical provisions If R0020/C0010=1, this item represents the gross capital charge for interest rate down/up risk calculated using simplifications.
<i>Equity risk</i>		
R0200/C0060	Absolute value after shock — Net solvency capital requirement — equity risk	This is the net capital charge for equity risk, i.e. after adjustment for the loss absorbing capacity of technical provisions.
R0200/C0080	Absolute value after shock — Gross solvency capital requirement — equity risk	This is the gross capital charge for equity risk, i.e. before the loss absorbing capacity of technical provisions.
<u>R0205/C0034</u>	<u>Initial absolute values before shock — Liabilities — equity risk — of which long term</u>	<u>This is the initial absolute value of the life liabilities sensitive to the equity risk charge related to long term equities</u> <u>Recoverables from reinsurance and SPVs shall not be included in this cell.</u>
<u>R0205/C0035</u>	<u>Initial absolute values before shock — Liabilities — equity risk — of which long term</u>	<u>This is the initial absolute value of the non-life liabilities sensitive to the equity risk charge related to long term equities</u> <u>Recoverables from reinsurance and SPVs shall not be included in this cell.</u>
R0210/C0020	Initial absolute values before shock — Assets — equity risk — type 1	This is the initial absolute value of the assets sensitive to the equity risk charge related to type 1 equities

	equities	Recoverables from reinsurance and SPVs shall not be included in this cell.
R0210/C0030	Initial absolute values before shock — Liabilities — equity risk — type 1 equities	This is the initial absolute value of the liabilities sensitive to equity risk related to type 1 equities. The amount of TP shall be net of reinsurance and SPV recoverables.
R0210/C0040	Absolute values after shock — Assets — Equity risk — type 1 equities	This is the absolute value of the assets sensitive to the equity risk charge related to type 1 equities category, after the shock. Recoverables from reinsurance and SPVs shall not be included in this cell.
R0210/C0050	Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — Equity risk –type 1 equities	This is the absolute value of the liabilities sensitive to equity risk charge related to type 1 equities, after the shock and after the loss absorbing capacity of technical provisions. The amount of TP shall be net of reinsurance and SPV recoverables.
R0210/C0060	Absolute value after shock — Net solvency capital requirement — equity risk –type 1 equities	This is the net capital charge for equity risk (for type 1 equities), after adjustment for the loss absorbing capacity of technical provisions.
R0210/C0070	Absolute values after shock — Liabilities (before the loss absorbing capacity of technical provisions) — equity risk –type 1 equities	This is the absolute value of the liabilities sensitive to equity risk charge related to type 1 equities, after the shock but before the loss absorbing capacity of technical provisions. The amount of TP shall be net of reinsurance and SPV recoverables.
R0210/C0080	Absolute value after shock — Gross solvency capital requirement — Equity risk –type 1 equities	This is the gross capital charge for equity risk for type 1 equities, i.e. before the loss absorbing capacity of technical provisions.
R0221, <u>R0230</u> , <u>R0231</u> , – R0240/C0020	Initial absolute values before shock — Assets — equity risk –type 1 equities	This is the initial absolute value of the assets sensitive to the equity risk (for each kind of type 1 equity). Recoverables from reinsurance and SPVs shall not be included in this cell.
R0221, <u>R0230</u> , <u>R0231</u> –	Absolute values after shock — Assets — equity risk –	This is the absolute value of the assets sensitive the equity risk charge, (for each

R0240/C0040	type 1 equities	kind of type 1 equity), after the shock. Recoverables from reinsurance and SPVs shall not be included in this cell.
<u>R0231/C0034</u>	<u>Initial absolute values before shock — Liabilities — equity risk — Long-term equity investments (type 1 equities)</u>	<u>This is the initial absolute value of the life liabilities sensitive to equity risk related to Long-term equity investments (type 1 equities).</u> <u>The amount of TP shall be net of reinsurance and SPV recoverables.</u>
<u>R0231/C0035</u>	<u>Initial absolute values before shock — Liabilities — equity risk — Long-term equity investments (type 1 equities)</u>	<u>This is the initial absolute value of the non-life liabilities sensitive to equity risk related to Long-term equity investments (type 1 equities).</u> <u>The amount of TP shall be net of reinsurance and SPV recoverables.</u>
R0250/C0020	Initial absolute values before shock — Assets — equity risk —type 2 equities	This is the initial absolute value of the assets sensitive to the equity risk for type 2 equities Recoverables from reinsurance and SPVs shall not be included in this cell.
R0250/C0030	Initial absolute values before shock — Liabilities — equity risk —type 2 equities	This is the initial absolute value of liabilities sensitive to the equity risk for type 2 equities. The amount of TP shall be net of reinsurance and SPV recoverables.
R0250/C0040	Absolute values after shock — Assets — Equity risk — type 2 equities	This is the absolute value of the assets sensitive to equity risk charge for type 2 equities, after the shock. Recoverables from reinsurance and SPVs shall not be included in this cell.
R0250/C0050	Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — Equity risk —type 2 equities	This is the absolute value of liabilities sensitive to equity risk (for type 2 equities), after the shock and after the loss absorbing capacity of technical provisions. The amount of TP shall be net of reinsurance and SPV recoverables.
R0250/C0060	Absolute value after shock — Net solvency capital requirement — equity risk —type 2 equities	This is the net capital charge for equity risk (for type 2 equities) after adjustment for the loss absorbing capacity of technical provisions.

R0250/C0070	Absolute values after shock — Liabilities (before the loss absorbing capacity of technical provisions) equity risk –type 2 equities	This is the absolute value of the liabilities sensitive to equity risk (for type 2 equities), after the shock but before the loss absorbing capacity of technical provisions. The amount of TP shall be net of reinsurance and SPV recoverables.
R0250/C0080	Absolute value after shock — Gross solvency capital requirement — Equity risk — type 2 equities	This is the gross capital charge for equity risk for type 2 equities, i.e. before the loss absorbing capacity of technical provisions.
R0261, <u>R0270</u> , <u>R0271</u> ,– R0280/C0020	Initial absolute values before shock — Assets — equity risk –type 2 equities	This is the value of the assets sensitive to the equity risk (for each kind of type 2 equities) Recoverables from reinsurance and SPVs shall not be included in this cell.
R0261, <u>R0270</u> , <u>R0271</u> ,– R0280/C0040	Absolute values after shock — Assets — equity risk – type 2 equities	This is the absolute value of the assets sensitive to equity risk (for each kind of type 2 equities), after the equity shock. Recoverables from reinsurance and SPVs shall not be included in this cell.
<u>R0271/C0034</u>	<u>Initial absolute values before shock — Liabilities — equity risk — Long-term equity investments (type 2 equities)</u>	<u>This is the initial absolute value of the life liabilities sensitive to equity risk related to Long-term equity investments (type 2 equities).</u> <u>The amount of TP shall be net of reinsurance and SPV recoverables.</u>
<u>R0271/C0035</u>	<u>Initial absolute values before shock — Liabilities — equity risk — Long-term equity investments (type 2 equities)</u>	<u>This is the initial absolute value of the non-life liabilities sensitive to equity risk related to Long-term equity investments (type 2 equities).</u> <u>The amount of TP shall be net of reinsurance and SPV recoverables.</u>
R0291/C0020, R0293- R0295/C0020	Initial absolute values before shock – Assets – Equity risk –qualifying infrastructure corporate equities	This is the initial absolute value of the assets sensitive to the equity risk for each kind of qualifying infrastructure corporate equities. Recoverables from reinsurance and SPVs shall not be included in this cell.

R0291/C0030; R0293- R0295/C0030	Initial absolute values before shock – Liabilities – Equity risk – qualifying infrastructure corporate equities	This is the initial absolute value of liabilities sensitive to the equity risk for each kind of qualifying infrastructure corporate equities. The amount of TP shall be net of reinsurance and SPV recoverables.
R0291/C0040, R0293- R0295/C0040	Absolute values after shock – Assets – Equity risk – qualifying infrastructure corporate equities	This is the absolute value of the assets sensitive to equity risk for each kind of qualifying infrastructure corporate equities, after the shock. Recoverables from reinsurance and SPVs shall not be included in this cell.
<u>R0295/C0034</u>	<u>Initial absolute values before shock – Liabilities – Equity risk – qualifying infrastructure corporate equities</u>	<u>This is the initial absolute value of life liabilities sensitive to the equity risk for each kind of qualifying infrastructure corporate equities.</u> <u>The amount of TP shall be net of reinsurance and SPV recoverables.</u>
<u>R0295/C0035</u>	<u>Initial absolute values before shock – Liabilities – Equity risk – qualifying infrastructure corporate equities</u>	<u>This is the initial absolute value of non-life liabilities sensitive to the equity risk for each kind of qualifying infrastructure corporate equities.</u> <u>The amount of TP shall be net of reinsurance and SPV recoverables.</u>
R0291/C0050; R0293- R0295/C0050	Absolute values after shock – Liabilities (after the loss-absorbing capacity of technical provisions) – Equity risk – qualifying infrastructure corporate equities	This is the absolute value of liabilities sensitive to equity risk (for each kind of qualifying infrastructure corporate equities), after the shock and after the application of the adjustment for the loss-absorbing capacity of technical provisions. The amount of TP shall be net of reinsurance and SPV recoverables.
R0291/C0060; R0293- R0295/C0060	Absolute value after shock – Net solvency capital requirement – Equity risk – qualifying infrastructure corporate equities	This is the net capital charge for equity risk (for each kind of qualifying infrastructure corporate equities) after the application of the adjustment for the loss-absorbing capacity of technical provisions.
R0291/C0070; R0293- R0295/C0070	Absolute values after shock – Liabilities (before the loss-absorbing capacity of technical provisions) –	This is the absolute value of the liabilities sensitive to equity risk (for each kind of qualifying infrastructure corporate equities), after the shock but

	Equity risk – qualifying infrastructure corporate equities	before the application of the adjustment for the loss-absorbing capacity of technical provisions. The amount of TP shall be net of reinsurance and SPV recoverables.
R0291/C0080, R0293- R0295/C0080-	Absolute value after shock – Gross solvency capital requirement – Equity risk – qualifying infrastructure corporate equities	This is the gross capital charge for equity risk for each kind of qualifying infrastructure corporate equities, i.e. before the application of the adjustment for the loss-absorbing capacity of technical provisions.
R0292/C0020, R0296- R0298/C0020	Initial absolute values before shock – Assets – Equity risk – qualifying infrastructure equities other than corporate equities	This is the initial absolute value of the assets sensitive to the equity risk for each kind of qualifying infrastructure equities other than corporate equities. Recoverables from reinsurance and SPVs shall not be included in this cell.
R0292/C0030, R0296- R0298/C0030-	Initial absolute values before shock – Liabilities – Equity risk – qualifying infrastructure equities other than corporate equities	This is the initial absolute value of liabilities sensitive to the equity risk for each kind of qualifying infrastructure equities other than corporate equities. The amount of TP shall be net of reinsurance and SPV recoverables.
<u>R0298 /C0034</u>	<u>Initial absolute values before shock – Liabilities – Equity risk – qualifying infrastructure equities other than corporate equities</u>	<u>This is the initial absolute value of life liabilities sensitive to the equity risk for each kind of qualifying infrastructure equities other than corporate equities.</u> <u>The amount of TP shall be net of reinsurance and SPV recoverables.</u>
<u>R0298 /C0035</u>	<u>Initial absolute values before shock – Liabilities – Equity risk – qualifying infrastructure equities other than corporate equities</u>	<u>This is the initial absolute value of non-life liabilities sensitive to the equity risk for each kind of qualifying infrastructure equities other than corporate equities.</u> <u>The amount of TP shall be net of reinsurance and SPV recoverables.</u>
R0292/C0040, R0296- R0298/C0040	Absolute values after shock – Assets – Equity risk – qualifying infrastructure equities other than corporate equities	This is the absolute value of the assets sensitive to equity risk for each kind of qualifying infrastructure equities other than corporate equities, after the shock. Recoverables from reinsurance and SPVs shall not be included in this cell.
R0292/C0050,	Absolute values after shock	This is the absolute value of liabilities

R0296- R0298/C0050	– Liabilities (after the loss-absorbing capacity of technical provisions) – Equity risk – qualifying infrastructure equities other than corporate equities	sensitive to equity risk (for each kind of qualifying infrastructure equities other than corporate equities), after the shock and after the application of the adjustment for the loss-absorbing capacity of technical provisions. The amount of TP shall be net of reinsurance and SPV recoverables.
R0292/C0060; R0296- R0298/C0060	Absolute value after shock – Net solvency capital requirement – Equity risk – qualifying infrastructure equities other than corporate equities	This is the net capital charge for equity risk (for each kind of qualifying infrastructure equities other than corporate equities) after the application of the adjustment for the loss-absorbing capacity of technical provisions.
R0292/C0070; R0296- R0298/C0070	Absolute values after shock – Liabilities (before the loss-absorbing capacity of technical provisions) – Equity risk – qualifying infrastructure equities other than corporate equities	This is the absolute value of the liabilities sensitive to equity risk (for each kind of qualifying infrastructure equities other than corporate equities), after the shock but before the application of the adjustment for the loss-absorbing capacity of technical provisions. The amount of TP shall be net of reinsurance and SPV recoverables.
R0292/C0080; R0296- R0298/C0080	Absolute value after shock – Gross solvency capital requirement – Equity risk – qualifying infrastructure equities other than corporate equities	This is the gross capital charge for equity risk for each kind of qualifying infrastructure equities other than corporate equities, i.e. before the application of the adjustment for the loss-absorbing capacity of technical provisions.
<i>Property risk</i>		
R0300/C0020	Initial absolute values before shock — Assets — Property risk	This is the absolute value of the assets sensitive to the property risk. Recoverables from reinsurance and SPVs shall not be included in this cell.
R0300/C0030	Initial absolute values before shock — Liabilities — Property risk	This is the value of the liabilities sensitive to the property risk. The amount of TP shall be net of reinsurance and SPV recoverables.
R0300/C0040	Absolute values after shock — Assets — Property risk	This is the absolute value of the assets sensitive to property risk charge, after the property shock. Recoverables from reinsurance and

		SPVs shall not be included in this cell.
R0300/C0050	Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — Property risk	This is the absolute value of the liabilities underlying property risk charge, after the property shock and after the loss absorbing capacity of technical provisions. The amount of TP shall be net of reinsurance and SPV recoverables.
R0300/C0060	Absolute value after shock — Net solvency capital requirement — property risk	This is the net capital charge for property risk, after adjustment for the loss absorbing capacity of technical provisions.
R0300/C0070	Absolute values after shock — Liabilities (before the loss absorbing capacity of technical provisions) — property risk	This is the absolute value of the liabilities underlying property risk charge, after the property shock but before the loss absorbing capacity of technical provisions. The amount of TP shall be net of reinsurance and SPV recoverables.
R0300/C0080	Absolute value after shock — Gross solvency capital requirement — Property risk	This is the gross capital charge for property risk, i.e. before the loss absorbing capacity of technical provisions.
<i>Spread risk</i>		
R0400/C0060	Absolute value after shock — Net solvency capital requirement — spread risk	This is the net capital charge for spread risk, after adjustment for the loss absorbing capacity of technical provisions.
R0400/C0080	Absolute value after shock — Gross solvency capital requirement — spread risk	This is the gross capital charge for spread risk, before the loss absorbing capacity of technical provisions.
R0410/C0020	Initial absolute values before shock — Assets — spread risk — bonds and loans	This is the absolute value of the assets sensitive to the spread risk on bonds and loans. Recoverables from reinsurance and SPVs shall not be included in this cell.
R0410/C0030	Initial absolute values before shock — Liabilities — spread risk — bonds and loans	This is the absolute value of the liabilities sensitive to the spread risk on bonds and loans. The amount of TP shall be net of reinsurance and SPV recoverables.

R0410/C0040	Absolute values after shock — Assets — spread risk — bonds and loans	This is the absolute value of the assets sensitive to the spread risk on bonds and loans, after the shock. 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) — spread risk — bonds and loans	This is the absolute value of the liabilities underlying the spread risk charge for bonds and loans, after the shock and after the loss absorbing capacity of technical provisions. The amount of TP shall be net of reinsurance and SPV recoverables.
R0410/C0060	Absolute value after shock — Net solvency capital requirement — spread risk — bonds and loans	This is the net capital charge for spread risk on bonds and loans, after adjustment for the loss absorbing capacity of technical provisions. If R00102/C0010 = 1 <u>and/or 2</u> , this item represents the net solvency capital requirement for spread risk — bonds and loans, calculated using simplifications
R0410/C0070	Absolute values after shock — Liabilities (before the loss absorbing capacity of technical provisions)— spread risk — bonds and loans	This is the absolute value of the liabilities sensitive to the spread risk on bonds and loans, after the shock but before the loss absorbing capacity of technical provisions. The amount of TP shall be net of reinsurance and SPV recoverables.
R0410/C0080	Absolute value after shock — Gross solvency capital requirement — spread risk — bonds and loans	This is the gross capital charge for spread risk on bonds and loans, i.e. before the loss absorbing capacity of technical provisions. If R00129/C0010 = 1 <u>and/or 2</u> , this item represents gross solvency capital requirement for spread risk — bonds and loans calculated using simplifications.
R0412/C0020	Initial absolute values before shock – Assets – Spread risk – bonds and loans (other than qualifying infrastructure investment)	This is the initial absolute value of the assets sensitive to the spread risk on bonds and loans other than qualifying infrastructure investment and infrastructure corporate. Recoverables from reinsurance and SPVs shall not be included in this cell.

R0412/C0030	Initial absolute values before shock – Liabilities – Spread risk – bonds and loans (other than qualifying infrastructure investment)	<p>This is the initial absolute value of the liabilities sensitive to the spread risk on bonds and loans other than qualifying infrastructure investment and infrastructure corporate. This value shall be reported only where the split between R0412, R0413 and R0414 could be derived from the method used for the calculation. When the split is not possible only R0410 shall be filled in.</p> <p>The amount of TP shall be net of reinsurance and SPV recoverables.</p>
R0412/C0040	Absolute values after shock – Assets – Spread risk – bonds and loans (other than qualifying infrastructure investment)	<p>This is the absolute value of the assets sensitive to the spread risk on bonds and loans other than qualifying infrastructure investment and infrastructure corporate, after the shock.</p> <p>Recoverables from reinsurance and SPVs shall not be included in this cell.</p>
R0412/C0050	Absolute values after shock – Liabilities (after the loss absorbing capacity of technical provisions) – Spread risk – bonds and loans (other than qualifying infrastructure investment)	<p>This is the absolute value of the liabilities underlying the spread risk charge for bonds and loans other than qualifying infrastructure investment and infrastructure corporate, after the shock and after the loss absorbing capacity of technical provisions. This value shall be reported only where the split between R0412, R0413 and R0414 could be derived from the method used for the calculation. When the split is not possible only R0410 shall be filled in.</p> <p>The amount of TP shall be net of reinsurance and SPV recoverables.</p>
R0412/C0060	Absolute value after shock – Net solvency capital requirement – Spread risk – bonds and loans (other than qualifying infrastructure investment)	<p>This is the net capital charge for spread risk on bonds and loans other than qualifying infrastructure investment and infrastructure corporate, after adjustment for the loss absorbing capacity of technical provisions. This value shall be reported only where the split between R0412, R0413 and R0414 could be derived from the method used for the calculation. When the split is not possible only R0410 shall be filled in.</p> <p>If R00102/C0010 = 1, this item shall not be reported.</p>

R0412/C0070	Absolute values after shock – Liabilities (before the loss absorbing capacity of technical provisions) – Spread risk – bonds and loans (other than qualifying infrastructure investment)	This is the absolute value of the liabilities sensitive to the spread risk on bonds and loans other than qualifying infrastructure investment and infrastructure corporate, after the shock but before the loss absorbing capacity of technical provisions. This value shall be reported only where the split between R0412, R0413 and R0414 could be derived from the method used for the calculation. When the split is not possible only R0410 shall be filled in. The amount of TP shall be net of reinsurance and SPV recoverables.
R0412/C0080	Absolute value after shock – Gross solvency capital requirement – Spread risk – bonds and loans (other than qualifying infrastructure investment)	This is the gross capital charge for spread risk on bonds and loans other than qualifying infrastructure investment and infrastructure corporate, i.e. before the loss absorbing capacity of technical provisions. This value shall be reported only where the split between R0412, R0413 and R0414 could be derived from the method used for the calculation. When the split is not possible only R0410 shall be filled in. If R00129/C0010 = 1, this item shall not be reported.
R0413/C0020	Initial absolute values before shock – Assets – Spread risk – bonds and loans (qualifying infrastructure investment)	This is the initial absolute value of the assets sensitive to the spread risk on bonds and loans that are qualifying infrastructure investment other than infrastructure corporate. Recoverables from reinsurance and SPVs shall not be included in this cell.
R0413/C0030	Initial absolute values before shock – Liabilities – Spread risk – bonds and loans (qualifying infrastructure investment)	This is the initial absolute value of the liabilities sensitive to the spread risk on bonds and loans that are qualifying infrastructure investment other than infrastructure corporate. This value shall be reported only where the split between R0412, R0413 and R0414 could be derived from the method used for the calculation. Where the split is not possible only R0410 shall be filled in. The amount of TP shall be net of reinsurance and SPV recoverables.

R0413/C0040	Absolute values after shock – Assets – Spread risk – bonds and loans (qualifying infrastructure investment)	This is the absolute value of the assets sensitive to the spread risk on bonds and loans that are qualifying infrastructure investment other than infrastructure corporate, after the shock. Recoverables from reinsurance and SPVs shall not be included in this cell.
R0413/C0050	Absolute values after shock – Liabilities (after the loss absorbing capacity of technical provisions) – Spread risk – bonds and loans (qualifying infrastructure investment)	This is the absolute value of the liabilities underlying the spread risk charge for bonds and loans that are qualifying infrastructure investment other than infrastructure corporate, after the shock and after the loss absorbing capacity of technical provisions. This value shall be reported only where the split between R0412, R0413 and R0414 could be derived from the method used for the calculation. When the split is not possible only R0410 shall be filled in. The amount of TP shall be net of reinsurance and SPV recoverables.
R0413/C0060	Absolute value after shock – Net solvency capital requirement – Spread risk – bonds and loans (qualifying infrastructure investment)	This is the net capital charge for spread risk on bonds and loans that are qualifying infrastructure investment other than infrastructure corporate, after adjustment for the loss absorbing capacity of technical provisions. This value shall be reported only where the split between R0412, R0413 and R0414 could be derived from the method used for the calculation. When the split is not possible only R0410 shall be filled in. If $R00102/C0010 = 1$, this item shall not be reported.
R0413/C0070	Absolute values after shock – Liabilities (before the loss absorbing capacity of technical provisions) – Spread risk – bonds and loans (qualifying infrastructure investment)	This is the absolute value of the liabilities sensitive to the spread risk on bonds and loans that are qualifying infrastructure investment other than infrastructure corporate, after the shock but before the loss absorbing capacity of technical provisions. This value shall be reported only where the split between R0412, R0413 and R0414 could be derived from the method used for the calculation. When the split is not possible only R0410 shall be filled in.

		The amount of TP shall be net of reinsurance and SPV recoverables.
R0413/C0080	Absolute value after shock – Gross solvency capital requirement – Spread risk – bonds and loans (qualifying infrastructure investment)	This is the gross capital charge for spread risk on bonds and loans that are qualifying infrastructure investment other than infrastructure corporate, i.e. before the loss absorbing capacity of technical provisions. This value shall be reported only where the split between R0412, R0413 and R0414 could be derived from the method used for the calculation. When the split is not possible only R0410 shall be filled in. If $R00102/C0010 = 1$, this item shall not be reported.
R0414/C0020	Initial absolute values before shock – Assets – Spread risk – bonds and loans (qualifying infrastructure corporate investment)	This is the initial absolute value of the assets sensitive to the spread risk on bonds and loans that are qualifying infrastructure corporate investment. Recoverables from reinsurance and SPVs shall not be included in this cell.
R0414/C0030	Initial absolute values before shock – Liabilities – Spread risk – bonds and loans (qualifying infrastructure corporate investment)	This is the initial absolute value of the liabilities sensitive to the spread risk on bonds and loans that are qualifying infrastructure corporate investment. This value shall be reported only where the split between R0412, R0413 and R0414 could be derived from the method used for the calculation. When the split is not possible only R0410 shall be filled in. The amount of TP shall be net of reinsurance and SPV recoverables.
R0414/C0040	Absolute values after shock – Assets – Spread risk – bonds and loans (qualifying infrastructure corporate investment)	This is the absolute value of the assets sensitive to the spread risk on bonds and loans that are qualifying infrastructure corporate investment, after the shock. Recoverables from reinsurance and SPVs shall not be included in this cell.
R0414/C0050	Absolute values after shock – Liabilities (after the loss absorbing capacity of technical provisions) – Spread risk – bonds and loans (qualifying infrastructure corporate investment)	This is the absolute value of the liabilities underlying the spread risk charge for bonds and loans that are qualifying infrastructure corporate investment, after the shock and after the loss absorbing capacity of technical provisions. This value shall be reported

	investment)	<p>only where the split between R0412, R0413 and R0414 could be derived from the method used for the calculation. When the split is not possible only R0410 shall be filled in.</p> <p>The amount of TP shall be net of reinsurance and SPV recoverables.</p>
R0414/C0060	<p>Absolute value after shock – Net solvency capital requirement – Spread risk – bonds and loans (qualifying infrastructure corporate investment)</p>	<p>This is the net capital charge for spread risk on bonds and loans that are qualifying infrastructure corporate investment, after adjustment for the loss absorbing capacity of technical provisions. This value shall be reported only where the split between R0412, R0413 and R0414 could be derived from the method used for the calculation. When the split is not possible only R0410 shall be filled in.</p> <p>If R00129/C0010 = 1, this item shall not be reported.</p>
R0414/C0070	<p>Absolute values after shock – Liabilities (before the loss absorbing capacity of technical provisions) – Spread risk – bonds and loans (qualifying infrastructure corporate investment)</p>	<p>This is the absolute value of the liabilities sensitive to the spread risk on bonds and loans that are qualifying infrastructure corporate investment, after the shock but before the loss absorbing capacity of technical provisions. This value shall be reported only where the split between R0412, R0413 and R0414 could be derived from the method used for the calculation. When the split is not possible only R0410 shall be filled in.</p> <p>The amount of TP shall be net of reinsurance and SPV recoverables.</p>
R0414/C0080	<p>Absolute value after shock – Gross solvency capital requirement – Spread risk – bonds and loans (qualifying infrastructure corporate investment)</p>	<p>This is the gross capital charge for spread risk on bonds and loans that are qualifying infrastructure corporate investment, i.e. before the loss absorbing capacity of technical provisions. This value shall be reported only where the split between R0412, R0413 and R0414 could be derived from the method used for the calculation. When the split is not possible only R0410 shall be filled in.</p> <p>If R00129/C0010 = 1, this item shall not be reported.</p>

R0420/C0060	Absolute value after shock — Net solvency capital requirement — spread risk — credit derivatives	This is the net capital charge for spread risk on credit derivatives, after adjustment for the loss absorbing capacity of technical provisions.
R0420/C0080	Absolute value after shock — Gross solvency capital requirement — spread risk — credit derivatives	This is the gross capital charge for spread risk on credit derivatives, i.e. before the loss absorbing capacity of technical provisions.
R0430– R0440/C0020	Initial absolute values before shock — Assets — spread risk — credit derivatives — downward/upward shock on credit derivatives	This is the absolute value of assets sensitive to the downward/upward shock in respect to the spread risk on credit derivatives. Recoverables from reinsurance and SPVs shall not be included in this cell.
R0430– R0440/C0030	Initial absolute values before shock — Liabilities — spread risk — credit derivatives — downward/upward shock on credit derivatives	This is the absolute value of the liabilities sensitive to the downward/upward shock in respect to spread risk on credit derivatives. The amount of TP shall be net of reinsurance and SPV recoverables.
R0430– R0440/C0040	Absolute values after shock — Assets — spread risk — credit derivatives — downward/upward shock on credit derivatives	This is the absolute value of the assets sensitive the downward/upward shock for spread risk on credit derivatives, after the shock. Recoverables from reinsurance and SPVs shall not be included in this cell.
R0430– R0440/C0050	Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — spread risk –credit derivatives — downward/upward shock on credit derivatives	This is the absolute value of the liabilities sensitive to the downward/upward shock for spread risk on credit derivatives, after the shock and after the loss absorbing capacity of technical provisions. The amount of TP shall be net of reinsurance and SPV recoverables.
R0430– R0440/C0060	Absolute value after shock — Net solvency capital requirement — spread risk — credit derivatives — downward/upward shock on credit derivatives	This is the net capital charge for the downward/upward shock for spread risk on credit derivatives, after adjustment for the loss absorbing capacity of technical provisions.
R0430– R0440/C0070	Absolute values after shock — Liabilities (before the loss absorbing capacity of	This is the absolute value of the liabilities sensitive to the downward/upward shock for spread risk

	technical provisions)– spread risk –credit derivatives — downward/upward shock on credit derivatives	on credit derivatives, after the shock but before the loss absorbing capacity of technical provisions. The amount of TP shall be net of reinsurance and SPV recoverables.
R0430– R0440/C0080	Absolute value after shock — Gross solvency capital requirement — spread risk — credit derivatives — downward/upward shock on credit derivatives	This is the gross capital charge for the downward/upward shock for spread risk on credit derivatives, i.e. before the loss absorbing capacity of technical provisions.
R0450/C0020	Initial absolute values before shock — Assets — spread risk — securitisation positions	This is the absolute value of the assets sensitive to the spread risk on securitisation positions. Recoverables from reinsurance and SPVs shall not be included in this cell.
R0450/C0030	Initial absolute values before shock — Liabilities — spread risk — securitisation positions	This is the absolute value of the liabilities sensitive to the spread risk on securitisation positions. The amount of TP shall be net of reinsurance and SPV recoverables.
R0450/C0040	Absolute values after shock — Assets — spread risk — securitisation positions	This is the absolute value of the assets sensitive to the spread risk on securitisation positions, after the shock. Recoverables from reinsurance and SPVs shall not be included in this cell.
R0450/C0050	Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — spread risk — securitisation positions)	This is the absolute value of the liabilities sensitive to the spread risk on securitisation positions, after the shock and after the loss absorbing capacity of technical provisions. The amount of TP shall be net of reinsurance and SPV recoverables.
R0450/C0060	Absolute value after shock — Net solvency capital requirement — spread risk — securitisation positions	This is the net capital charge for spread risk on securitisation positions, after adjustment for the loss absorbing capacity of technical provisions.
R0450/C0070	Absolute values after shock — Liabilities (before the loss absorbing capacity of technical provisions)– spread risk —	This is the absolute value of the liabilities sensitive to the spread risk on securitisation positions, after the shock but before the loss absorbing capacity of technical provisions.

	securitisation positions	The amount of TP shall be net of reinsurance and SPV recoverables.
R0450/C0080	Absolute value after shock — Gross solvency capital requirement — spread risk — securitisation positions	This is the gross capital charge for spread risk on securitisation positions, i.e. before the loss absorbing capacity of technical provisions.
R0461/C0020	Initial absolute values before shock – Assets – spread risk – securitisation positions – senior STS securitisation	This is the absolute value of the assets sensitive to the spread risk on senior STS securitisation positions. Recoverables from reinsurance and SPVs shall not be included in this cell.
R0461/C0030	Initial absolute values before shock – Liabilities – spread risk – securitisation positions – senior STS securitisation	This is the absolute value of the liabilities sensitive to the spread risk on senior STS securitisation positions. This value shall only be reported where the split between R0461 to R0483 could be derived from the method used for the calculation. Where the split is not possible only R0450 shall be filled in. The amount of TP shall be net of reinsurance and SPV recoverables.
R0461/C0040	Absolute values after shock – Assets – spread risk – securitisation positions – senior STS securitisation	This is the absolute value of the assets sensitive to the spread risk on senior STS securitisation positions, after the shock. Recoverables from reinsurance and SPVs shall not be included in this cell.
R0461/C0050	Absolute values after shock – Liabilities (after the loss-absorbing capacity of technical provisions) – spread risk – securitisation positions – senior STS securitisation)	This is the absolute value of the liabilities sensitive to the spread risk on senior STS securitisation positions, after the shock and after the application of the adjustment for the loss-absorbing capacity of technical provisions. This value shall only be reported where the split between R0461 to R0483 can be derived from the method used for the calculation. Where the split is not possible, only R0450 shall be filled in. The amount of TP shall be net of reinsurance and SPV recoverables.
R0461/C0060	Absolute value after shock – Net solvency capital requirement – spread risk –	This is the net capital charge for spread risk on senior STS securitisation positions, after the application of the

	securitisation positions – senior STS securitisation	<p>adjustment for the loss-absorbing capacity of technical provisions.</p> <p>This value shall only be reported where the split between R0461 to R0483 can be derived from the method used for the calculation. Where the split is not possible, only R0450 shall be filled in.</p>
R0461/C0070	Absolute values after shock – Liabilities (before the loss-absorbing capacity of technical provisions)– spread risk – securitisation positions – senior STS securitisation	<p>This is the absolute value of the liabilities sensitive to the spread risk on senior STS securitisation positions, after the shock but before the application of the adjustment for the loss-absorbing capacity of technical provisions.</p> <p>This value shall only be reported where the split between R0461 to R0483 can be derived from the method used for the calculation. Where the split is not possible, only R0450 shall be filled in.</p> <p>The amount of TP shall be net of reinsurance and SPV recoverables.</p>
R0461/C0080	Absolute value after shock – Gross solvency capital requirement – spread risk – securitisation positions – senior STS securitisation	<p>This is the gross capital charge for spread risk on senior STS securitisation positions, i.e. before the application of the adjustment for the loss-absorbing capacity of technical provisions.</p> <p>This value shall only be reported where the split between R0461 to R0483 can be derived from the method used for the calculation. Where the split is not possible only R0450 shall be filled in.</p>
R0462/C0020	Initial absolute values before shock – Assets – spread risk – securitisation positions – non-senior STS securitisation	<p>This is the absolute value of the assets sensitive to the spread risk on non-senior STS securitisation positions.</p> <p>Recoverables from reinsurance and SPVs shall not be included in this cell.</p>
R0462/C0030	Initial absolute values before shock – Liabilities – spread risk – securitisation positions – non-senior STS securitisation	<p>This is the absolute value of the liabilities sensitive to the spread risk on non-senior STS securitisation positions.</p> <p>This value shall only be reported where the split between R0461 to R0483 can be derived from the method used for the calculation. Where the split is not possible, only R0450 shall be filled in.</p> <p>The amount of TP shall be net of</p>

		reinsurance and SPV recoverables.
R0462/C0040	Absolute values after shock – Assets – spread risk – securitisation positions – non-senior STS securitisation	<p>This is the absolute value of the assets sensitive to the spread risk on non-senior STS securitisation positions, after the shock.</p> <p>Recoverables from reinsurance and SPVs shall not be included in this cell.</p>
R0462/C0050	Absolute values after shock – Liabilities (after the loss-absorbing capacity of technical provisions) – spread risk – securitisation positions – non-senior STS securitisation)	<p>This is the absolute value of the liabilities sensitive to the spread risk on non-senior STS securitisation positions, after the shock and after the application of the adjustment for the loss-absorbing capacity of technical provisions.</p> <p>This value shall only be reported where the split between R0461 to R0483 can be derived from the method used for the calculation of the SCR for spread risk. Where the split is not possible, only R0450 shall be filled in.</p> <p>The amount of TP shall be net of reinsurance and SPV recoverables.</p>
R0462/C0060	Absolute value after shock – Net solvency capital requirement – spread risk – securitisation positions – non-senior STS securitisation	<p>This is the net capital charge for spread risk on non-senior STS securitisation positions, after the application of the adjustment for the loss-absorbing capacity of technical provisions.</p> <p>This value shall only be reported where the split between R0461 to R0483 can be derived from the method used for the calculation of the SCR for spread risk. Where the split is not possible, only R0450 shall be filled in.</p>
R0462/C0070	Absolute values after shock – Liabilities (before the loss-absorbing capacity of technical provisions)– spread risk – securitisation positions – non-senior STS securitisation	<p>This is the absolute value of the liabilities sensitive to the spread risk on non-senior STS securitisation positions, after the shock but before the application of the adjustment for the loss-absorbing capacity of technical provisions.</p> <p>This value shall only be reported where the split between R0461 to R0483 can be derived from the method used for the calculation of the SCR for spread risk. Where the split is not possible, only R0450 shall be filled in.</p> <p>The amount of TP shall be net of</p>

		reinsurance and SPV recoverables.
R0462/C0080	Absolute value after shock – Gross solvency capital requirement – spread risk – securitisation positions – non-senior STS securitisation	<p>This is the gross capital charge for spread risk on non-senior STS securitisation positions, i.e. before the application of the adjustment for the loss-absorbing capacity of technical provisions.</p> <p>This value shall only be reported where the split between R0461 to R0483 can be derived from the method used for the calculation of the SCR for spread risk. Where the split is not possible, only R0450 shall be filled in.</p>
R0480/C0020	Initial absolute values before shock — Assets — spread risk — securitisation positions — resecuritisation	<p>This is the absolute value of the assets sensitive to the spread risk on resecuritisation positions.</p> <p>Recoverables from reinsurance and SPVs shall not be included in this cell.</p>
R0480/C0030	Initial absolute values before shock — Liabilities — spread risk — securitisation positions — resecuritisation	<p>This is the absolute value of the liabilities sensitive to the spread risk on resecuritisation positions.</p> <p>The amount of TP shall be net of reinsurance and SPV recoverables.</p>
R0480/C0040	Absolute values after shock — Assets — spread risk — securitisation positions — resecuritisation	<p>This is the absolute value of the assets sensitive to the spread risk on resecuritisation positions, after the shock.</p> <p>Recoverables from reinsurance and SPVs shall not be included in this cell.</p>
R0480/C0050	Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — spread risk — securitisation positions — resecuritisation	<p>This is the absolute value of the liabilities sensitive to the spread risk on resecuritisation positions, after the shock and after the loss absorbing capacity of technical provisions.</p> <p>The amount of TP shall be net of reinsurance and SPV recoverables.</p>
R0480/C0060	Absolute value after shock — Net solvency capital requirement — spread risk — securitisation positions — resecuritisation	This is the net capital charge for spread risk on resecuritisation positions, after adjustment for the loss absorbing capacity of technical provisions.
R0480/C0070	Absolute values after shock — Liabilities (before the	This is the absolute value of the liabilities sensitive to the spread risk on

	loss absorbing capacity of technical provisions)– spread risk — securitisation positions — resecuritisation	resecuritisation positions, after the shock but before the loss absorbing capacity of technical provisions. The amount of TP shall be net of reinsurance and SPV recoverables.
R0480/C0080	Absolute value after shock — Gross solvency capital requirement — spread risk — securitisation positions — resecuritisation	This is the gross capital charge for spread risk on resecuritisation positions, i.e. before the loss absorbing capacity of technical provisions.
R0481/C0020	Initial absolute values before shock – Assets – spread risk – securitisation positions – other securitisation	This is the absolute value of the assets sensitive to the spread risk on other securitisation positions. Recoverables from reinsurance and SPVs shall not be included in this cell.
R0481/C0030	Initial absolute values before shock – Liabilities – spread risk – securitisation positions – other securitisation	This is the absolute value of the liabilities sensitive to the spread risk on other securitisation positions. This value shall only be reported where the split between R0461 to R0483 can be derived from the method used for the calculation of the SCR for spread risk. Where the split is not possible, only R0450 shall be filled in. The amount of TP shall be net of reinsurance and SPV recoverables.
R0481/C0040	Absolute values after shock – Assets – spread risk – securitisation positions – other securitisation	This is the absolute value of the assets sensitive to the spread risk on other securitisation positions, after the shock. Recoverables from reinsurance and SPVs shall not be included in this cell.
R0481/C0050	Absolute values after shock – Liabilities (after the loss-absorbing capacity of technical provisions) – spread risk – securitisation positions – other securitisation)	This is the absolute value of the liabilities sensitive to the spread risk on other securitisation positions, after the shock and after the application of the adjustment for the loss-absorbing capacity of technical provisions. This value shall only be reported where the split between R0461 to R0483 can be derived from the method used for the calculation of the SCR for spread risk. Where the split is not possible, only R0450 shall be filled in. The amount of TP shall be net of

		reinsurance and SPV recoverables.
R0481/C0060	Absolute value after shock – Net solvency capital requirement – spread risk – securitisation positions – other securitisation	<p>This is the net capital charge for spread risk on other securitisation positions, after the application of the adjustment for the loss-absorbing capacity of technical provisions.</p> <p>This value shall only be reported where the split between R0461 to R0483 can be derived from the method used for the calculation of the SCR for spread risk. Where the split is not possible, only R0450 shall be filled in.</p>
R0481/C0070	Absolute values after shock – Liabilities (before the loss-absorbing capacity of technical provisions)– spread risk – securitisation positions – other securitisation	<p>This is the absolute value of the liabilities sensitive to the spread risk on other securitisation positions, after the shock but before the application of the adjustment for the loss-absorbing capacity of technical provisions.</p> <p>This value shall only be reported where the split between R0461 to R0483 can be derived from the method used for the calculation of the SCR for spread risk. Where the split is not possible, only R0450 shall be filled in.</p> <p>The amount of TP shall be net of reinsurance and SPV recoverables.</p>
R0481/C0080	Absolute value after shock – Gross solvency capital requirement – spread risk – securitisation positions – other securitisation	<p>This is the gross capital charge for spread risk on other securitisation positions, i.e. before the application of the adjustment for the loss-absorbing capacity of technical provisions.</p> <p>This value shall only be reported where the split between R0461 to R0483 can be derived from the method used for the calculation of the SCR for spread risk. Where the split is not possible, only R0450 shall be filled in.</p>
R0482/C0020	Initial absolute values before shock – Assets – spread risk – securitisation positions – transitional type 1 securitisation	<p>This is the absolute value of the assets sensitive to the spread risk on transitional type 1 securitisation positions.</p> <p>Recoverables from reinsurance and SPVs shall not be included in this cell.</p>
R0482/C0030	Initial absolute values before shock – Liabilities –	This is the absolute value of the liabilities sensitive to the spread risk on

	spread risk – securitisation positions – transitional type 1 securitisation	<p>transitional type 1 securitisation positions.</p> <p>This value shall only be reported where the split between R0461 to R0483 can be derived from the method used for the calculation of the SCR for spread risk. Where the split is not possible, only R0450 shall be filled in.</p> <p>The amount of TP shall be net of reinsurance and SPV recoverables.</p>
R0482/C0040	Absolute values after shock – Assets – spread risk – securitisation positions – transitional type 1 securitisation	<p>This is the absolute value of the assets sensitive to the spread risk on transitional type 1 securitisation positions, after the shock.</p> <p>Recoverables from reinsurance and SPVs shall not be included in this cell.</p>
R0482/C0050	Absolute values after shock – Liabilities (after the loss-absorbing capacity of technical provisions) – spread risk – securitisation positions – transitional type 1 securitisation)	<p>This is the absolute value of the liabilities sensitive to the spread risk on transitional type 1 securitisation positions, after the shock and after the application of the adjustment for the loss-absorbing capacity of technical provisions.</p> <p>This value shall only be reported where the split between R0461 to R0483 can be derived from the method used for the calculation of the SCR for spread risk. Where the split is not possible, only R0450 shall be filled in.</p> <p>The amount of TP shall be net of reinsurance and SPV recoverables.</p>
R0482/C0060	Absolute value after shock – Net solvency capital requirement – spread risk – securitisation positions – transitional type 1 securitisation	<p>This is the net capital charge for spread risk on transitional type 1 securitisation positions, after the application of the adjustment for the loss-absorbing capacity of technical provisions.</p> <p>This value shall only be reported where the split between R0461 to R0483 can be derived from the method used for the calculation of the SCR for spread risk. Where the split is not possible, only R0450 shall be filled in.</p>
R0482/C0070	Absolute values after shock – Liabilities (before the loss-absorbing capacity of	This is the absolute value of the liabilities sensitive to the spread risk on transitional type 1 securitisation

	technical provisions)– spread risk – securitisation positions – transitional type 1 securitisation	positions, after the shock but before the application of the adjustment for the loss-absorbing capacity of technical provisions. This value shall only be reported where the split between R0461 to R0483 can be derived from the method used for the calculation of the SCR for spread risk. Where the split is not possible, only R0450 shall be filled in. The amount of TP shall be net of reinsurance and SPV recoverables.
R0482/C0080	Absolute value after shock – Gross solvency capital requirement – spread risk – securitisation positions – transitional type 1 securitisation	This is the gross capital charge for spread risk on transitional type 1 securitisation positions, i.e. before the application of the adjustment for the loss-absorbing capacity of technical provisions. This value shall only be reported where the split between R0461 to R0483 can be derived from the method used for the calculation of the SCR for spread risk. Where the split is not possible, only R0450 shall be filled in.
R0483/C0020	Initial absolute values before shock – Assets – spread risk – securitisation positions – guaranteed STS securitisation	This is the absolute value of the assets sensitive to the spread risk on guaranteed STS securitisation positions. Recoverables from reinsurance and SPVs shall not be included in this cell.
R0483/C0030	Initial absolute values before shock – Liabilities – spread risk – securitisation positions – guaranteed STS securitisation	This is the absolute value of the liabilities sensitive to the spread risk on guaranteed STS securitisation positions. This value shall only be reported where the split between R0461 to R0483 can be derived from the method used for the calculation of the SCR for spread risk. Where the split is not possible, only R0450 shall be filled in. The amount of TP shall be net of reinsurance and SPV recoverables.
R0483/C0040	Absolute values after shock – Assets – spread risk – securitisation positions – guaranteed STS securitisation	This is the absolute value of the assets sensitive to the spread risk on guaranteed STS securitisation positions, after the shock. Recoverables from reinsurance and

		SPVs shall not be included in this cell.
R0483/C0050	Absolute values after shock – Liabilities (after the loss-absorbing capacity of technical provisions) – spread risk – securitisation positions – guaranteed STS securitisation	<p>This is the absolute value of the liabilities sensitive to the spread risk on guaranteed STS securitisation positions, after the shock and after the application of the adjustment for the loss-absorbing capacity of technical provisions.</p> <p>This value shall only be reported where the split between R0461 to R0483 can be derived from the method used for the calculation of the SCR for spread risk. Where the split is not possible, only R0450 shall be filled in.</p> <p>The amount of TP shall be net of reinsurance and SPV recoverables.</p>
R0483/C0060	Absolute value after shock – Net solvency capital requirement – spread risk – securitisation positions – guaranteed STS securitisation	<p>This is the net capital charge for spread risk on guaranteed STS securitisation positions, after the application of the adjustment for the loss-absorbing capacity of technical provisions.</p> <p>This value shall only be reported where the split between R0461 to R0483 can be derived from the method used for the calculation of the SCR for spread risk. Where the split is not possible, only R0450 shall be filled in.</p>
R0483/C0070	Absolute values after shock – Liabilities (before the loss-absorbing capacity of technical provisions)– spread risk – securitisation positions – guaranteed STS securitisation	<p>This is the absolute value of the liabilities sensitive to the spread risk on guaranteed STS securitisation positions, after the shock but before the application of the adjustment for the loss-absorbing capacity of technical provisions.</p> <p>This value shall only be reported where the split between R0461 to R0483 can be derived from the method used for the calculation of the SCR for spread risk. Where the split is not possible, only R0450 shall be filled in.</p> <p>The amount of TP shall be net of reinsurance and SPV recoverables.</p>
R0483/C0080	Absolute value after shock – Gross solvency capital requirement – spread risk – securitisation positions – guaranteed STS	This is the gross capital charge for spread risk on guaranteed STS securitisation positions, i.e. before the application of the adjustment for the loss-absorbing capacity of technical

	securitisation	<p>provisions.</p> <p>This value shall only be reported where the split between R0461 to R0483 can be derived from the method used for the calculation of the SCR for spread risk. Where the split is not possible, only R0450 shall be filled in.</p>
<i>Concentration risk</i>		
R0500/C0020	Initial absolute values before shock — Assets — market risk concentrations	<p>This is the absolute value of the asset sensitive to the market risk concentrations</p> <p>For captive undertakings, if R0040/C0010=1, this item represents the absolute value of the assets sensitive to the market risk concentration, after taking into account simplifications allowed for captives.</p> <p>Recoverables from reinsurance and SPVs shall not be included in this cell.</p>
R0500/C0060	Absolute value after shock — Net solvency capital requirement — market risk concentrations	<p>This is the net capital charge for market risk concentrations, after adjustment for the loss absorbing capacity of technical provisions, aggregated for each single name exposure.</p> <p>For captive undertakings, if cell R0040/C0010=1, this item represents net capital charge for market risk concentration, calculated using simplified calculation.</p>
R0500/C0080	Absolute value after shock — Gross solvency capital requirement — market risk concentrations	<p>This is the gross capital charge for market risk concentrations, aggregated for each single name exposure, i.e. before the loss absorbing capacity of technical provisions.</p>
<i>Currency risk</i>		
R0600/C0060	Absolute value after shock — Net solvency capital requirement (after the loss absorbing capacity of technical provisions) — currency risk	<p>This is the sum for the different currencies of:</p> <ul style="list-style-type: none"> – the capital requirement (including after the loss absorbing capacity of technical provisions) for an increase in value of the foreign currency against the local currency;

		<ul style="list-style-type: none"> – the capital requirement (including after the loss absorbing capacity of technical provisions) for a decrease in value of the foreign currency against the local currency.
R0600/C0080	Absolute value after shock — Gross solvency capital requirement — currency risk	<p>This is the sum for the different currencies of:</p> <ul style="list-style-type: none"> – the capital requirement (before the loss absorbing capacity of technical provisions) for an increase in value of the foreign currency against the local currency; – the capital requirement (before the loss absorbing capacity of technical provisions) for a decrease in value of the foreign currency against the local currency.
R0610– R0620/C0020	Initial absolute values before shock — Assets — Currency risk — increase/ decrease in the value of the foreign currency	<p>This is the total value of the assets sensitive to currency increase/decrease risk, before shock.</p> <p>Recoverables from reinsurance and SPVs shall not be included in this cell.</p>
R0610– R0620/C0030	Initial absolute values before shock — Liabilities — Currency risk — increase/ decrease in the value of the foreign currency	<p>This is the total value of the liabilities sensitive to currency increase/decrease risk, before shock.</p> <p>The amount of TP shall be net of reinsurance and SPV recoverables.</p>
R0610– R0620/C0040	Absolute values after shock — Assets — Currency risk — increase/ decrease in the value of the foreign currency	<p>This is the absolute value of assets sensitive to currency increase/decrease risk after the shock.</p> <p>Recoverables from reinsurance and SPVs shall not be included in this cell.</p>
R0610– R0620/C0050	Absolute values after shock — Liabilities (after the loss absorbing capacity of technical provisions) — Currency risk — increase/ decrease in the value of the foreign currency	<p>This is the absolute value of liabilities (after the loss absorbing capacity of technical provisions) sensitive to currency increase/decrease risk after the shock.</p> <p>The amount of TP shall be net of reinsurance and SPV recoverables.</p>
R0610–	Absolute value after shock	This is the net capital charge for

R0620/C0060	— Net solvency capital requirement (after the loss absorbing capacity of technical provisions) — Currency risk — increase/decrease in the value of the foreign currency	currency increase/decrease risk, after adjustment for the loss absorbing capacity of technical provisions. In R0610 only the currencies where the increase shock is the largest shall be reported and in R0620 only the currencies where the decrease shock is the largest shall be reported.
R0610– R0620/C0070	Absolute values after shock (before the loss-absorbing capacity of technical provisions) — Currency risk — increase/ decrease in the value of the foreign currency	This is the absolute value of liabilities (before the loss absorbing capacity of technical provisions) sensitive to currency increase/decrease risk after the shock. The amount of TP shall be net of reinsurance and SPV recoverables.
R0610– R0620/C0080	Absolute value after shock — Gross solvency capital requirement (excluding the loss-absorbing capacity of technical provisions) — Currency risk — increase/decrease in the value of the foreign currency	This is the gross capital charge for the currency increase/decrease risk, i.e. excluding before the loss absorbing capacity of Technical provisions. In R0610 only the currencies where the increase shock is the largest shall be reported and in R0620 only the currencies where the decrease shock is the largest shall be reported.
<i>Diversification within market risk module</i>		
R0700/C0060	Diversification within market risk module –net	This is the diversification effect within the market risk module as a result of the aggregation of the net capital requirements (after loss absorbing capacity of technical provisions) of the single risk sub-modules. Diversification shall be reported as a negative value when it reduces the capital requirement.
R0700/C0080	Diversification within market risk module — gross	This is the diversification effect within the market risk module as a result of the aggregation of the gross capital requirements (before loss absorbing capacity of technical provisions) of the single risk sub-modules. Diversification shall be reported as a negative value when it reduces the capital requirement.
<i>Total solvency capital requirement for market risk</i>		

R0800/C0060	Total market risk — Net solvency capital requirement	This is the total net capital charge for all market risks, after loss absorbing capacity of technical provisions, calculated using the standard formula.
R0800/C0080	Total market risk — Gross solvency capital requirement	This is the total gross capital charge for all market risks, excluding loss absorbing capacity of technical provisions, calculated using the standard formula