ANNEX II

*Instructions regarding the templates for the solvency and condition report of individual undertakings*

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

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

*S.02.01 — Balance sheet*

*General comments:*

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

The ‘Solvency II value’ column (C0010) shall be completed using the valuation principles set out in the Directive2009/138/EC, Delegated Regulation (EU) 2015/35, Solvency 2 Technical Standards and Guidelines.

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|  | *ITEM* | *INSTRUCTIONS* |
| *Assets* |  |  |
| C0010/R0030 | Intangible assets | Intangible assets other than goodwill. An identifiable non–monetary asset without physical substance. |
| C0010/R0040 | Deferred tax assets | Deferred tax assets are the amounts of income taxes recoverable in future periods in respect of:  (a) deductible temporary differences;  (b) the carry forward of unused tax losses; and/or  (c) the carry forward of unused tax credits. |
| C0010/R0050 | Pension benefit surplus | This is the total of net surplus related to employees' pension scheme. |
| C0010/R0060 | Property, plant & equipment held for own use | Tangible assets which are intended for permanent use and property held by the undertaking for own use. It includes also property for own use under construction. |
| C0010/R0070 | Investments (other than assets held for index–linked and unit–linked contracts) | This is the total amount of investments, excluding assets held for index–linked and unit–linked contracts. |
| C0010/R0080 | Property (other than for own use) | Amount of the property, other than for own use. It includes also property under construction other than for own use. |
| C0010/R0090 | Holdings in related undertakings, including participations | Participations as defined in Article 13(20) and 212 (2) and holdings in related undertakings in Article 212(1)(b) of Directive 2009/138/EC.  When part of the assets regarding participation and related undertakings refer to unit and index linked contracts, these parts shall be disclosed in ‘Assets held for index–linked and unit–linked contracts’ in C0010/R0220. |
| C0010/R0100 | Equities | This is the total amount of equities, listed and unlisted. |
| C0010/R0110 | Equities — listed | Shares representing corporations' capital, e.g. representing ownership in a corporation, negotiated on a regulated market or on a multilateral trading facility, as defined by Directive 2004/39/EC.  It shall exclude holdings in related undertakings, including participations. |
| C0010/R0120 | Equities — unlisted | Shares representing corporations' capital, e.g. representing ownership in a corporation, not negotiated on a regulated market or on a multilateral trading facility, as defined by Directive 2004/39/EC.  It shall exclude holdings in related undertakings, including participations. |
| C0010/R0130 | Bonds | This is the total amount of government bonds, corporate bonds, structured notes and collateralised securities. |
| C0010/R0140 | Government Bonds | Bonds issued by public authorities, whether by central governments, supra–national government institutions, regional governments or local authorities and bonds that are fully, unconditionally and irrevocably guaranteed by the European Central Bank, Member States' central government and central banks, multilateral development banks referred to in paragraph 2 of Article 117 of Regulation (EU) No 575/2013 or international organisations referred to in Article 118 of Regulation (EU) No 575/2013, regional governments and local authorities listed in Article 1 of Implementing Regulation (EU) 2015/2011, where the guarantee meets the requirements set out in Article 215 of Delegated Regulation (EU) 2015/35. |
| C0010/R0150 | Corporate Bonds | Bonds issued by corporations |
| C0010/R0160 | Structured notes | Hybrid securities, combining a fixed income (return in a form of fixed payments) instrument with a series of derivative components. Excluded from this category are fixed income securities that are issued by sovereign governments. Concerns securities that have embedded any categories of derivatives, including Credit Default Swaps (‘CDS’), Constant Maturity Swaps (‘CMS’), Credit Default Options (‘CDOp’). |
| C0010/R0170 | Collateralised securities | Securities whose value and payments are derived from a portfolio of underlying assets. Includes Asset Backed Securities (‘ABS’), Mortgage Backed securities (‘MBS’), Commercial Mortgage Backed securities (‘CMBS’), Collateralised Debt Obligations (‘CDO’), Collateralised Loan Obligations (‘CLO’), Collateralised Mortgage Obligations (‘CMO’) |
| C0010/R0180 | Collective Investments Undertakings | Collective investment undertaking' means an undertaking for collective investment in transferable securities (‘UCITS’) as defined in Article 1(2) of Directive 2009/65/EC of the European Parliament and of the Council2 or an alternative investment fund (‘AIF’) as defined in Article 4(1)(a) of Directive 2011/61/EU of the European Parliament and of the Council. |
| C0010/R0190 | Derivatives | A financial instrument or other contract with all three of the following characteristics:  (a) Its value changes in response to the change in a specified interest rate, financial instrument price, commodity price, foreign exchange rate, index of prices or rates, credit rating or credit index, or other variable, provided in the case of a non–financial variable that the variable is not specific to a party to the contract (sometimes called the ‘underlying’).  (b) It requires no initial net investment or an initial net investment that is smaller than would be required for other types of contracts that would be expected to have a similar response to changes in market factors.  (c) It is settled at a future date.  Solvency II value, only if positive, of the derivative as of the reporting date is reported here (in case of negative value, see C0010/R0790). |
| C0010/R0200 | Deposits other than cash equivalents | Deposits other than cash equivalents that cannot be used to make payments until before a specific maturity date and that are not exchangeable for currency or transferable deposits without any kind of significant restriction or penalty. |
| C0010/R0210 | Other investments | Other investments not covered already within investments disclosed above. |
| C0010/R0220 | Assets held for index–linked and unit–linked contracts | Assets held for index–linked and unit–linked contracts (classified in line of business 31 as defined in Annex I of Delegated Regulation (EU) 2015/35). |
| C0010/R0230 | Loans and mortgages | This is the total amount of loans and mortgages, i.e. financial assets created when undertakings lend funds, either with or without collateral, including cash pools. |
| C0010/R0240 | Loans on policies | Loans made to policyholders, collateralised on policies (underlying technical provisions). |
| C0010/R0250 | Loans and mortgages to individuals | Financial assets created when creditors lend funds to debtors — individuals, with collateral or not, including cash pools. |
| C0010/R0260 | Other loans and mortgages | Financial assets created when creditors lend funds to debtors — others, not classifiable in item R0240 or R0250, with collateral or not, including cash pools. |
| C0010/R0270 | Reinsurance recoverables from: | This is the total amount of reinsurance recoverables. It corresponds to the amount of reinsurer share of technical provisions (including Finite reinsurance and SPV).  This cell in particular should include all expected payments from reinsurers to the undertaking (or vice versa) corresponding to payments not yet made by the undertaking to policyholders (or by policyholders to the undertaking). While all expected payments from reinsurers to the undertaking (or vice versa) corresponding to payments already made by the undertaking to policyholders (or by policyholders to the undertaking) should be included in reinsurance receivables (or reinsurance payables). |
| C0010/R0280 | Non–life and health similar to non–life | Reinsurance recoverables in respect of technical provisions for non–life and health similar to non–life. |
| C0010/R0290 | Non–life excluding health | Reinsurance recoverables in respect of technical provisions for non–life business, excluding technical provisions for health– similar to non –life |
| C0010/R0300 | Health similar to non–life | Reinsurance recoverables in respect of technical provisions for health similar to non — life. |
| C0010/R0310 | Life and health similar to life, excluding health and index–linked and unit–linked | Reinsurance recoverable in respect of technical provisions for life and health similar to life, excluding health and index–linked and unit–linked |
| C0010/R0320 | Health similar to life | Reinsurance recoverables in respect of technical provisions for health–similar to life. |
| C0010/R0330 | Life excluding health and index–linked and unit–linked | Reinsurance recoverables in respect of technical provisions for life business, excluding technical provisions health–similar to life techniques and technical provisions for index–linked and unit–linked. |
| C0010/R0340 | Life index–linked and unit–linked | Reinsurance recoverables in respect of technical provisions for life index–linked and unit–linked business. |
| C0010/R0350 | Deposits to cedants | Deposits relating to reinsurance accepted. |
| C0010/R0360 | Insurance and intermediaries receivables | Amounts for payment by policyholders, insurers and other linked to insurance business that are not included in technical provisions.  It shall include receivables from reinsurance accepted. |
| C0010/R0370 | Reinsurance receivables | This cell includes all expected payments (due and past-due) from reinsurers - linked to reinsurance business - to the undertaking that are not included in reinsurance recoverables. to  These should not be included in the item "any other assets not elsewhere shown".  This cell in particular should take into account all expected payments from reinsurers to the undertaking corresponding to payments made by the undertaking to the policyholders.  It also includes all expected payments (due and past-due) from reinsurers in relation to other than insurance events or those that have been agreed between cedent and reinsurer and where the amount of the expected payment is certain. |
| C0010/R0380 | Receivables (trade, not insurance) | Includes amounts receivables from employees or various business partners (not insurance–related), including public entities. |
| C0010/R0390 | Own shares (held directly) | This is the total amount of own shares held directly by the undertaking. |
| C0010/R0400 | Amounts due in respect of own fund items or initial fund called up but not yet paid in | Value of the amount due in respect of own fund items or initial fund called up but not yet paid in. |
| C0010/R0410 | Cash and cash equivalents | Notes and coin in circulation that are commonly used to make payments, and deposits exchangeable for currency on demand at par and which are directly usable for making payments by cheque, draft, giro order, direct debit/credit, or other direct payment facility, without penalty or restriction.  Bank accounts shall not be netted off, thus only positive accounts shall be recognised in this item and bank overdrafts shown within liabilities unless where both legal right of offset and demonstrable intention to settle net exist. |
| C0010/R0420 | Any other assets, not elsewhere shown | This is the amount of any other assets not elsewhere already included within balance Sheet items. |
| C0010/R0500 | Total assets | This is the overall total amount of all assets. |
| *Liabilities* |  |  |
| C0010/R0510 | Technical provisions — non–life | Sum of the technical provisions non–life.  This amount should include the apportionment from the transitional deduction to technical provisions in accordance with the proportionate methodology used for the purposes of calculation of the minimum capital requirement (‘MCR’). |
| C0010/R0520 | Technical provisions — non–life (excluding health) | This is the total amount of technical provisions for non — life business (excluding health).  This amount should include the apportionment from the transitional deduction to technical provisions in accordance with the proportionate methodology used for the purposes of calculation of the MCR. |
| C0010/R0530 | Technical provisions — non–life (excluding health) — technical provisions calculated as a whole | This is the total amount of technical provisions calculated as whole (replicable/hedgeable portfolio) for non — life business (excluding health).  This amount should include the apportionment from the transitional deduction to technical provisions in accordance with the proportionate methodology used for the purposes of calculation of the MCR. |
| C0010/R0540 | Technical provisions — non–life (excluding health) — Best estimate | This is the total amount of best estimate of technical provisions for non — life business (excluding health).  Best estimate shall be disclosed gross of reinsurance.  This amount should include the apportionment from the transitional deduction to technical provisions in accordance with the proportionate methodology used for the purposes of calculation of the MCR. |
| C0010/R0550 | Technical provisions — non–life (excluding health) — Risk margin | This is the total amount of risk margin of technical provisions for non — life business (excluding health).  This amount should include the apportionment from the transitional deduction to technical provisions in accordance with the proportionate methodology used for the purposes of calculation of the MCR. |
| C0010/R0560 | Technical provisions — health (similar to non–life) | This is the total amount of technical provisions for health (similar to non — life).  This amount should include the apportionment from the transitional deduction to technical provisions in accordance with the proportionate methodology used for the purposes of calculation of the MCR. |
| C0010/R0570 | Technical provisions — health (similar to non — life) — technical provisions calculated as a whole | This is the total amount of technical provisions calculated as a whole (replicable / hedgeable portfolio) for health (similar to non–life).  This amount should include the apportionment from the transitional deduction to technical provisions in accordance with the proportionate methodology used for the purposes of MCR calculation. |
| C0010/R0580 | Technical provisions — health(similar to non –life) — Best estimate | This is the total amount of best estimate of technical provisions for health business (similar to non — life).  Best estimate shall be disclosed gross of reinsurance.  This amount should include the apportionment from the transitional deduction to technical provisions in accordance with the proportionate methodology used for the purposes of MCR calculation. |
| C0010/R0590 | Technical provisions — health (similar to non — life) — Risk margin | This is the total amount of risk margin of technical provisions for health business (similar to non — life).  This amount should include the apportionment from the transitional deduction to technical provisions in accordance with the proportionate methodology used for the purposes of MCR calculation. |
| C0010/R0600 | Technical provisions — life (excluding index–linked and unit–linked) | Sum of the technical provisions life (excluding index–linked and unit–linked).  This amount should include the apportionment from the transitional deduction to technical provisions in accordance with the proportionate methodology used for the purposes of MCR calculation. |
| C0010/R0610 | Technical provisions — health (similar to life) | This is the total amount of technical provisions for health (similar to life) business.  This amount should include the apportionment from the transitional deduction to technical provisions in accordance with the proportionate methodology used for the purposes of MCR calculation. |
| C0010/R0620 | Technical provisions — health (similar to life) — technical provisions calculated as a whole | This is the total amount of technical provisions calculated as a whole (replicable / hedgeable portfolio) for health (similar to life) business.  This amount should include the apportionment from the transitional deduction to technical provisions in accordance with the proportionate methodology used for the purposes of MCR calculation. |
| C0010/R0630 | Technical provisions — health (similar to life) — Best estimate | This is the total amount of best estimate of technical provisions for health (similar to life) business.  Best estimate shall be disclosed gross of reinsurance.  This amount should include the apportionment from the transitional deduction to technical provisions in accordance with the proportionate methodology used for the purposes of MCR calculation. |
| C0010/R0640 | Technical provisions — health (similar to life) — Risk margin | This is the total amount of risk margin of technical provisions for health (similar to life) business.  This amount should include the apportionment from the transitional deduction to technical provisions in accordance with the proportionate methodology used for the purposes of MCR calculation. |
| C0010/R0650 | Technical provisions — life (excl. health and index–linked and unit–linked) | This is the total amount of technical provisions for life (excluding health and index — linked and unit — linked) business.  This amount should include the apportionment from the transitional deduction to technical provisions in accordance with the proportionate methodology used for the purposes of MCR calculation. |
| C0010/R0660 | Technical provisions — life (excl. health and index–linked and unit–linked) — technical provisions calculated as a whole | This is the total amount of technical provisions calculated as a whole (replicable / hedgeable portfolio) for life (excluding health and index — linked and unit — linked) business.  This amount should include the apportionment from the transitional deduction to technical provisions in accordance with the proportionate methodology used for the purposes of MCR calculation. |
| C0010/R0670 | Technical provisions — life (excl. health and index–linked and unit–linked) — Best estimate | This is the total amount of best estimate of technical provisions for life (excluding health and index — linked and unit — linked) business.  Best estimate shall be disclosed gross of reinsurance.  This amount should include the apportionment from the transitional deduction to technical provisions in accordance with the proportionate methodology used for the purposes of MCR calculation. |
| C0010/R0680 | Technical provisions — life (excl. health and index–linked and unit–linked) — Risk margin | This is the total amount of risk margin of technical provisions for life (excluding health and index — linked and unit — linked) business.  This amount should include the apportionment from the transitional deduction to technical provisions in accordance with the proportionate methodology used for the purposes of MCR calculation. |
| C0010/R0690 | Technical provisions — index–linked and unit–linked | This is the total amount of technical provisions for index — linked and unit — linked business.  This amount should include the apportionment from the transitional deduction to technical provisions in accordance with the proportionate methodology used for the purposes of MCR calculation. |
| C0010/R0700 | Technical provisions — index–linked and unit–linked — technical provisions calculated as a whole | This is the total amount of technical provisions calculated as a whole (replicable / hedgeable portfolio) for index — linked and unit — linked business.  This amount should include the apportionment from the transitional deduction to technical provisions in accordance with the proportionate methodology used for the purposes of MCR calculation. |
| C0010/R0710 | Technical provisions — index–linked and unit–linked — Best estimate | This is the total amount of best estimate of technical provisions for index — linked and unit — linked business.  Best estimate shall be disclosed gross of reinsurance  This amount should include the apportionment from the transitional deduction to technical provisions in accordance with the proportionate methodology used for the purposes of MCR calculation. |
| C0010/R0720 | Technical provisions — index–linked and unit–linked — Risk margin | This is the total amount of risk margin of technical provisions for index — linked and unit — linked business.  This amount should include the apportionment from the transitional deduction to technical provisions in accordance with the proportionate methodology used for the purposes of MCR calculation. |
| C0010/R0740 | Contingent liabilities | A contingent liability is defined as:  (a) a possible obligation that arises from past events and whose existence will be confirmed only by the occurrence or non–occurrence of one or more uncertain future events not wholly within the control of the entity; or  (b) a present obligation that arises from past events even if:  (i) it is not probable that an outflow of resources embodying economic benefits will be required to settle the obligation; or  (ii) the amount of the obligation cannot be measured with sufficient reliability.  The amount of contingent liabilities recognised in the balance sheet should follow the criteria set in article 11 of the Delegated Regulation (EU) 2015/35. |
| C0010/R0750 | Provisions other than technical provisions | Liabilities of uncertain timing or amount, excluding the ones disclosed under ‘Pension benefit obligation’.  The provisions are recognised as liabilities (assuming that a reliable estimate can be made) when they represent obligations and it is probable that an outflow of resources embodying economic benefits will be required to settle the obligations. |
| C0010/R0760 | Pension benefit obligations | This is the total net obligations related to employees' pension scheme. |
| C0010/R0770 | Deposits from reinsurers | Amounts (e.g. cash) received from reinsurer or deducted by the reinsurer according to the reinsurance contract. |
| C0010/R0780 | Deferred tax liabilities | Deferred tax liabilities are the amounts of income taxes payable in future periods in respect of taxable temporary differences. |
| C0010/R0790 | Derivatives | A financial instrument or other contract with all three of the following characteristics:  (a) Its value changes in response to the change in a specified interest rate, financial instrument price, commodity price, foreign exchange rate, index of prices or rates, credit rating or credit index, or other variable, provided in the case of a non–financial variable that the variable is not specific to a party to the contract (sometimes called the ‘underlying’).  (b) It requires no initial net investment or an initial net investment that is smaller than would be required for other types of contracts that would be expected to have a similar response to changes in market factors.  (c) It is settled at a future date.  Only derivative liabilities shall be disclosed on this row (i.e. derivatives with negative values as of the reporting date.) Derivatives assets shall be disclosed under C0010/R0190.  Undertakings which do not value derivatives in their Local GAAP do not need to provide a financial statements value. |
| C0010/R0800 | Debts owed to credit institutions | Debts, such as mortgage and loans, owed to credit institutions, excluding bonds held by credit institutions (it is not possible for the undertaking to identify all the holders of the bonds that it issues) and subordinated liabilities. It This shall also include bank overdrafts. |
| C0010/R0810 | Financial liabilities other than debts owed to credit institutions | Financial liabilities including bonds issued by undertaking (held by credit institutions or not), structured notes issued by the undertaking itself and mortgage and loans due to other entities than credit institutions.  Subordinated liabilities shall not be included here. |
| C0010/R0820 | Insurance and intermediaries payables | Amounts payable to policyholders, insurers and other business linked to insurance that are not included in technical provisions.  Includes amounts payable to (re)insurance intermediaries (e.g. commissions due to intermediaries but not yet paid by the undertaking).  Excludes loans & mortgages due to other insurance companies, if they only relate to financing and are not linked to insurance business (such loans and mortgages shall be disclosed as financial liabilities).  It shall include payables from reinsurance accepted. |
| C0010/R0830 | Reinsurance payables | Amounts payable to reinsurers (in particular current accounts) other than deposits linked to reinsurance business that are not included in reinsurance recoverables, including payables from the undertaking to reinsurers in relation to other than insurance events.  Includes payables to reinsurers that relate to ceded premiums.  This cell includes all expected payments (due and past-due) from the undertaking to reinsurers that are not included in reinsurance recoverables. These should not be included in the item "any other liabilities not elsewhere shown".  This cell in particular should take into account all expected payments from the undertaking to reinsurers corresponding to payments made by the policyholders to the undertaking.  It also includes all expected payments (due and past-due) to reinsurers in relation to other than insurance events or those that have been agreed between cedent and reinsurer and where the amount of the expected payment is certain. |
| C0010/R0840 | Payables (trade, not insurance) | This is the total amount trade payables, including amounts due to employees, suppliers, etc. and not insurance–related, parallel to receivables (trade, not insurance) on asset side; includes public entities. |
| C0010/R0850 | Subordinated liabilities | Subordinated liabilities are debts which rank after other specified debts when undertaking is liquidated. This is the total of subordinated liabilities classified as Basic Own Funds and those that are not included in Basic Own Funds. |
| C0010/R0860 | Subordinated liabilities not in Basic Own Funds | Subordinated liabilities are debts which rank after other specified debts when undertaking is liquidated. Other debts may be even more deeply subordinated. Only subordinated liabilities that are not classified in Basic Own Funds should be presented here. |
| C0010/R0870 | Subordinated liabilities in Basic Own Funds | Subordinated liabilities classified in Basic Own Funds. |
| C0010/R0880 | Any other liabilities, not elsewhere shown | This is the total of any other liabilities, not elsewhere already included in other Balance Sheet items. |
| C0010/R0900 | Total liabilities | This is the overall total amount of all liabilities. |
| C0010/R1000 | Excess of assets over liabilities | This is the total of undertaking's excess of assets over liabilities, valued in accordance with Solvency II valuation basis. Value of the assets minus liabilities. |

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

*General comments*

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

The information in these templates shall include:

* all insurance business regardless of the possible different classification between investment contracts and insurance contracts applicable in the financial statements; and
* direct business and accepted reinsurance business.

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

Insurance and reinsurance undertakings shall report written/earned premiums as defined in Article 1(11) and (12) of Delegated Regulation (EU) 2015/35 regardless whether local GAAP or IFRS is used.

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

1. the country in which the property is situated, where the insurance relates either to buildings or to buildings and their contents, in so far as the contents are covered by the same insurance policy;
2. the country of registration, where the insurance relates to vehicles of any type;
3. the country where the policy holder took out the policy in the case of policies of a duration of four months or less covering travel or holiday risks, whatever the class concerned;
4. the country in which the credit/receivable is situated, where the insurance relates to credit/receivables;
5. in all cases not explicitly covered by points (a), (b), (c) or (d), the country in which either of the following is situated:
   1. the habitual residence of the policy holder; or
   2. if the policy holder is a legal person, that policy holder’s establishment to which the contract relates.

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

When considering non-life obligations:

1. information shall be reported for the home country and for the top five non-home countries (by amount of gross written premium), or for sufficient countries (if fewer) to represent 90% or more of total gross written premium; and
2. all of the following lines of business shall be included:

* Medical expense insurance (direct and proportional reinsurance)
* Income protection insurance (direct and proportional reinsurance)
* Workers' compensation insurance (direct and proportional reinsurance)
* Motor vehicle liability insurance (direct and proportional reinsurance)
* Other motor insurance (direct and proportional reinsurance)
* Marine, aviation and transport insurance (direct and proportional reinsurance)
* Fire and other damage to property insurance (direct and proportional reinsurance)
* General liability insurance (direct and proportional reinsurance)
* Credit and suretyship insurance (direct and proportional reinsurance)
* Legal expenses insurance (direct and proportional reinsurance)
* Assistance (direct and proportional reinsurance)
* Miscellaneous financial loss (direct and proportional reinsurance)
* Non–proportional health reinsurance
* Non–proportional casualty reinsurance
* Non–proportional marine, aviation and transport reinsurance
* Non–proportional property reinsurance

When considering life obligations:

1. information shall be reported for the home country and for the top five non-home countries (by amount of gross written premium), or for sufficient countries (if fewer) to represent 90% or more of total gross written premium; and
2. all of the following lines of business shall be included:

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

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|  | ITEM | INSTRUCTIONS |
| *Home country: Non-life insurance and reinsurance obligations* | | |
| C0010/R0020 | Business located in country of establishment:  Gross Written Premium (direct) | Gross premiums written shall comprise all amounts due during the financial year in respect of insurance contracts, regardless of the fact that such amounts may relate in whole or in part to a later financial year.  Amount of taxes or charges levied with premiums shall be excluded from the written premiums Only for the business where the risk is located in the country of establishment and for direct non-life insurance business. |
| C0010/R0021 | Business located in country of establishment:  Gross Written Premium (proportional reinsurance) | Gross premiums written shall comprise all amounts due during the financial year in respect of insurance contracts, regardless of the fact that such amounts may relate in whole or in part to a later financial year.  Amount of taxes or charges levied with premiums shall be excluded from the written premiums Only for the business where the risk is located in the country of establishment and for proportional non-life reinsurance business. |
| C0010/R0022 | Business located in country of establishment:  Gross Written Premium (non-proportional reinsurance) | Gross premiums written shall comprise all amounts due during the financial year in respect of insurance contracts, regardless of the fact that such amounts may relate in whole or in part to a later financial year.  Amount of taxes or charges levied with premiums shall be excluded from the written premiums. Only for the business where the risk is located in the country of establishment and for non-proportional non-life reinsurance business. |
| C0010/R0030 | Business located in country of establishment:  Gross Earned Premium (direct) | The sum of gross premiums written minus the change in the gross provision for unearned premiums.  Only for the business where the risk is located in the country of establishment and for direct non-life insurance business. |
| C0010/R0031 | Business located in country of establishment:  Gross Earned Premium (proportional reinsurance) | The sum of gross premiums written minus the change in the gross provision for unearned premiums.  Only for the business where the risk is located in the country of establishment and for proportional non-life reinsurance business. |
| C0010/R0032 | Business located in country of establishment:  Gross Earned Premium (non-proportional reinsurance) | The sum of gross premiums written minus the change in the gross provision for unearned premiums.  Only for the business where the risk is located in the country of establishment and for non-proportional non-life reinsurance business. |
| C0010/R0040 | Business located in country of establishment:  Claims incurred (direct) | Claims incurred in the reporting period as defined in Directive 91/674/EEC, where applicable: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year related to insurance contracts.  Only for the business where the risk is located in the country of establishment and for direct non-life insurance business.  The figure for claims incurred shall exclude claims management expenses and the movement in provisions in claims management expenses. |
| C0010/R0041 | Business located in country of establishment:  Claims incurred (proportional reinsurance) | Claims incurred in the reporting period as defined in Directive 91/674/EEC, where applicable: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year related to insurance contracts.  Only for the business where the risk is located in the country of establishment and for proportional non-life reinsurance business.  The figure for claims incurred shall exclude claims management expenses and the movement in provisions in claims management expenses. |
| C0010/R0042 | Business located in country of establishment:  Claims incurred (non-proportional reinsurance) | Claims incurred in the reporting period as defined in Directive 91/674/EEC, where applicable: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year related to insurance contracts.  Only for the business where the risk is located in the country of establishment and for non-proportional non-life reinsurance business.  The figure for claims incurred shall exclude claims management expenses and the movement in provisions in claims management expenses. |
| C0010/R0050 | Business located in country of establishment:  Gross Expenses Incurred (direct) | All technical expenses incurred by the undertaking during the reporting period, on accrual basis.  Only for the business where the risk is located in the country of establishment and for direct non-life insurance business. |
| C0010/R0051 | Business located in country of establishment:  Gross Expenses Incurred (proportional reinsurance) | All technical expenses incurred by the undertaking during the reporting period, on accrual basis.  Only for the business where the risk is located in the country of establishment and for proportional non-life reinsurance business. |
| C0010/R0052 | Business located in country of establishment:  Gross Expenses Incurred (non-proportional reinsurance) | All technical expenses incurred by the undertaking during the reporting period, on accrual basis.  Only for the business where the risk is located in the country of establishment and for non-proportional non-life reinsurance business. |
| *Top 5 countries (by amount of gross premiums written): Non-life insurance and reinsurance obligations* | | |
| R0010 | Country | ISO 3166–1 alpha–2 code of the country in which the risk is situated |
| C0020/R0020 | Business located in the considered country:  Gross Written Premium (direct) | Gross premiums written shall comprise all amounts due during the financial year in respect of insurance contracts, regardless of the fact that such amounts may relate in whole or in part to a later financial year.  Amount of taxes or charges levied with premiums shall be excluded from the written premiums.  Only for the business where the risk is located in the considered country and for direct non-life insurance business. |
| C0020/R0021 | Business located in the considered country:  Gross Written Premium (proportional reinsurance) | Gross premiums written shall comprise all amounts due during the financial year in respect of insurance contracts, regardless of the fact that such amounts may relate in whole or in part to a later financial year.  Amount of taxes or charges levied with premiums shall be excluded from the written premiums.  Only for the business where the risk is located in the considered country and for proportional non-life reinsurance business. |
| C0020/R0022 | Business located in the considered country:  Gross Written Premium (non-proportional reinsurance) | Gross premiums written shall comprise all amounts due during the financial year in respect of insurance contracts, regardless of the fact that such amounts may relate in whole or in part to a later financial year.  Amount of taxes or charges levied with premiums shall be excluded from the written premiums.  Only forbusiness where the risk is located in the considered country and for non-proportional non-life reinsurance business. |
| C0020/R0030 | Business located in the considered country:  Gross Earned Premium (direct) | The sum of gross premiums written minus the change in the gross provision for unearned premiums.  Only for the business where the risk is located in the considered country and for direct non-life insurance business. |
| C0020/R0031 | Business located in the considered country:  Gross Earned Premium (proportional reinsurance) | The sum of gross premiums written minus the change in the gross provision for unearned premiums.  Only for the business where the risk is located in the considered country and for proportional non-life reinsurance business. |
| C0020/R0032 | Business located in the considered country:  Gross Earned Premium (non-proportional reinsurance) | The sum of gross premiums written minus the change in the gross provision for unearned premiums.  Only for the business where the risk is located in the considered country and for non-proportional non-life reinsurance business. |
| C0020/R0040 | Business located in the considered country:  Claims incurred (direct) | Claims incurred in the reporting period as defined in Directive 91/674/EEC, where applicable: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year related to insurance contracts.  Only for the business where the risk is located in the considered country and for direct non-life insurance business.  The figure for claims incurred shall exclude claims management expenses and the movement in provisions in claims management expenses. |
| C0020/R0041 | Business located in the considered country:  Claims incurred (proportional reinsurance) | Claims incurred in the reporting period as defined in Directive 91/674/EEC where applicable: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year related to insurance contracts.  Only for the business where the risk is located in the considered country and for proportional non-life reinsurance business.  The figure for claims incurred shall exclude claims management expenses and the movement in provisions in claims management expenses. |
| C0020/R0042 | Business located in the considered country:  Claims incurred (non-proportional reinsurance) | Claims incurred in the reporting period as defined in Directive 91/674/EEC, where applicable: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year related to insurance contracts.  Only for the business where the risk is located in the considered country and for non-proportional non-life reinsurance business.  The figure for claims incurred shall exclude claims management expenses and the movement in provisions in claims management expenses. |
| C0020/R0050 | Business located in the considered country:  Gross Expenses Incurred (direct) | All technical expenses incurred by the undertaking during the reporting period, on accrual basis.  Only for the business where the risk is located in the considered country and for direct non-life insurance business. |
| C0020/R0051 | Business located in the considered country:  Gross Expenses Incurred (proportional reinsurance) | All technical expenses incurred by the undertaking during the reporting period, on accrual basis.  Only for the business where the risk is located in the considered country and for proportional non-life reinsurance business. |
| C0020/R0052 | Business located in the considered country:  Gross Expenses Incurred (non-proportional reinsurance) | All technical expenses incurred by the undertaking during the reporting period, on accrual basis.  Only for the business where the risk is located in the considered country and for non-proportional non-life reinsurance business. |
| *Home country: Life insurance and reinsurance obligations* | | |
| C0030/R1020 | Business located in country of establishment:  Gross Written Premium | Gross premiums written shall comprise all amounts due during the financial year in respect of insurance contracts, regardless of the fact that such amounts may relate in whole or in part to a later financial year.  Amount of taxes or charges levied with premiums shall be excluded from the written premiums.  Only for the business where the risk is located in the country of establishment and for life insurance business (direct and reinsurance). |
| C0030/R1030 | Business located in country of establishment:  Gross Earned Premium | The sum of gross premiums written minus the change in the gross provision for unearned premiums.  Only for the business where the risk is located in the country of establishment and for life insurance business (direct and reinsurance). |
| C0030/R1040 | Business located in country of establishment:  Claims incurred | Claims incurred in the reporting period as defined in Directive 91/674/EEC, where applicable: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year related to insurance contracts.  Only for the business where the risk is located in the country of establishment and for life insurance business (direct and reinsurance).  The figure for claims incurred shall exclude claims management expenses and the movement in provisions in claims management expenses. |
| C0030/R1050 | Business located in country of establishment:  Gross Expenses Incurred | All technical expenses incurred by the undertaking during the reporting period, on accrual basis.  Only for the business where the risk is located in the country of establishment and for life insurance business (direct and reinsurance). |
| *Top 5 countries (by amount of gross premiums written): Life insurance and reinsurance obligations* | | |
| R1010 | Country | ISO 3166–1 alpha–2 code of the country in which the risk is situated |
| C0040/R1020 | Business located in the considered country:  Gross Written Premium | Gross premiums written shall comprise all amounts due during the financial year in respect of insurance contracts, regardless of the fact that such amounts may relate in whole or in part to a later financial year.  Amount of taxes or charges levied with premiums shall be excluded from the written premiums.  Only for the business where the risk is located in the considered country and for life insurance business (direct and reinsurance). |
| C0040/R1030 | Business located in the considered country:  Gross Earned Premium | The sum of gross premiums written minus the change in the gross provision for unearned premiums.  Only for the business where the risk is located in the considered country and for life insurance business (direct and reinsurance). |
| C0040/R1040 | Business located in the considered country:  Claims incurred | Claims incurred in the reporting period as defined in Directive 91/674/EEC, where applicable: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year related to insurance contracts.  Only for the business where the risk is located in the considered country and for life insurance business (direct and reinsurance).  The figure for claims incurred shall exclude claims management expenses and the movement in provisions in claims management expenses. |
| C0040/R1050 | Business located in the considered country:  Gross Expenses Incurred | All technical expenses incurred by the undertaking during the reporting period, on accrual basis.  Only for the business where the risk is located in the considered country and for life insurance business (direct and reinsurance). |

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

*General comments:*

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

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

Insurance and reinsurance undertakings shall disclose written/earned premiums as defined in Article 1(11) and (12) of Delegated Regulation (EU) 2015/35 regardless whether a local GAAP or IFRS is used.

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|  | *ITEM* | *INSTRUCTIONS* |
| *Non–life insurance and reinsurance obligations* | | |
| C0010 to C0120/R0110 | Premiums written — Gross — Direct Business | Gross premiums written shall comprise all amounts due during the financial year in respect of insurance contracts, arising from direct business, regardless of the fact that such amounts may relate in whole or in part to a later financial year. Amount of taxes or charges levied with premiums should be excluded from the written premiums. |
| C0010 to C0120/R0120 | Premiums written — Gross — Proportional reinsurance accepted | Gross premiums written shall comprise all amounts due during the financial year in respect of insurance contracts, arising from proportional reinsurance accepted business, regardless of the fact that such amounts may relate in whole or in part to a later financial year. Amount of taxes or charges levied with premiums should be excluded from the written premiums. |
| C0130 to C0160/R0130 | Premiums written — Gross — Non proportional reinsurance accepted | Gross premiums written shall comprise all amounts due during the financial year in respect of insurance contracts, arising from non–proportional reinsurance accepted business, regardless of the fact that such amounts may relate in whole or in part to a later financial year. Amount of taxes or charges levied with premiums should be excluded from the written premiums. |
| C0010 to C0160/R0140 | Premiums written — Reinsurers' share | Gross premiums written shall comprise all amounts ceded to reinsurers during the financial year in respect of insurance contracts regardless of the fact that such amounts may relate in whole or in part to a later financial year. Amount of taxes or charges levied with premiums should be excluded from the written premiums. |
| C0010 to C0160/R0200 | Premiums written — net | The net premiums written represent the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings. |
| C0010 to C0120/R0210 | Premiums earned — Gross — Direct business | The sum of gross premiums written minus the change in the gross provision for unearned premiums related to direct insurance business. |
| C0010 to C0120/R0220 | Premiums earned — Gross — Proportional reinsurance accepted | The sum of gross premiums written minus the change in the gross provision for unearned premiums related to proportional reinsurance accepted business. |
| C0130 to C0160/R0230 | Premiums earned — Gross — Non proportional reinsurance accepted | The sum of gross premiums written minus the change in the gross provision for unearned premiums related to non–proportional reinsurance accepted business. |
| C0010 to C0160/R0240 | Premiums earned — reinsurers' share | The sum of reinsurer's share in gross premiums written minus the change in the reinsurer's share in provision for unearned premiums. |
| C0010 to C0160/R0300 | Premiums earned — Net | The sum of gross premiums written minus the change in the gross provision for unearned premiums related to the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings. |
| C0010 to C0120/R0310 | Claims incurred Gross — Direct business | Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year (according to the local GAAP or IFRS used) related to insurance contracts arising from direct business.  This shall exclude claims management expenses and the movement in provisions in claims management expenses. |
| C0010 to C0120/R0320 | Claims incurred Gross — Proportional reinsurance accepted | Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year (according to the local GAAP or IFRS used) related to insurance contracts arising from the gross proportional reinsurance accepted.  This shall exclude claims management expenses and the movement in provisions in claims management expenses. |
| C0130 to C0160/R0330 | Claims incurred — Gross — Non proportional reinsurance accepted | Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year (according to the local GAAP or IFRS used) related to insurance contracts arising from the gross non proportional reinsurance accepted.  This shall exclude claims management expenses and the movement in provisions in claims management expenses. |
| C0010 to C0160/R0340 | Claims incurred — Reinsurers' share | Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: it is the reinsurer's share in the sum of the claims paid and the change in the provision for claims during the financial year (according to the local GAAP or IFRS used).  This shall exclude claims management expenses and the movement in provisions in claims management expenses. |
| C0010 to C0160/R0400 | Claims incurred — Net | Claims incurred in the reporting period as defined in directive 91/674/EEC where applicable: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year (according to the local GAAP or IFRS used) related to the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.  This shall exclude claims management expenses and the movement in provisions in claims management expenses. |
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| C0010 to C0160/R0550 | Expenses incurred | All technical expenses incurred by the undertaking during the reporting period, on accrual basis. |
| C0200/R0110–R0550 | Total | Total for different items for all Lines of Business. |
| C0200/R1200 | Balance - other technical expenses/income | Net technical expenses/income not covered by above mentioned expenses/income and reduced by the amount ceded to reinsurance undertakings. Other technical expenses/income are not split by lines of business.  Shall not include change in other technical provisions and non–technical expenses/income such as tax, interest expenses, losses on disposals, etc.  The amount of net technical expenses/income shall be reported negative if the amount of technical income is larger than the amount of technical expenses. |
| C0200/R1300 | Total expenses | Amount of all technical expenses |
| *Life insurance and reinsurance obligations* | | |
| C0210 to C0280/R1410 | Premiums written — Gross | Gross premiums written shall comprise all amounts due during the financial year in respect of insurance contracts, arising from gross business, regardless of the fact that such amounts may relate in whole or in part to a later financial year. Amount of taxes or charges levied with premiums should be excluded from the written premiums.  It includes both direct and reinsurance business. |
| C0210 to C0280/R1420 | Premiums written — Reinsurers' share | Gross premiums written shall comprise all amounts ceded to reinsurers due during the financial year in respect of insurance contracts regardless of the fact that such amounts may relate in whole or in part to a later financial year. Amount of taxes or charges levied with premiums should be excluded from the written premiums. |
| C0210 to C0280/R1500 | Premiums written — net | The net premiums written represent the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings. |
| C0210 to C0280/R1510 | Premiums earned — Gross | The sum of gross premiums written minus the change in the gross provision for unearned premiums related to direct insurance and reinsurance accepted business. |
| C0210 to C0280/R1520 | Premiums earned — reinsurers' share | The reinsurer's share in gross premiums written minus the change in the reinsurer's share in provision for unearned premiums. |
| C0210 to C0280/R1600 | Premiums earned — Net | The sum of gross premiums written minus the change in the gross provision for unearned premiums related to the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings. |
| C0210 to C0280/R1610 | Claims incurred — Gross | Claims incurred in the reporting period as defined in directive 91/674/EEC: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year (according to the local GAAP or IFRS used), related to insurance contracts arising from the direct and reinsurance business.  This shall exclude claims management expenses and the movement in provisions in claims management expenses. |
| C0210 to C0280/R1620 | Claims incurred — Reinsurers' share | Claims incurred in the reporting period as defined in directive 91/674/EEC: it is the reinsurer's share in the sum of the claims paid and the change in the provision for claims during the financial year (according to the local GAAP or IFRS used).  This shall exclude claims management expenses and the movement in provisions in claims management expenses. |
| C0210 to C0280/R1700 | Claims incurred — Net | Claims incurred in the reporting period as defined in directive 91/674/EEC: the claims incurred means the sum of the claims paid and the change in the provision for claims during the financial year, related to the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.  This shall exclude claims management expenses and the movement in provisions in claims management expenses. |
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| C0210 to C0280/R1900 | Expenses incurred | All technical expenses incurred by the undertaking during the reporting period, on accrual basis. |
| C0300/R1410–R1900 | Total | Total for different items for all life lines of business. |
| C0300/R2500 | Balance - other technical expenses/income | Net technical expenses/income not covered by above mentioned expenses/income and and reduced by the amount ceded to reinsurance undertakings. Other technical expenses/income are not split by lines of business.  Should not include change in other technical provisions and non–technical expenses/income such as tax, interest expenses, losses on disposals, etc.  The amount of net technical expenses/income shall be reported negative if the amount of technical income is larger than the amount of technical expenses. |
| C0300/R2600 | Total expenses | Amount of all technical expenses. |
| C0210 to C0280/R2700 | Total amount of surrenders | This amount represents the total amount of surrenders occurred during the year.  This amount is also disclosed under claims incurred (item R1610). |



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

*General comments:*

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

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

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

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

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

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

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

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|  | *ITEM* | *INSTRUCTIONS* |
| *Technical provisions calculated as a whole* | | |
| C0020, C0030, C0060, C0090, C0100, C0160, C0190, C0200/R0010 | Technical provisions calculated as a whole | Amount of Technical provisions calculated as a whole per each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35. |
| C0150/R0010 | Technical provisions calculated as a whole — Total (Life other than health insurance, incl. Unit–Linked) | Total amount of technical provisions calculated as a whole for Life other than health insurance, including Unit–Linked. |
| C0210/R0010 | Technical provisions calculated as a whole — Total (Health similar to life insurance) | Total amount of technical provisions calculated as a whole for health SLT. |
| C0020, C0030, C0060, C0090, C0100 to C0140, C0160, C0190, C0200/R0020 | Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole | Amount of recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default of technical provisions calculated as a whole per each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35. |
| C0150/R0020 | Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole — Total (Life other than health insurance, incl. Unit–Linked) | Total amount of recoverables from reinsurance/SPV and finite reinsurance (‘Finite Re’) after the adjustment for expected losses due to counterparty default of technical provisions calculated as a whole for Life other than health insurance, including Unit–Linked. |
| C0210/R0020 | Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole — Total (Health similar to life insurance) | Total amount of recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default of technical provisions calculated as a whole for Health similar to life insurance. |
| *Technical provisions calculated as a sum of best estimate and risk margin* | | |
| C0020, C0040, C0050, C0070, C0080, C0090, C0100 to C0140, C0170, C0180, C0190, C0200/R0030 | Technical provisions calculated as a sum of BE and RM, Gross Best Estimate | Amount of Gross Best estimate (no deduction of reinsurance, SPVs and Finite Re according to Article 77(2) of Directive 2009/138/EC) per each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35. |
| C0150/R0030 | Technical provisions calculated as a sum of BE and RM, Gross Best Estimate — Total (Life other than health insurance, incl. Unit–Linked) | Total amount of Gross Best estimate (no deduction of reinsurance, SPVs and Finite Re according to Article 77(2) of Directive 2009/138/EC), for Life other than health insurance, including Unit–Linked. |
| C0210/R0030 | Technical provisions calculated as a sum of BE and RM, Gross Best Estimate — Total (Health similar to life insurance) | Total amount of Gross Best estimate (no deduction of reinsurance, SPVs and Finite Re according to Article 77(2) of Directive 2009/138/EC), for Health similar to life insurance. |
| C0020, C0040, C0050, C0070, C0080, C0090, C0100 to C0140, C0170, C0180, C0190, C0200/R0040 | Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default | Amount of Recoverables after adjustment for expected losses due to possibility of default of the reinsurer, as defined in Article 81 of Directive 2009/138/EC, including ceded intra group reinsurance, per each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35. |
| C0150/R0080 | Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default — Total (Life other than health insurance, incl. Unit–Linked) | Total amount of Recoverables after adjustment for expected losses due to possibility of default of the reinsurer, as defined in article 81 of Directive 2009/138/EC, including ceded intra group reinsurance, for Life other than health insurance, including Unit–Linked. |
| C0210/R0080 | Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default — Total (Health similar to life insurance) | Total amount of Recoverables after adjustment for expected losses due to possibility of default of the reinsurer, as defined in article 81 of Directive 2009/138/EC, including ceded intra group reinsurance, for Health similar to life insurance. |
| C0020, C0040, C0050, C0070, C0080, C0090, C0100, C0170, C0180, C0190, C0200/R0090 | Best Estimate minus recoverables from reinsurance/SPV and Finite Re | Amount of Best Estimate minus recoverables from reinsurance/SPV per Line of Busines |
| C0150/R0090 | Best Estimate minus recoverables from reinsurance/SPV and Finite Re — Total (Life other than health insurance, incl. Unit–Linked) | Total amount of Best Estimate minus recoverables from reinsurance/SPV and Finite Re, for Life other than health insurance, including Unit–Linked. |
| C0210/R0090 | Best estimate minus recoverables from reinsurance/SPV and Finite Re — Total (Health similar to life insurance) | Total amount of Best estimate minus recoverables from reinsurance/SPV and Finite Re for Health similar to life insurance. |
| C0020, C0030, C0060, C0090, C0100 to C0140, C0160, C0190, C0200/R0100 | Risk Margin | Amount of Risk margin, as defined in Article 77(3) of Directive 2009/138/EC, per each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35. |
| C0150/R0100 | Risk Margin — Total (Life other than health insurance, incl. Unit–Linked) | Total amount of Risk Margin for Life other than health insurance, includingUnit–Linked. |
| C0210/R0100 | Risk Margin — Total (Health similar to life insurance) | Total amount of Risk Margin for Health similar to life insurance. |
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| *Technical provisions — Total* | | |
| C0020, C0030, C0060, C0090, C0100, C0160, C0190, C0200/R0200 | Technical Provisions — Total | Total amount of Technical Provisions for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, including technical provisions calculated as a whole and after the transitional deduction to technical provisions. |
| C0150/R0200 | Technical Provisions — Total — Total (Life other than health insurance, including Unit–Linked) | Total amount of Technical Provisions for Life other than health insurance, including Unit–Linked, including technical provisions calculated as a whole and after the transitional deduction to technical provisions. |
| C0210/R0200 | Technical Provisions — Total — Total (Health similar to life insurance) | Total amount of Technical Provisions for Health similar to life insurance, including technical provisions calculated as a whole and after the transitional deduction to technical provisions. |
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*S.17.01 — Non–life Technical Provisions*

*General comments:*

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

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

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

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

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

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

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|  | ITEM | INSTRUCTIONS |
| *Technical provisions calculated as a whole* | | |
| C0020 to C0170/R0010 | Technical provisions calculated as a whole | The amount of technical provisions calculated as a whole per each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, regarding direct and accepted business.  This amount shall be gross of any recoverable from reinsurance contract/SPV and Finite Re related to this business. |
| C0180/R0010 | Technical provisions calculated as a whole — Total Non–Life obligation | The total amount of technical provisions calculated as a whole regarding direct and accepted business.  This amount shall be gross of any recoverable from reinsurance contract/SPV and Finite Re related to this business. |
| C0020 to C0170/R0050 | Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole | The amount of recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default of technical provisions calculated as a whole per each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35. |
| C0180/R0050 | Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole | The total amount, for all lines of business, of recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default of technical provisions calculated as a whole per each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35. |
| *Technical provisions calculated as a sum of a best estimate and a risk margin — Best estimate* | | |
| C0020 to C0170/R0060 | Best Estimate of Premium provisions, Gross, total | The amount of best estimate for premium provisions, gross of the amounts recoverable from reinsurance contracts, special purpose vehicles and finite reinsurance, for each line of business regarding direct and accepted business. |
| C0180/R0060 | Total Non–Life obligations, Best Estimate of Premium provisions, Gross, total | The total amount of best estimate for premium provisions, gross of the amounts recoverable from reinsurance contracts, special purpose vehicles and finite reinsurance regarding direct and accepted business. |
| C0020 to C0170/R0140 | Best Estimate of Premium provisions, Total recoverable from reinsurance/SPV and Finite reinsurance after the adjustment for expected losses due to counterparty default — Direct and accepted reinsurance business | The amount of recoverable from reinsurance/SPV and Finite reinsurance after the adjustment for expected losses due to counterparty default, for each line of business regarding direct business and accepted reinsurance business. |
| C0180/R0140 | Total Non–Life obligations, Best Estimate of Premium provisions, Recoverable from reinsurance/SPV and Finite reinsurance after the adjustment for expected losses due to counterparty default. | The total amount of Recoverable from reinsurance/SPV and Finite reinsurance after the adjustment for expected losses due to counterparty default, referred to the best estimate for premium provisions. |
| C0020 to C0170/R0150 | Net best estimate of Premium provisions — Direct and accepted reinsurance business | The amount of net best estimate for premium provisions, for each line of business. |
| C0180/R0150 | Total Non–Life obligations, Net best estimate of Premium provisions | The total amount of net best estimate for premium provisions. |
| C0020 to C0170/R0160 | Best Estimate of Claims Provisions, Gross, Total | The amount of best estimate for Claims Provisions, gross of the amounts recoverable from reinsurance contracts, special purpose vehicles and finite reinsurance, for each line of business regarding direct and accepted business. |
| C0180/R0160 | Total Non–Life obligations, Best Estimate of Claims Provisions, Gross, total | The total amount of best estimate for Claims Provisions, gross of the amounts recoverable from reinsurance contracts, special purpose vehicles and finite reinsurance. |
| C0020 to C0170/R0240 | Best Estimate of Claims provisions, Total recoverable from reinsurance/SPV and Finite re after the adjustment for expected losses due to counterparty default — Direct and accepted reinsurance business | The amount recoverable from reinsurance/SPV and Finite re after the adjustment for expected losses due to counterparty default, for each line of business regarding direct and accepted reinsurance business |
| C0180/R0240 | Total Non–Life obligations, Best Estimate of Claims Provisions, Recoverable from reinsurance/SPV and Finite re after the adjustment for expected losses due to counterparty default. | The total amount of Recoverable from reinsurance/SPV and Finite re after the adjustment for expected losses due to counterparty default, referred to the Best Estimate for Claims Provisions. |
| C0020 to C0170/R0250 | Net best estimate of Claims provisions — Direct and accepted reinsurance business | The amount of net best estimate for claims provisions, for each line of business regarding direct and accepted reinsurance business. |
| C0180/R0250 | Total Non–Life obligations, Net best estimate of Claims Provisions | The total amount of net Best Estimate for Claims Provisions. |
| C0020 to C0170/R0260 | Total best estimate, Gross — Direct and accepted reinsurance business | The amount of Total gross best estimate, for each line of business regarding direct and accepted reinsurance business. |
| C0180/R0260 | Total Non–Life obligations, Total Best Estimate, Gross | The total amount of Gross Best Estimate (sum of the Premium Provision and Claims Provisions). |
| C0020 to C0170/R0270 | Total best estimate, Net — Direct and accepted reinsurance business | The amount of Total net best estimate, for each line of business regarding direct and accepted reinsurance business. |
| C0180/R0270 | Total Non–Life obligations, Total Best Estimate, Net | The total amount of Net Best Estimate (sum of the Premium Provision and Claims Provisions). |
| C0020 to C0170/R0280 | Technical provisions calculated as a sum of a best estimate and a risk margin — Risk margin | The amount of risk margin, as required by Directive 2009/138/EC (Article 77 (3)). The risk margin is calculated to whole portfolio of (re)insurance obligations and then allocated to each single line of business, regarding direct business and accepted reinsurance business. |
| C0180/R0280 | Total Non–Life obligations, Total risk margin | The total amount of risk margin, as required by Directive 2009/138/EC (Article 77 (3)). |
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| *Technical provisions — Total* | | |
| C0020 to C0170/R0320 | Technical provisions, Total — Direct and accepted reinsurance business | The total amount of gross technical provisions, for each line of business regarding direct and accepted reinsurance business, including technical provisions calculated as a whole and after the transitional deduction to technical provisions. |
| C0180/R0320 | Total Non–Life obligations, Technical Provision — total | The total amount of gross technical provisions regarding direct and accepted reinsurance business, including technical provisions calculated as a whole and after the transitional deduction to technical provisions. |
| C0020 to C0170/R0330 | Technical provisions, Total — Recoverable from reinsurance contract/SPV and Finite reinsurance, after the adjustment for expected losses due to counterparty default — Direct and accepted reinsurance business | The total amount of recoverable from reinsurance contract/SPV and Finite reinsurance, after the adjustment for expected losses due to counterparty default, for each line of business regarding direct and accepted reinsurance business. |
| C0180/R0330 | Total Non–Life obligations, Recoverable from reinsurance contract/SPV and Finite re, after the adjustment for expected losses due to counterparty default — Direct and accepted reinsurance business | The total amount of recoverable from reinsurance contract/SPV and Finite reinsurance, after the adjustment for expected losses due to counterparty default regarding direct and accepted reinsurance business. |
| C0020 to C0170/R0340 | Technical provisions, Total — Technical provisions minus recoverables from reinsurance/SPV and Finite reinsurance — Direct and accepted reinsurance business | The total amount of net technical provisions, for each line of business regarding direct and accepted reinsurance business, including technical provisions calculated as a whole and after the 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. |
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*S.19.01 — Non–life insurance claims*

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

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

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

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

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

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

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

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

*General comments:*

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

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

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

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

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|  | ITEM | INSTRUCTIONS |
| C0010/R0010 | Amount with Long Term Guarantee measures and transitionals — Technical Provisions | Total amount of gross technical provisions including long term guarantee measures and transitional measures |
| C0030/R0010 | Impact of transitional on technical provisions — Technical provisions | Amount of the adjustment to the gross technical provisions due to the application of the transitional on technical provisions.  It shall be the difference between the technical provisions without transitional deduction on technical provisions and the technical provisions with LTG and transitional measures. |
| C0050/R0010 | Impact of transitional on interest rate — Technical provisions | Amount of the adjustment to the gross technical provisions due to the application of the transitional adjustment to the relevant risk-free interest rate term structure.  It shall be the difference between the technical provisions without transitional adjustment to the relevant risk-free interest rate term structure and the technical provisions without transitional on technical provisions. |
| C0070/R0010 | Impact of volatility adjustment set to zero — Technical provisions | Amount of the adjustment to the gross technical provisions due to the application of the volatility adjustment. It shall reflect the impact of setting the volatility adjustment to zero.  It shall be the difference between the technical provisions without volatility adjustment and without other transitional measures and the technical provisions without transitional adjustment to the relevant risk free interest rate term structure. |
| C0090/R0010 | Impact of matching adjustment set to zero — Technical Provisions | 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.  It shall be the difference between the technical provisions without matching adjustment and without all the other transitional measures and the technical provisions without volatility adjustment and without other transitional measures. |
| C0010/R0020 | Amount with Long Term Guarantee measures and transitionals — Basic own funds | Total amount of basic own funds calculated considering technical provisions including the adjustments due to the long term guarantee measures and transitional measures |
| C0030/R0020 | Impact of transitional on technical provisions — Basic own funds | Amount of the adjustment to the Basic own funds due to the application of the transitional deduction to technical provisions.  It shall be the difference between the basic own funds calculated considering technical provisions without transitional deduction to technical provisions and considering technical provisions with long term guarantee (‘LTG’) and transitional measures. |
| C0050/R0020 | Impact of transitional on interest rate — Basic own funds | 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.  It shall be the difference between the basic own funds calculated considering the technical provisions without transitional adjustment to the relevant risk-free interest rate term structure and the basic own funds calculated with the technical provisions without transitional on technical provisions. |
| C0070/R0020 | Impact of volatility adjustment set to zero — Basic own funds | 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.  It shall be the difference between the basic own funds considering technical provisions without volatility adjustment and without other transitional measures and the basic own funds considering technical provisions without transitional adjustment to the relevant risk free interest rate term structure. |
| C0090/R0020 | Impact of matching adjustment set to zero — Basic own funds | 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.  It shall be the difference between the basic own funds considering technical provisions without matching adjustment and without all the other transitional measures and the basic own funds considering technical provisions without volatility adjustment and without other transitional measures. |
| C0010/R0050 | Amount with Long Term Guarantee measures and transitionals — Eligible own funds to meet Solvency Capital Requirement | Total amount of eligible own funds to meet SCR calculated considering technical provisions including the adjustments due to the long term guarantee measures and transitional measures. |
| C0030/R0050 | Impact of transitional on technical provisions — Eligible own funds to meet Solvency Capital Requirement | 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 technical provisions without transitional deduction to technical provisions and considering technical provisions with LTG and transitional measures. |
| C0050/R0050 | Impact of transitional on interest rate — Eligible own funds to meet Solvency Capital Requirement | Amount of the adjustment to the eligible own funds to meet SCR due to the application of the transitional adjustment to the relevant risk-free interest rate term structure.  It shall be the difference between the eligible own funds to meet SCR calculated considering the technical provisions without transitional adjustment to the relevant risk-free interest rate term structure and the eligible own funds to meet SCR calculated considering the technical provisions without transitional on technical provisions. |
| C0070/R0050 | Impact of volatility adjustment set to zero — Eligible own funds to meet Solvency Capital Requirement | 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.  It shall be the difference between the eligible own funds to meet SCR considering technical provisions without volatility adjustment and without other transitional measures and the eligible own funds to meet SCR considering technical provisions without transitional adjustment to the relevant risk free interest rate term structure. |
| C0090/R0050 | Impact of matching adjustment set to zero — Eligible own funds to meet Solvency Capital Requirement | 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.  It shall be the difference between the eligible own funds to meet SCR calculated considering technical provisions without matching adjustment and without all the other transitional measures and eligible own funds to meet SCR considering technical provisions without volatility adjustment and without other transitional measures. |
| C0010/R0090 | Amount with Long Term Guarantee measures and transitionals — Solvency Capital Requirement | Total amount of SCR calculated considering technical provisions including the adjustments due to the long term guarantee measures and transitional measures |
| C0030/R0090 | Impact of transitional on technical provisions — Solvency Capital Requirement | Amount of the adjustment to the SCR due to the application of the transitional deduction to technical provisions.  It shall be the difference between the SCR calculated considering technical provisions without transitional deduction to technical provisions and considering technical provisions with LTG and transitional measures. |
| C0050/R0090 | Impact of transitional on interest rate — Solvency Capital Requirement | Amount of the adjustment to the SCR due to the application of the transitional adjustment to the relevant risk-free interest rate term structure.  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 without transitional on technical provisions. |
| C0070/R0090 | Impact of volatility adjustment set to zero — Solvency Capital Requirement | Amount of the adjustment to the SCR due to the application of the volatility adjustment. It shall reflect the impact of setting the volatility adjustment to zero.  It shall be the difference between the SCR considering technical provisions without volatility adjustment and without other transitional measures and the SCR considering technical provisions without transitional adjustment to the relevant risk free interest rate term structure. |
| C0090/R0090 | Impact of matching adjustment set to zero — Solvency Capital Requirement | Amount of the adjustment to the SCR due to the application of the matching adjustment. It shall include the impact of setting the volatility adjustment and the matching adjustment to zero.  It shall be the difference between the SCR calculated considering technical provisions without matching adjustment and without all the other transitional measures and the SCR considering technical provisions without volatility adjustment and without other transitional measures. |
| C0010/R0100 | Amount with Long Term Guarantee measures and transitionals — Eligible own funds to meet Minimum Capital Requirement | Total amount of eligible own funds to meet MCR calculated considering technical provisions including the adjustments due to the long term guarantee measures and transitional measures. |
| C0030/R0100 | Impact of transitional on technical provisions — Eligible own funds to meet Minimum Capital Requirement | Amount of the adjustment to the eligible own funds to meet MCR due to the application of the transitional deduction to technical provisions.  It shall be the difference between the eligible own funds to meet MCR calculated considering technical provisions without transitional deduction to technical provisions and considering technical provisions with LTG and transitional measures. |
| C0050/R0100 | Impact of transitional on interest rate — Eligible own funds to meet Minimum Capital Requirement | 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.  It shall be the difference between the eligible own funds to meet MCR calculated considering the technical provisions without transitional adjustment to the relevant risk-free interest rate term structure and the eligible own funds to meet MCR calculated with the technical provisions without transitional on technical provisions. |
| C0070/R0100 | Impact of volatility adjustment set to zero — Eligible own funds to meet Minimum Capital Requirement | 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  It shall be the difference between the eligible own funds to meet MCR considering technical provisions without volatility adjustment and without other transitional measures and the eligible own funds to meet MCR considering technical provisions without transitional adjustment to the relevant risk free interest rate term structure. |
| C0090/R0100 | Impact of matching adjustment set to zero — Eligible own funds to meet Minimum Capital Requirement | Amount of the adjustment to the Eligible own funds to meet MCR due to the application of the matching adjustment. It shall include the impact of setting the volatility adjustment and the matching adjustment to zero.  It shall be the difference between the eligible own funds to meet MCR calculated considering technical provisions without matching adjustment and without all the other transitional measures and the eligible own funds to meet MCR considering technical provisions without volatility adjustment and without other transitional measures. |
| C0010/R0110 | Amount with Long Term Guarantee measures and transitionals — Minimum Capital Requirement | Total amount of MCR calculated considering technical provisions including the adjustments due to the long term guarantee measures and transitional measures. |
| C0030/R0110 | Impact of transitional on technical provisions — Minimum Capital Requirement | Amount of the adjustment to the MCR due to the application of the transitional deduction to technical provisions.  It shall be the difference between the MCR calculated considering technical provisions without transitional deduction to technical provisions and considering technical provisions with LTG and transitional measures. |
| C0050/R0110 | Impact of transitional on interest rate — Minimum Capital Requirement | Amount of the adjustment to the MCR due to the application of the transitional adjustment to the relevant risk-free interest rate term structure.  It shall be the difference between the MCR calculated considering the technical provisions without transitional adjustment to the relevant risk-free interest rate term structure and MCR calculated with the technical provisions without transitional on technical provisions. |
| C0070/R0110 | Impact of volatility adjustment set to zero — Minimum Capital Requirement | 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.  It shall be the difference between the MCR considering technical provisions without volatility adjustment and without other transitional measures and the MCR considering technical provisions without transitional adjustment to the relevant risk free interest rate term structure. |
| C0090/R0110 | Impact of matching adjustment set to zero — Minimum Capital Requirement | 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.  It shall be the difference between the MCR calculated considering technical provisions without matching adjustment and without all the other transitional measures and the MCR considering technical provisions without volatility adjustment and without other transitional measures. |

*S.23.01 — Own Funds*

*General comments:*

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

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|  | *ITEM* | *INSTRUCTIONS* |
| *Basic own funds before deduction for participations in other financial sector as foreseen in Article 68 of Delegated Regulation (EU) 2015/35* | | |
| R0010/C0010 | Ordinary share capital (gross of own shares) — total | This is the total ordinary share capital, both held directly and indirectly (before deduction of own shares). This is the total ordinary share capital of the undertaking that fully satisfies the criteria for Tier 1 or Tier 2 items. Any ordinary share capital that does not fully satisfy the criteria shall be treated as preference shares capital and classified accordingly notwithstanding their description or designation. |
| R0010/C0020 | Ordinary share capital (gross of own shares) — tier 1 unrestricted | This is the amount of paid up ordinary share capital that meets unrestricted Tier 1 criteria. |
| R0010/C0040 | Ordinary share capital (gross of own shares) — tier 2 | This is the amount of called up ordinary share capital that meets the criteria for Tier 2. |
| R0030/C0010 | Share premium account related to ordinary share capital — total | The total share premium account related to ordinary share capital of the undertaking that fully satisfies the criteria for Tier 1 or Tier 2 items. |
| R0030/C0020 | Share premium account related to ordinary share capital — tier 1 unrestricted | This is the amount of the share premium account related to ordinary shares that meets the criteria for Tier 1 unrestricted because it relates to ordinary share capital treated as unrestricted Tier 1. |
| R0030/C0040 | Share premium account related to ordinary share capital — tier 2 | This is the amount of the share premium account related to ordinary shares that meets the criteria for Tier 2 because it relates to ordinary share capital treated as Tier 2. |
| R0040/C0010 | Initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual–type undertakings — total | The initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual–type undertakings that fully satisfies the criteria for Tier 1 or Tier 2 items. |
| R0040/C0020 | Initial funds, members' contributions or the 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 meetsTier 2 criteria. |
| R0050/C0010 | Subordinated mutual member accounts — total | This is the total amount of subordinated mutual member accounts that fully satisfy the criteria for Tier 1 restricted, Tier 2 or Tier 3 items. |
| R0050/C0030 | Subordinated mutual member accounts — tier 1 restricted | This is the amount of subordinated mutual member accounts that meet the criteria for Tier 1 restricted. |
| R0050/C0040 | Subordinated mutual member accounts — tier 2 | This is the amount of subordinated mutual member accounts that meet the criteria for Tier 2. |
| R0050/C0050 | Subordinated mutual member accounts — tier 3 | This is the amount of subordinated mutual member accounts that meet the criteria for Tier 3. |
| R0070/C0010 | Surplus funds — total | This is the total amount of surplus funds that fall under Article 91 (2) of the Directive 2009/138/EC. |
| R0070/C0020 | Surplus funds — tier 1 unrestricted | These are the surplus funds that fall under Article 91 (2) of the Directive 2009/138/EC and that meet the criteria for Tier 1, unrestricted items. |
| R0090/C0010 | Preference shares — total | This is the total amount of preference shares issued by the undertaking that fully satisfy the criteria for Tier 1 restricted, Tier 2 or Tier 3 items. |
| R0090/C0030 | Preference shares — tier 1 restricted | This is the amount of the preference shares issued by the undertaking that meet the criteria for Tier 1 restricted. |
| R0090/C0040 | Preference shares — tier 2 | This is the amount of the preference shares issued by the undertaking that meet the criteria for Tier 2. |
| R0090/C0050 | Preference shares — tier 3 | This is the amount of the preference shares issued by the undertaking that meet the criteria for Tier 3. |
| R0110/C0010 | Share premium account related to preference shares — total | The total share premium account related to preference shares capital of the undertaking that fully satisfies the criteria for Tier 1 restricted, Tier 2 or Tier 3 items. |
| R0110/C0030 | Share premium account related to preference shares — tier 1 restricted | This is the amount of the share premium account that relates to preference shares that meets the criteria for Tier 1 restricted items because it relates to preference shares treated as Tier 1 restricted items. |
| R0110/C0040 | Share premium account related to preference shares — tier 2 | This is the amount of the share premium account that relates to preference shares that meets the criteria for Tier 2 because it relates to preference shares treated as Tier 2. |
| R0110/C0050 | Share premium account related to preference shares — tier 3 | This is the amount of the share premium account that relates to preference shares that meets the criteria for Tier 3 because it relates to preference shares treated as Tier 3. |
| R0130/C0010 | Reconciliation reserve — total | The total reconciliation reserve represents reserves (e.g. retained earnings), net of adjustments (e.g. ring–fenced funds). It results mainly from differences between accounting valuation and valuation according to Article 75 of Directive 2009/138/EC. |
| R0130/C0020 | Reconciliation reserve — tier 1 unrestricted | The reconciliation reserve represents reserves (e.g. retained earnings), net of adjustments (e.g. ring–fenced funds). It results mainly from differences between accounting valuation and valuation according to Directive 2009/138/EC. |
| R0140/C0010 | Subordinated liabilities — total | This is the total amount of subordinated liabilities issued by the undertaking. |
| R0140/C0030 | Subordinated liabilities — tier 1 restricted | This is the amount of subordinated liabilities issued by the undertaking that meet the criteria for Tier 1 restricted items. |
| R0140/C0040 | Subordinated liabilities — tier 2 | This is the amount of subordinated liabilities issued by the undertaking that meet the criteria for Tier 2. |
| R0140/C0050 | Subordinated liabilities — tier 3 | This is the amount of subordinated liabilities issued by the undertaking that meet the criteria for Tier 3. |
| R0160/C0010 | An amount equal to the value of net deferred tax assets — total | This is the total amount of net deferred tax assets of the undertaking. |
| R0160/C0050 | An amount equal to the value of net deferred tax assets — tier 3 | This is the amount of net deferred tax assets of the undertaking that meet the tier 3 classification criteria. Net deferred taxes should appear if there is an excess of deferred tax assets over the deferred tax liabilities. If the deferred tax liabilities are higher than the deferred tax assets, then the net deferred tax assets should be equal to 0. |
| 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. |
| *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* | | |
| 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 | This is the total amount of own funds items from financial statements that are not represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds.  These own fund items are either:  i) items that appear in the lists of own fund items, but fail to meet the classification criteria or the transitional provisions; or  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.  Subordinated liabilities which do not count as basic own funds shall not be disclosed here, but on the balance sheet (template S.02.01) as subordinated liabilities that do not count as basic own funds. |
| *Deductions* |  |  |
| 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 1unrestricted in accordance with Article 68 of Delegated Regulation (EU) 2015/35. |
| R0230/C0030 | Deduction for participations in financial and credit institutions — tier 1 restricted | This is the amount of the deduction for participations in financial and credit institutions that are deducted from tier 1 restricted in accordance with Article 68 of Delegated Regulation (EU) 2015/35. |
| R0230/C0040 | Deduction for participations in financial and credit institutions — tier 2 | This is the amount of the deduction for participations in financial and credit institutions that are deducted from tier 2 in accordance with Article 68 of Delegated Regulation (EU) 2015/35. |
| R0230/C0050 | Deductions for participations in financial and credit institutions — tier 3 | This is the amount of the deduction for participations in financial and credit institutions that are deducted from tier 3 in accordance with article 68 of Delegated Regulation (EU) 2015/35. |
| *Total basic own funds after deductions* | | |
| R0290/C0010 | Total basic own funds after deductions | This is the total amount of basic own fund items after deductions. |
| R0290/C0020 | Total basic own funds after deductions — tier 1 unrestricted | This is the amount of basic own fund items after deductions that meet the criteria for Tier 1 unrestricted items. |
| R0290/C0030 | Total basic own funds after deductions — tier 1 restricted | This is the amount of basic own fund items after adjustments that meet the criteria for Tier 1 restricted items. |
| R0290/C0040 | Total basic own funds after deductions — tier 2 | This is the amount of basic own fund items after adjustments that meet the criteria for Tier 2. |
| R0290/C0050 | Total basic own funds after deductions — tier 3 | This is the amount of basic own fund items after adjustments that meet the criteria for Tier 3. |
| *Ancillary own funds* |  |  |
| 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 meets the criteria for Tier 2. |
| R0310/C0010 | Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual — type undertakings, callable on demand–total | This is the total amount of initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual–type undertakings that has not been called up or paid up but that is callable on demand. |
| R0310/C0040 | Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual–type undertakings, callable on demand — tier 2 | This is the amount of initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual–type undertakings that has not been called up or paid up but that is callable on demand that meets the criteria for Tier 2. |
| R0320/C0010 | Unpaid and uncalled preference shares callable on demand — total | This is the total amount of preference shares that have not been called up or paid up but that are callable on demand. |
| R0320/C0040 | Unpaid and uncalled preference shares callable on demand — tier 2 | This is the amount of preference shares that have not been called up or paid up but that are callable on demand that meet the criteria for Tier 2. |
| R0320/C0050 | Unpaid and uncalled preference shares callable on demand — tier 3 | This is the amount of preference shares that have not been called up or paid up but that are callable on demand that meet the criteria for Tier 3 |
| R0330/C0010 | A legally binding commitment to subscribe and pay for subordinated liabilities on demand — total | This is the total amount of legally binding commitments to subscribe and pay for subordinated liabilities on demand. |
| R0330/C0040 | A legally binding commitment to subscribe and pay for subordinated 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) of the Directive 2009/138/EC– total | This is the total amount of letters of credit and guarantees that satisfy criteria for Tier 2 or Tier 3, other than those that are held in trust for the benefit of insurance creditors by an independent trustee and provided by credit institutions authorised in accordance with Directive 2006/48/EC. |
| R0350/C0040 | Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC — tier 2 | This is the amount of letters of credit and guarantees that meet the criteria for Tier 2, other than those which are held in trust for the benefit of insurance creditors by an independent trustee and provided by credit institutions authorised in accordance with Directive 2006/48/EC. |
| R0350/C0050 | Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC– tier 3 | This is the amount of letters of credit and guarantees that meet the criteria for Tier 3, other than those which are held in trust for the benefit of insurance creditors by an independent trustee and provided by credit institutions authorised in accordance with Directive 2006/48/EC . |
| R0360/C0010 | Supplementary members calls under 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 Article 96(3) of the Directive 2009/138/EC — tier 2 | This is the amount of any future claims which mutual or mutual–type associations of with variable contributions may have against their members by way of a call for supplementary contributions within the following 12 months, other than those described in the first subparagraph of article 96(3) of the Directive 2009/138/EC that meet the criteria for Tier 2. |
| R0370/C0050 | Supplementary members calls — other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC — tier 3 | This is the amount of any future claims which mutual or mutual–type associations with variable contributions may have against their members by way of a call for supplementary contributions within the following 12 months, other than those described in the first subparagraph of article 96(3) of the Framework Directive 2009/138/EC that meet the criteria for Tier 3. |
| R0390/C0010 | Other ancillary own funds — total | This is the total amount of other ancillary own funds. |
| R0390/C0040 | Other ancillary own funds — tier 2 | This is the amount of other ancillary own funds that meet criteria for Tier 2. |
| R0390/C0050 | Other ancillary own funds — tier 3 | This is the amount of other ancillary own funds that meet criteria for Tier 3. |
| R0400/C0010 | Total ancillary own funds | This is the total amount of ancillary own fund items. |
| R0400/C0040 | Total ancillary own funds tier 2 | This is the amount of ancillary own fund items that meet the criteria for Tier 2. |
| R0400/C0050 | Total ancillary own funds — tier 3 | This is the amount of ancillary own fund items that meet the criteria for Tier 3. |
| *Available and eligible own funds* |  |  |
| R0500/C0010 | Total available own funds to meet the SCR | This is the sum of all basic own fund items and ancillary own fund items that meet the tier 1, tier 2 and tier 3 criteria and that are therefore available to meet the SCR. |
| R0500/C0020 | Total available own funds to meet the SCR — tier 1 unrestricted | This the sum of all basic own fund items that meet the criteria to be included in Tier 1 unrestricted items and that are therefore available to meet the SCR. |
| R0500/C0030 | Total available own funds to meet the SCR — tier 1 restricted | This the sum of all basic own fund items that meet the criteria to be included in Tier 1 restricted items and that are therefore available to meet the SCR. |
| R0500/C0040 | Total available own funds to meet the SCR — tier 2 | This is the sum of all basic own fund items, after adjustments, and ancillary own fund items that meet the criteria to be included in Tier 2 and that are therefore available to meet the SCR. |
| R0500/C0050 | Total available own funds to meet the SCR — tier 3 | This is the sum of all basic own fund items, after adjustments, and ancillary own fund items that meet the criteria to be included in Tier 3 and that are therefore available to meet the SCR. |
| R0510/C0010 | Total available own funds to meet the MCR | This is the sum of all basic own fund items, after adjustments, that meet the tier 1 and tier 2 criteria and that are therefore available to meet the MCR. |
| R0510/C0020 | Total available own funds to meet the MCR — tier 1 unrestricted | This is the sum of all basic own fund items, after adjustments, that meet the criteria to be included in Tier 1 unrestricted items and that are therefore available to meet the MCR. |
| R0510/C0030 | Total available own funds to meet the MCR — tier 1 restricted | This is the sum of all basic own fund items, after adjustments, that meet the criteria to be included in Tier 1 restricted items and that are therefore available to meet the MCR. |
| R0510/C0040 | Total available own funds to meet the MCR — tier 2 | This is the sum of all basic own fund items, after adjustments, that meet the criteria to be included in Tier 2 and that are therefore available to meet the MCR. |
| R0540/C0010 | Total eligible own funds to meet the SCR | This is the total amount of available own funds that are eligible to cover the solvency capital requirement (‘SCR’). |
| R0540/C0020 | Total eligible own funds to meet the SCR — tier 1 unrestricted | This is the amount of unrestricted Tier 1 own fund items that are eligible to meet the SCR. |
| R0540/C0030 | Total eligible own funds to meet the SCR — tier 1 restricted | This is the amount of restricted Tier 1 own fund items that are eligible to meet the SCR. |
| R0540/C0040 | Total eligible own funds to meet the SCR — tier 2 | This is the amount of Tier 2 own fund items that are eligible to meet the SCR. |
| R0540/C0050 | Total eligible own funds to meet the SCR — tier 3 | This is the amount of Tier 3 own fund items that are eligible to meet the SCR. |
| R0550/C0010 | Total eligible own funds to meet the MCR | This is the total amount of own fund items that are eligible to meet the MCR. |
| R0550/C0020 | Total eligible own funds to meet the MCR — tier 1 unrestricted | This is the amount of unrestricted Tier 1 own fund items that are eligible to meet the MCR. |
| R0550/C0030 | Total eligible own funds to meet the MCR — tier 1 restricted | This is the amount of restricted Tier 1 own fund items that are eligible to meet the MCR. |
| R0550/C0040 | Total eligible own funds to meet the MCR — tier 2 | This is the amount of Tier 2 basic own fund items that are eligible to meet the MCR. |
| R0580/C0010 | SCR | This is the total SCR of the undertaking as a whole and shall correspond to the SCR disclosed on the relevant SCR template. |
| R0600/C0010 | MCR | This is the MCR of the undertaking and shall correspond to the total MCR disclosed in the relevant MCR template. |
| R0620/C0010 | Ratio of eligible own funds to SCR | This is the solvency ratio calculated as the total eligible own funds to meet the SCR divided by the SCR amount. |
| R0640/C0060 | Ratio of eligible own funds to MCR | This is the MCR ratio calculated as the total eligible own funds to meet the MCR divided by the MCR amount. |
| *Reconciliation Reserve* |  |  |
| R0700/C0060 | Excess of assets over liabilities | This is the excess of assets over liabilities as disclosed in the Solvency 2 balance sheet. |
| R0710/C0060 | Own shares (held directly and indirectly) | This is the amount of own shares held by the undertaking, both directly and indirectly. |
| R0720/C0060 | Foreseeable dividends, distributions and charges | These are the dividends, distributions and charges foreseeable by the undertaking.  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 shall be included in the quarterly reporting at one time, which means that it shall not be added incrementally from quarter to quarter.  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.  The dividend shall be reported as foreseeable until it has been approved at the annual general meeting (not until it has been paid). |
| R0730/C0060 | Other basic own fund items | These are the basic own fund items included in points (a)(i) to (v) of Article 69, Article 72(a) and Article 76(a), as well as those basic own fund items approved by the supervisory authority in accordance with Article 79 of the Delegated Regulation (EU) 2015/35. |
| R0740/C0060 | Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds | This is the total amount of the adjustment to the reconciliation reserve due to the existence of restricted own fund items in respect of ring–fenced funds and matching portfolios. |
| R0760/C0060 | Reconciliation reserve — total | This the reconciliation reserve of the undertaking, before deduction for participations in other financial sector as foreseen in Article 68 of Delegated Regulation (EU) 2015/35. |
| R0770/C0060 | Expected profits included in future premiums (EPIFP) — Life business | The reconciliation reserve includes an amount of the excess of assets over liabilities that corresponds to the expected profit in future premiums (EPIFP). This cell represents that amount gross of reinsurance and taxes (i.e. without considering their impact) 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 gross of reinsurance and taxes (i.e. without considering their impact) for the non–life business of the undertaking. |
| R0790/C0060 | Total Expected profits included in future premiums (EPIFP) | This is the total amount calculated as expected profits included in future premiums. |

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

*General comments:*

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

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|  | *ITEM* | *INSTRUCTIONS* |
| R0010–R0050/ C0110 | Gross solvency capital requirement | Amount of the gross capital charge for each risk module, as calculated using the standard formula.  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.  This amount shall fully consider diversification effects according to Article 304 of Directive 2009/138/EC where applicable.  These cells include the allocation of the adjustment due to the aggregation of the nSCR of the RFF/MAP at entity level. |
| R0060/C0110 | Gross solvency capital requirement - Diversification | Amount of the diversification effects between Basic SCR of gross risk modules, including diversification within each risk module, due to the application of the correlation matrix defined in Annex IV of Directive 2009/138/EC.  This amount should be disclosed as a negative value. |
| R0070/C0110 | 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. |
| R0100/C0110 | Gross solvency capital requirement — Basic Solvency Capital Requirement | 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.  This amount shall fully consider diversification effects according to Article 304 of Directive 2009/138/EC.  This cell includes the allocation of the adjustment due to the aggregation of the nSCR of the RFF/MAP at entity level.  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 |
| R0030/C0090 | USP — Life underwriting risk | Identifies which undertaking specific parameters have been used in each risk module. One of the options on the following closed list should be used:   1. Increase in the amount of annuity benefits 2. None |
| R0040/C0090 | USP — Health underwriting risk | Identifies which undertaking specific parameters have been used in each risk module. At least one of the options on the following closed list shall be used:   1. Increase in the amount of annuity benefits 2. Standard deviation for NSLT health premium risk referred to in Title I Chapter V Section 12 of Delegated Regulation (EU) 2015/35 3. Standard deviation for NSLT health gross premium risk referred to in Title I Chapter V Section 12 of Delegated Regulation (EU) 2015/35 4. Adjustment factor for non–proportional reinsurance 5. Standard deviation for NSLT health reserve risk referred to in Title I Chapter V Section 12 of Delegated Regulation (EU) 2015/35 6. None   If more than one specific parameter is used, report them separated by comas. |
| R0050/C0090 | USP — Non life underwriting risk | Identifies which undertaking specific parameters have been used in each risk module. At least one of the options on the following closed list should be used:   1. Standard deviation for non–life premium risk 2. Standard deviation for non–life gross premium risk 3. Adjustment factor for non–proportional reinsurance 4. Standard deviation for non–life reserve risk 5. None |
| R0010, R0030, R0040, R0050/C0120 | Simplifications | Identifies the risk sub–modules of each risk module for which a simplified calculation method has been used.  If simplified calculation methods for more than one risk sub–module have been used within one risk module, report them separated by comas. |
| *Calculation of Solvency Capital Requirement* | | |
| R0130/C0100 | Operational risk | Amount of the capital requirements for operational risk module as calculated using the standard formula. |
| R0140/C0100 | Loss–absorbing capacity of technical provisions | Amount of the adjustment for loss–absorbing capacity of technical provisions calculated according to the standard formula. This amount should be disclosed as a negative value. |
| R0150/C0100 | Loss–absorbing capacity of deferred taxes | Amount of the adjustment for loss–absorbing capacity of deferred taxes calculated according to the standard formula.  This amount should be disclosed as a negative value. |
| R0160/C0100 | Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC | Amount of the capital requirement, calculated according to the rules stated in article 17 of Directive 2003/41/EC, for ring–fenced funds relating to pension business operated under article 4 of Directive 2003/41/EC to which transitional measures are applied. This item is to be disclosed only during the transitional period. |
| R0200/C0100 | Solvency capital requirement excluding capital add–on | Amount of the total diversified SCR before any capital add–on. |
| R0210/C0100 | Capital add–on already set | Amount of capital add–on set by the NSA by at the reporting reference date. It does not include capital add–ons set between that date and the submission of the data to the supervisory authority, nor any set after the submission of the data.  During the transitional phase, this item shall only be disclosed if the Member State decided it to be compulsory according to Article 51(2) of Directive 2009/138/EC. Otherwise, the amount of the capital add–on should be split among the nSCR of the risk modules. The precise procedure should be previously agreed with the NSA. |
| R0211/C0100 | of which, capital add–ons already set – Article 37(1) Type a | Amount of capital add–on set by the NSA by the reporting reference date. It does include capital add–ons set between that date and the submission of the data to the supervisory authority, nor any set after the submission of the data. |
| R0212/C0100 | of which, capital add–ons already set - Article 37(1) Type b | Amount of capital add–on set by the NSA by the reporting reference date. It does not include capital add–ons set between that date and the submission of the data to the supervisory authority, nor any set after the submission of the data. |
| R0213/C0100 | of which, capital add–ons already set - Article 37(1) Type c | Amount of capital add–on set by the NSA by the reporting reference date. It does not include capital add–ons set between that date and the submission of the data to the supervisory authority, nor any set after the submission of the data. |
| R0214/C0100 | of which, capital add–ons already set - Article 37(1) Type d | Amount of capital add–on that set by the NSA by the reporting reference date. It does not include capital add–ons set between that date and the submission of the data to the supervisory authority, nor any set after the submission of the data. |
| R0220/C0100 | Solvency capital requirement | Amount of the Solvency Capital Requirement. |
| *Other information on SCR* | | |
| 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. |
| R0440/C0100 | Diversification effects due to RFF nSCR aggregation for article 304 | Amount of the adjustment for a diversification effect between ring–fenced funds (‘RFF’) under Article 304 of Directive 2009/138/EC and the remaining part.  It shall be equal to the difference between the sum of the nSCR for each RFF/matching adjustment portfolio (‘MAP’)/remaining part (‘RP’) and the total SCR. |
| *Approach to tax rate* | | |
| R0590/C0109 | Approach based on average tax rate | One of the options in the following closed list shall be used:  1 – Yes  2 – No  3 – Not applicable as LAC DT is not used (in this case R0640 to R0690 are not applicable)  See EIOPA Guidelines on loss-absorbing capacity of technical provisions and deferred taxes (EIOPA-BoS-14/177)[[1]](#footnote-1) |
| *Calculation of adjustment for loss-absorbing capacity of deferred taxes* | | |
| R0640/C0130 | LAC DT | Amount of loss-absorbing capacity of deferred taxes, as defined in Article 207 of Delegated Regulation (EU) 2015/35. The LAC amount of this cell should be the same as the value in the cell R0150/C0100 in S.25.01. |
| R0650/C0130 | LAC DT justified by reversion of deferred tax liabilities | Amount of loss-absorbing capacity of deferred taxes, calculated in accordance with Article 207 of Delegated Regulation (EU) 2015/35 justified by reversion of deferred tax liabilities |
| R0660/C0130 | LAC DT justified by reference to probable future taxable economic profit | Amount of loss-absorbing capacity of deferred taxes, calculated in accordance with Article 207 of Delegated Regulation (EU) 2015/35 justified by reference to probable future taxable economic profit |
| R0670/C0130 | LAC DT justified by carry back, current year | Amount of loss-absorbing capacity of deferred taxes, calculated in accordance with Article 207 of Delegated Regulation (EU) 2015/35, justified by profits from past years. Amount of the losses allocated to the next year. |
| R0680/C0130 | LAC DT justified by carry back, future years | Amount of loss-absorbing capacity of deferred taxes, calculated in accordance with Article 207 of Delegated Regulation (EU) 2015/35, justified by profits from past years. Amount of losses allocated to the years after next year. |
| R0690/C0130 | Maximum LAC DT | Maximal amount of LAC DT that could be available, before the assessment whether the increase in net deferred tax assets can be used for the purposes of the adjustment, as provided for in Article 207(2) of Delegated Regulation (EU) 2015/35 |







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

**General comments:**

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

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

This template shall be reported based on availability according to the internal model architecture and risk profile when possible with reasonable effort. The data to be reported shall be agreed between national supervisory authorities and insurance and reinsurance undertakings.

The purpose of this template is to collect data on an aggregate level and show diversification benefits between separate risk modules. All values shall be reported before any tax effects unless otherwise stated.

For undertakings using a partial internal model all rows for C0010 refer to the 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.

For the components Loss absorbing capacity of technical provisions and/or deferred taxes when reported as a separate component it should be the amount of the loss-absorbing capacity (these amounts should be reported as negative values)

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 with are embedded in the calculation, but not whose which are modelled as a separate component.

These amounts shall fully consider diversification effects according to Article 304 of Directive 2009/138/EC, where applicable.

Where applicable, these cells shall not include the allocation of the adjustment due to the aggregation of the nSCR of the RFF/MAP at entity level.

For the undertakings, reporting at the level of the whole undertaking, 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) 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 shall be 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 shall be 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 shall be calculated considering a direct summation at module level method.

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|  | **ITEM** | | | **INSTRUCTIONS** | |
| C0010/R0020 | Total diversification | | | Amount of the diversification effects between risk modules.  This amount shall be reported as a negative value.  This is part of the minimum dataset that shall be publicly disclosed. | |
| C0010/R0030 | Total diversified risk before tax | | | Diversified capital charges before tax.  This is part of the minimum dataset that shallbe publicly disclosed. | |
| C0010/R0040 | Total diversified risk after tax | | | Diversified capital charges after tax.  This is part of the minimum dataset that shallbe publicly disclosed. | |
|  |  | | |  | |
|  |  | | |  | |
| C0010/R0070 | Total market & credit risk | | | Same as S.26.08.01 C0010/R0070  This is part of the minimum dataset that shallbe publicly disclosed. | |
| C0010/R0080 | Market & Credit risk – diversified | | | Same as S.26.08.01 C0010/R0080  This is part of the minimum dataset that shallbe publicly disclosed. | |
| C0010/R0190 | Credit event risk not covered in market & credit risk | | | Same as S.26.08.01 C0010/R0190  This is part of the minimum dataset that shallbe publicly disclosed. | |
| C0010/R0200 | Credit event risk not covered in market & credit risk - diversified | | | Same as S.26.08.01 C0010/R0200  This is part of the minimum dataset that shallbe publicly disclosed. | |
| C0010/R0270 | Total Business risk | | | Same as S.26.08.01 C0010/R0270  This is part of the minimum dataset that shallbe publicly disclosed. | |
| C0010/R0280 | Total Business risk – diversified | | | Same as S.26.08.01 C0010/R0280  This is part of the minimum dataset that shallbe publicly disclosed. | |
| C0010/R0310 | Total Net Non-life underwriting risk | | | Same as S.26.08.01 C0010/R0310  This is part of the minimum dataset that shallbe publicly disclosed. | |
| C0010/R0320 | Total Net Non-life underwriting risk – diversified | | | Same as S.26.08.01 C0010/R0320  This is part of the minimum dataset that shallbe publicly disclosed. | |
| C0010/R0400 | Total Life & Health underwriting risk | | | Same as S.26.08.01 C0010/R0400  This is part of the minimum dataset that shallbe publicly disclosed. | |
| C0010/R0410 | Total Life & Health underwriting risk – diversified | | | Same as S.26.08.01 C0010/R0410  This is part of the minimum dataset that shallbe publicly disclosed. | |
| C0010/R0510 | Total Operational risk | | | Same as S.26.08.01 C0010/R0510  This is part of the minimum dataset that shallbe publicly disclosed. | |
| C0010/R0520 | Total Operational risk – diversified | | | Same as S.26.08.01 C0010/R0520  This is part of the minimum dataset that shallbe publicly disclosed. | |
| C0010/R0530 | Other risk | | | Same as S.26.08.01 C0010/R0530  This is part of the minimum dataset that shallbe publicly disclosed. | |
| C0070/ R0020 to R0080, R0190 to R0200, R0270, R0280, R0310, R0320, R0400, R0410, R0510, R0520, R0530 | Amount modelled | | | For each component this cell represents the amount calculated according to the partial internal model.  This column is not relevant for full internal model. | |
| C0090/ R0020 to R0080, R0190 to R0200, R0270, R0280, R0310, R0320, R0400, R0410, R0510, R0520, R0530 | USP | | | For those components calculated according to the standard formula where undertaking specific parameters have been applied, one of the following options shall be used:  For life underwriting risk:   1. Increase in the amount of annuity benefits 2. None   For health underwriting risk:   1. Increase in the amount of annuity benefits 2. Standard deviation for NSLT health premium risk 3. Standard deviation for NSLT health gross premium risk 4. Adjustment factor for non–proportional reinsurance 5. Standard deviation for NSLT health reserve risk 6. None   For non–life underwriting risk:   1. Standard deviation for non–life premium risk 2. Standard deviation for non–life gross premium risk 3. Adjustment factor for non–proportional reinsurance 4. Standard deviation for non–life reserve risk 5. None   In any case, if more than one specific parameter is used, report them separated by comas.  This column is not relevant for full internal model. | |
| C0120/ R0020 to R0080, R0190 to R0200, R0270, R0280, R0310, R0320, R0400, R0410, R0510, R0520, R0530 | Simplifications | | | For those components calculated according to the standard formula where simplifications have been applied, the risk sub–modules of each risk module for which a simplified calculation method has been used should be identified.  If simplified calculation methods for more than one risk sub–module have been used within one risk module, report them separated by comas.  This column is not relevant for full internal model. | |
| R0110/C0100 | Total undiversified components | | | Sum of all components. | |
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| R0060/C0100 | Diversification | | | The total amount of the diversification among components reported in C0030.  This amount does not include diversification effects inside each component, which shall be embedded in the values reported in C0030.  This amount should be reported as negative value. | |
| 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.  Applicable only for partial internal models. | |
| 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 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. | |
| 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–on that had been set at the reporting reference date. It doesnot include capital add–ons set between that date and the submission of the data to the supervisory authority. | |
| R0211/C0100 | | of which, capital add-ons already set - Article 37(1) of Directive 2009/138/EC - Type (a) | Amount of type (a) capital add-on according to Article 37(1) of Directive 2009/138/EC that had been set at 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. | |
| R0212/C0100 | | of which, capital add-ons already set - Article 37(1) of Directive 2009/138/EC - Type (b) | Amount of type (b) capital add-on according to Article 37(1) of Directive 2009/138/EC that had been set at the reporting reference date. It doesnot 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. | |
| R0213/C0100 | | of which, capital add-ons already set - Article 37(1) of Directive 2009/138/EC - Type c | Amount of type (c) capital add-on according to Article 37(1) of Directive 2009/138/EC that had been set at the reporting reference date. It shallnot 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. | |
| R0214/C0100 | | of which, capital add-ons already set - Article 37 (1) of Directive 2009/138/EC - Type (d) | Amount of type (d) capital add-on according to Article 37(1) of Directive 2009/138/EC that had been set at the reporting reference date. It shall 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 | |
| *Other information on SCR* | | | | | |
| 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 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.  Applicable only for partial internal models. | |
| 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 | | | 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.  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. | |
| R0450/C0100 | Method used to calculate the adjustment due to RFF nSCR aggregation | | | Method used to calculate the adjustment due to RFF nSCR aggregation. One of the following option shall be used:  1 - Full recalculation  2 - Simplification at risk sub-module level  3 - Simplification at risk module level  4 - No adjustment  When the undertaking has no RFF (or have only RFF under article 304 of Directive 2009/138/EC) it shall select option 4.  Applicable only for partial internal models. | |
| R0460/C0100 | Net future discretionary benefits | | | Amount of technical provisions without risk margin in relation to future discretionary benefits net of reinsurance. | |
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| *Approach to tax rate if calculated under the standard formula* | | | | | |
| R0590/C0109 | Approach based on average tax rate | | | One of the options in the following closed list shall be used:  1– Yes  2 – No | |
| *Calculation of adjustment for loss-absorbing capacity of deferred taxes if calculated under the standard formula* | | | | | |
| 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.25.05.01. | |
| 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 | | | Maximum 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.28.01 — Minimum Capital Requirement — Only life or only non–life insurance or reinsurance activity*

*General comments:*

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

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

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

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

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

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|  | *ITEM* | *INSTRUCTIONS* |
| C0010/R0010 | Linear formula component for non–life insurance and reinsurance obligations — MCRNL Result | This is the linear formula component for non–life insurance and reinsurance obligations calculated in accordance with article 250 of Delegated Regulation (EU) 2015/35. |
| C0020/R0020 | Medical expense insurance and proportional reinsurance — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole | These are the technical provisions for medical expense insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero. |
| C0030/R0020 | Medical expense insurance and proportional reinsurance — net (of reinsurance) written premiums in the last 12 months | These are the premiums written for medical expense insurance and proportional reinsurance, during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero. Amount of taxes or charges levied with premiums should be excluded from the written premiums. |
| C0020/R0030 | Income protection insurance and proportional reinsurance — net (of reinsurance/ SPV) best estimate and TP calculated as a whole | These are the technical provisions for income protection insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero. |
| C0030/R0030 | Income protection insurance and proportional reinsurance — net (of reinsurance) written premiums in the last 12 months | These are the premiums written for income protection insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero. Amount of taxes or charges levied with premiums should be excluded from the written premiums. |
| C0020/R0040 | Workers' compensation insurance and proportional reinsurance — net (of reinsurance/ SPV) best estimate and TP calculated as a whole | These are the technical provisions for workers' compensation insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero. |
| C0030/R0040 | Workers' compensation insurance and proportional reinsurance — net (of reinsurance) written premiums in the last 12 months | These are the premiums written for workers' compensations insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero. Amount of taxes or charges levied with premiums should be excluded from the written premiums. |
| C0020/R0050 | Motor vehicle liability insurance and proportional reinsurance — net (of reinsurance/ SPV) best estimate and TP calculated as a whole | These are the technical provisions for motor vehicle liability insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero. |
| C0030/R0050 | Motor vehicle liability insurance and proportional reinsurance — net (of reinsurance) written premiums in the last 12 months | These are the premiums written for motor vehicle liability insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero. Amount of taxes or charges levied with premiums should be excluded from the written premiums. |
| C0020/R0060 | Other motor insurance and proportional reinsurance — net(of reinsurance/ SPV) best estimate and TP calculated as a whole | These are the technical provisions for other motor insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero. |
| C0030/R0060 | Other motor insurance and proportional reinsurance — net (of reinsurance) written premiums in the last 12 months | These are the premiums written for other motor insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero. Amount of taxes or charges levied with premiums should be excluded from the written premiums. |
| C0020/R0070 | Marine, aviation and transport insurance and proportional reinsurance — net (of reinsurance/ SPV) best estimate and TP calculated as a whole | These are the technical provisions for marine, aviation and transport insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero. |
| C0030/R0070 | Marine, aviation and transport insurance and proportional reinsurance — net (of reinsurance) written premiums in the last 12 months | These are the premiums written for marine, aviation and transport insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero. Amount of taxes or charges levied with premiums should be excluded from the written premiums. |
| C0020/R0080 | Fire and other damage to property insurance and proportional reinsurance — net (of reinsurance/ SPV) best estimate and TP calculated as a whole | These are the technical provisions for fire and other damage to property insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero. |
| C0030/R0080 | Fire and other damage to property insurance and proportional reinsurance — net (of reinsurance) written premiums in the last 12 months | These are the premiums written for fire and other damage to property insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero. Amount of taxes or charges levied with premiums should be excluded from the written premiums. |
| C0020/R0090 | General liability insurance and proportional reinsurance — net (of reinsurance/ SPV) best estimate and TP calculated as a whole | These are the technical provisions for general liability insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero. |
| C0030/R0090 | General liability insurance and proportional reinsurance — net (of reinsurance) written premiums in the last 12 months | These are the premiums written for general liability insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero. Amount of taxes or charges levied with premiums should be excluded from the written premiums. |
| C0020/R0100 | Credit and suretyship insurance and proportional reinsurance — net (of reinsurance/ SPV) best estimate and TP calculated as a whole | These are the technical provisions for credit and suretyship insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero. |
| C0030/R0100 | Credit and suretyship insurance and proportional reinsurance — net (of reinsurance) written premiums in the last 12 months | These are the premiums written for credit and suretyship insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero. Amount of taxes or charges levied with premiums should be excluded from the written premiums. |
| C0020/R0110 | Legal expenses insurance and proportional reinsurance — net (of reinsurance/ SPV) best estimate and TP calculated as a whole | These are the technical provisions for legal expenses insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero. |
| C0030/R0110 | Legal expenses insurance and proportional reinsurance — net (of reinsurance) written premiums in the last 12 months | These are the premiums written for legal expenses insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero. Amount of taxes or charges levied with premiums should be excluded from the written premiums. |
| C0020/R0120 | Assistance and proportional reinsurance — net (of reinsurance/ SPV) best estimate and TP calculated as a whole | These are the technical provisions for assistance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero. |
| C0030/R0120 | Assistance and proportional reinsurance — net (of reinsurance) written premiums in the last 12 months | These are the premiums written for assistance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero. Amount of taxes or charges levied with premiums should be excluded from the written premiums. |
| C0020/R0130 | Miscellaneous financial loss insurance and proportional reinsurance — net (of reinsurance/ SPV) best estimate and TP calculated as a whole | These are the technical provisions for miscellaneous financial loss insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero. |
| C0030/R0130 | Miscellaneous financial loss insurance and proportional reinsurance — net (of reinsurance) written premiums in the last 12 months | These are the premiums written for miscellaneous financial loss insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero. Amount of taxes or charges levied with premiums should be excluded from the written premiums. |
| C0020/R0140 | Non–proportional health reinsurance — net (of reinsurance/ SPV) best estimate and TP calculated as a whole | These are the technical provisions for non–proportional health reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero. |
| C0030/R0140 | Non–proportional health reinsurance — net (of reinsurance) written premiums in the last 12 months | These are the premiums written for non–proportional health reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero. Amount of taxes or charges levied with premiums should be excluded from the written premiums. |
| C0020/R0150 | Non–proportional casualty reinsurance — net (of reinsurance/ SPV) best estimate and TP calculated as a whole | These are the technical provisions for non–proportional casualty reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero. |
| C0030/R0150 | Non–proportional casualty reinsurance — net (of reinsurance) written premiums in the last 12 months | These are the premiums written for non–proportional casualty reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero. Amount of taxes or charges levied with premiums should be excluded from the written premiums. |
| C0020/R0160 | Non–proportional marine, aviation and transport reinsurance — net (of reinsurance/ SPV) best estimate and TP calculated as a whole | These are the technical provisions for non–proportional marine, aviation and transport reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero. |
| C0030/R0160 | Non–proportional marine, aviation and transport reinsurance — net (of reinsurance) written premiums in the last 12 months | These are the premiums written for non–proportional marine, aviation and transport reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero. Amount of taxes or charges levied with premiums should be excluded from the written premiums. |
| C0020/R0170 | Non–proportional property reinsurance — net (of reinsurance/ SPV) best estimate and TP calculated as a whole | These are the technical provisions for non–proportional property reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero. |
| C0030/R0170 | Non–proportional property reinsurance — net (of reinsurance) written premiums in the last 12 months | These are the premiums written for non–proportional property reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero. Amount of taxes or charges levied with premiums should be excluded from the written premiums. |
| C0040/R0200 | Linear formula component for life insurance and reinsurance obligations — MCRL Result | This is the result of the linear formula component for life insurance or reinsurance obligations calculated in accordance with article 251 of Delegated Regulation (EU) 2015/35. |
| C0050/R0210 | Obligations with profit participation — guaranteed benefits — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole | These are the technical provisions without a risk margin in relation to guaranteed benefits for life insurance obligations with profit participation, after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero and technical provisions without a risk margin for reinsurance obligations where the underlying life insurance obligations include profit participation, after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero. |
| C0050/R0220 | Obligations with profit participation — future discretionary benefits — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole | These are the technical provisions without a risk margin in relation to future discretionary benefits for life insurance obligations with profit participation, after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero. |
| C0050/R0230 | Index–linked and unit–linked insurance obligations — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole | These are the technical provisions without a risk margin for index–linked and unit–linked life insurance obligations and reinsurance obligations relating to such insurance obligations, after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero. |
| C0050/R0240 | Other life (re)insurance and health (re)insurance obligations — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole | These are the technical provisions without a risk margin for all other life insurance obligations and reinsurance obligations relating to such insurance obligations, after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero.  Annuities related to non–life contracts should be disclosed here. |
| C0060/R0250 | Total capital at risk for all life (re)insurance obligations — Net (of reinsurance/SPV) total capital at risk | These are the total capital at risk, being the sum in relation to all contracts that give rise to life insurance or reinsurance obligations of the capital at risk of the contracts. |
| C0070/R0300 | Overall MCR calculation — Linear MCR | The linear Minimum Capital Requirement shall equal to the sum of the MCR linear formula component for non–life insurance and reinsurance and the MCR linear formula component for life insurance and reinsurance obligations calculated in accordance with article 249 of Delegated Regulation (EU) 2015/35. |
| C0070/R0310 | Overall MCR calculation — SCR | This is the latest SCR to be calculated and reported in accordance with articles 103 to 127 of Directive 2009/138/EC, either the annual one or a more recent one in case the SCR has been recalculated (e.g. due to a change in risk profile), including capital add on. Undertakings using internal model or partial internal model to calculate the SCR should refer to the relevant SCR, except where under Article 129 (3) of Directive 2009/138/EC the national supervisory authority requires a reference to the standard formula. |
| C0070/R0320 | Overall MCR calculation — MCR cap | This is calculated as 45 % of the SCR including any capital add–on in accordance with Art 129 (3) of the Directive 2009/138/EC. |
| C0070/R0330 | Overall MCR calculation — MCR floor | This is calculated as 25 % of the SCR including any capital add–on in accordance with Art 129 (3) of the Directive 2009/138/EC. |
| C0070/R0340 | Overall MCR calculation — Combined MCR | This is the result of the formula component calculated in accordance with article 248 (2) of Delegated Regulation (EU) 2015/35. |
| C0070/R0350 | Overall MCR calculation — | This is calculated as defined in Art 129(1) d of Directive 2009/138/EC. |
| C0070/R0400 | Minimum Capital Requirement | This is the result of the formula component calculated in accordance with article 248 (1) of Delegated Regulation (EU) 2015/35. |

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

*General comments:*

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

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

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

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

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

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|  | *ITEM* | *INSTRUCTIONS* |
| C0010/R0010 | Linear Formula component for non–life insurance and reinsurance obligations –MCR(NL,NL) result — non–life activities | This is the linear formula component for non–life insurance and reinsurance obligations relating to non–life insurance or reinsurance activities calculated in accordance with article 252 (4) and (5) of Delegated Regulation (EU) 2015/35. |
| C0020/R0010 | Linear Formula component for non–life insurance and reinsurance obligations –MCR(NL,L) result — life activities | This is the linear formula component for non–life insurance and reinsurance obligations relating to life insurance or reinsurance activities calculated in accordance with article 252 (9) and (10) of Delegated Regulation (EU) 2015/35. |
| C0030/R0020 | Medical expense insurance and proportional reinsurance — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole — non–life activities | These are the technical provisions for medical expense insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non–life activities. |
| C0040/R0020 | Medical expense insurance and proportional reinsurance — Net (of reinsurance) written premiums in the last 12 months — non–life activities | These are the premiums written for medical expense insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to non–life activities. Amount of taxes or charges levied with premiums should be excluded from the written premiums. |
| C0050/R0020 | Medical expense insurance and proportional reinsurance — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole — life activities | These are the technical provisions for medical expense insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities. |
| C0060/R0020 | Medical expense insurance and proportional reinsurance — Net (of reinsurance) written premiums in the last 12 months — life activities | These are the premiums written for medical expense insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to life activities. Amount of taxes or charges levied with premiums should be excluded from the written premiums. |
| C0030/R0030 | Income protection insurance and proportional reinsurance — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole — non–life activities | These are the technical provisions for income protection insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non–life activities. |
| C0040/R0030 | Income protection insurance and proportional reinsurance — Net (of reinsurance) written premiums in the last 12 months — non–life activities | These are the premiums written for income protections insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to non–life activities. Amount of taxes or charges levied with premiums should be excluded from the written premiums. |
| C0050/R0030 | Income protection insurance and proportional reinsurance — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole — life activities | These are the technical provisions for income protection insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities. |
| C0060/R0030 | Income protection insurance and proportional reinsurance — Net (of reinsurance) written premiums in the last 12 months — life activities | These are the premiums written for income protections insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to life activities. Amount of taxes or charges levied with premiums should be excluded from the written premiums. |
| C0030/R0040 | Workers' compensation insurance and proportional reinsurance — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole — non–life activities | These are the technical provisions for workers' compensation insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non–life activities. |
| C0040/R0040 | Workers' compensation insurance and proportional reinsurance– Net (of reinsurance) written premiums in the last 12 months — non–life activities | These are the premiums written for workers' compensations insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to non–life activities. Amount of taxes or charges levied with premiums should be excluded from the written premiums. |
| C0050/R0040 | Workers' compensation insurance and proportional reinsurance — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole — life activities | These are the technical provisions for workers' compensation insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities. |
| C0060/R0040 | Workers' compensation insurance and proportional reinsurance — Net (of reinsurance) written premiums in the last 12 months — life activities | These are the premiums written for workers' compensations insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to life activities. Amount of taxes or charges levied with premiums should be excluded from the written premiums. |
| C0030/R0050 | Motor vehicle liability insurance and proportional reinsurance– Net (of reinsurance/ SPV) best estimate and TP calculated as a whole — non–life activities | These are the technical provisions for motor vehicle liability insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non–life activities. |
| C0040/R0050 | Motor vehicle liability insurance and proportional reinsurance — Net (of reinsurance) written premiums in the last 12 months — non–life activities | These are the premiums written for motor vehicle liability insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to non–life activities. Amount of taxes or charges levied with premiums should be excluded from the written premiums. |
| C0050/R0050 | Motor vehicle liability insurance and proportional reinsurance — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole — life activities | These are the technical provisions for motor vehicle liability insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities. |
| C0060/R0050 | Motor vehicle liability insurance and proportional reinsurance — Net (of reinsurance) written premiums in the last 12 months — life activities | These are the premiums written for motor vehicle liability insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to life activities. Amount of taxes or charges levied with premiums should be excluded from the written premiums. |
| C0030/R0060 | Other motor insurance and proportional reinsurance — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole — non–life activities | These are the technical provisions for other motor insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non–life activities. |
| C0040/R0060 | Other motor insurance and proportional reinsurance — Net (of reinsurance) written premiums in the last 12 months — non–life activities | These are the premiums written for other motor insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to non–life activities. Amount of taxes or charges levied with premiums should be excluded from the written premiums. |
| C0050/R0060 | Other motor insurance and proportional reinsurance — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole — life activities | These are the technical provisions for other motor insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities. |
| C0060/R0060 | Other motor insurance and proportional reinsurance — Net (of reinsurance) written premiums in the last 12 months — life activities | These are the premiums written for other motor insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to life activities. Amount of taxes or charges levied with premiums should be excluded from the written premiums. |
| C0030/R0070 | Marine, aviation and transport insurance and proportional reinsurance — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole — non–life activities | These are the technical provisions for marine, aviation and transport insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non–life activities. |
| C0040/R0070 | Marine, aviation and transport insurance and proportional reinsurance — Net (of reinsurance) written premiums in the last 12 months — non–life activities | These are the premiums written for marine, aviation and transport insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to non–life activities. Amount of taxes or charges levied with premiums should be excluded from the written premiums. |
| C0050/R0070 | Marine, aviation and transport insurance and proportional reinsurance — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole — life activities | These are the technical provisions for marine, aviation and transport insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities. |
| C0060/R0070 | Marine, aviation and transport insurance and proportional reinsurance — Net (of reinsurance) written premiums in the last 12 months — life activities | These are the premiums written for marine, aviation and transport insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to life activities. Amount of taxes or charges levied with premiums should be excluded from the written premiums. |
| C0030/R0080 | Fire and other damage to property insurance and proportional reinsurance — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole — non–life activities | These are the technical provisions for fire and other damage to property insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non–life activities. |
| C0040/R0080 | Fire and other damage to property insurance and proportional reinsurance — Net (of reinsurance) written premiums in the last 12 months — non–life activities | These are the premiums written for fire and other damage to property insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to non–life activities. Amount of taxes or charges levied with premiums should be excluded from the written premiums. |
| C0050/R0080 | Fire and other damage to property insurance and proportional reinsurance — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole — life activities | These are the technical provisions for fire and other damage to property insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities. |
| C0060/R0080 | Fire and other damage to property insurance and proportional reinsurance — Net (of reinsurance) written premiums in the last 12 months — life activities | These are the premiums written for fire and other damage to property insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to life activities. Amount of taxes or charges levied with premiums should be excluded from the written premiums. |
| C0030/R0090 | General liability insurance and proportional reinsurance — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole — non–life activities | These are the technical provisions for general liability insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non–life activities. |
| C0040/R0090 | General liability insurance and proportional reinsurance — Net (of reinsurance) written premiums in the last 12 months — non–life activities | These are the premiums written for general liability insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to non–life activities. Amount of taxes or charges levied with premiums should be excluded from the written premiums. |
| C0050/R0090 | General liability insurance and proportional reinsurance — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole — life activities | These are the technical provisions for general liability insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities. |
| C0060/R0090 | General liability insurance and proportional reinsurance — Net (of reinsurance) written premiums in the last 12 months — life activities | These are the premiums written for general liability insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to life activities. Amount of taxes or charges levied with premiums should be excluded from the written premiums. |
| C0030/R0100 | Credit and suretyship insurance and proportional reinsurance — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole — non–life activities | These are the technical provisions for credit and suretyship insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non–life activities. |
| C0040/R0100 | Credit and suretyship insurance and proportional reinsurance — Net (of reinsurance) written premiums in the last 12 months — non–life activities | These are the premiums written for credit and suretyship insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to non–life activities. Amount of taxes or charges levied with premiums should be excluded from the written premiums. |
| C0050/R0100 | Credit and suretyship insurance and proportional reinsurance — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole — life activities | These are the technical provisions for credit and suretyship insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities. |
| C0060/R0100 | Credit and suretyship insurance and proportional reinsurance — Net (of reinsurance) written premiums in the last 12 months — life activities | These are the premiums written for credit and suretyship insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to life activities. Amount of taxes or charges levied with premiums should be excluded from the written premiums. |
| C0030/R0110 | Legal expenses insurance and proportional reinsurance — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole — non–life activities | These are the technical provisions for legal expenses insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non–life activities. |
| C0040/R0110 | Legal expenses insurance and proportional reinsurance — Net (of reinsurance) written premiums in the last 12 months — non–life activities | These are the premiums written for legal expenses insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to non–life activities. Amount of taxes or charges levied with premiums should be excluded from the written premiums. |
| C0050/R0110 | Legal expenses insurance and proportional reinsurance — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole — life activities | These are the technical provisions for legal expenses insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities. |
| C0060/R0110 | Legal expenses insurance and proportional reinsurance — Net (of reinsurance) written premiums in the last 12 months — life activities | These are the premiums written for legal expenses insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to life activities. Amount of taxes or charges levied with premiums should be excluded from the written premiums. |
| C0030/R0120 | Assistance and proportional reinsurance — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole — non–life activities | These are the technical provisions for assistance and its proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non–life activities. |
| C0040/R0120 | Assistance and proportional reinsurance — Net (of reinsurance) written premiums in the last 12 months — non–life activities | These are the premiums written for assistance and its proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to non–life activities. Amount of taxes or charges levied with premiums should be excluded from the written premiums. |
| C0050/R0120 | Assistance and proportional reinsurance — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole — life activities | These are the technical provisions for assistance and its proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities. |
| C0060/R0120 | Assistance and proportional reinsurance — Net (of reinsurance) written premiums in the last 12 months — life activities | These are the premiums written for assistance and its proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to life activities. Amount of taxes or charges levied with premiums should be excluded from the written premiums. |
| C0030/R0130 | Miscellaneous financial loss insurance and proportional reinsurance — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole — non–life activities | These are the technical provisions for miscellaneous financial loss insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non–life activities. |
| C0040/R0130 | Miscellaneous financial loss insurance and proportional reinsurance — Net (of reinsurance) written premiums in the last 12 months — non–life activities | These are the premiums written for miscellaneous financial loss insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to non–life activities. Amount of taxes or charges levied with premiums should be excluded from the written premiums. |
| C0050/R0130 | Miscellaneous financial loss insurance and proportional reinsurance — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole — life activities | These are the technical provisions for miscellaneous financial loss insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities. |
| C0060/R0130 | Miscellaneous financial loss insurance and proportional reinsurance — Net (of reinsurance) written premiums in the last 12 months — life activities | These are the premiums written for miscellaneous financial loss insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to life activities. Amount of taxes or charges levied with premiums should be excluded from the written premiums. |
| C0030/R0140 | Non–proportional health reinsurance — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole — non–life activities | These are the technical provisions for non–proportional health reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non–life activities. |
| C0040/R0140 | Non–proportional health reinsurance — Net (of reinsurance) written premiums in the last 12 months — non–life activities | These are the premiums written for non–proportional health reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to non–life activities. Amount of taxes or charges levied with premiums should be excluded from the written premiums. |
| C0050/R0140 | Non–proportional health reinsurance — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole — life activities | These are the technical provisions for non–proportional health reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities. |
| C0060/R0140 | Non–proportional health reinsurance — Net (of reinsurance) written premiums in the last 12 months — life activities | These are the premiums written for non–proportional health reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to life activities. Amount of taxes or charges levied with premiums should be excluded from the written premiums. |
| C0030/R0150 | Non–proportional casualty reinsurance — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole — non–life activities | These are the technical provisions for non–proportional casualty reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non–life activities. |
| C0040/R0150 | Non–proportional casualty reinsurance — Net (of reinsurance) written premiums in the last 12 months — non–life activities | These are the premiums written for non–proportional casualty reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to non–life activities. Amount of taxes or charges levied with premiums should be excluded from the written premiums. |
| C0050/R0150 | Non–proportional casualty reinsurance — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole — life activities | These are the technical provisions for non–proportional casualty reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities. |
| C0060/R0150 | Non–proportional casualty reinsurance — Net (of reinsurance) written premiums in the last 12 months — life activities | These are the premiums written for non–proportional casualty reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to life activities. Amount of taxes or charges levied with premiums should be excluded from the written premiums. |
| C0030/R0160 | Non–proportional marine, aviation and transport reinsurance — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole — non–life activities | These are the technical provisions for non–proportional marine, aviation and transport reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non–life activities |
| C0040/R0160 | Non–proportional marine, aviation and transport reinsurance — Net (of reinsurance) written premiums in the last 12 months — non–life activities | These are the premiums written for non–proportional marine, aviation and transport reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to non–life activities. Amount of taxes or charges levied with premiums should be excluded from the written premiums. |
| C0050/R0160 | Non–proportional marine, aviation and transport reinsurance — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole — life activities | These are the technical provisions for non–proportional marine, aviation and transport reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities. |
| C0060/R0160 | Non–proportional marine, aviation and transport reinsurance — Net (of reinsurance) written premiums in the last 12 months — life activities | These are the premiums written for non–proportional marine, aviation and transport reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to life activities. Amount of taxes or charges levied with premiums should be excluded from the written premiums. |
| C0030/R0170 | Non–proportional property reinsurance — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole — non–life activities | These are the technical provisions for non–proportional property reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non–life activities. |
| C0040/R0170 | Non–proportional property reinsurance — Net (of reinsurance) written premiums in the last 12 months — non–life activities | These are the premiums written for non–proportional property reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to non–life activities. Amount of taxes or charges levied with premiums should be excluded from the written premiums. |
| C0050/R0170 | Non–proportional property reinsurance — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole — life activities | These are the technical provisions for non–proportional property reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities. |
| C0060/R0170 | Non–proportional property reinsurance — Net (of reinsurance) written premiums in the last 12 months — life activities | These are the premiums written for non–proportional property reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to life activities. Amount of taxes or charges levied with premiums should be excluded from the written premiums. |
| C0070/R0200 | Linear Formula component for life insurance and reinsurance obligations MCR(L,NL) Result | This is the linear formula component for life insurance and reinsurance obligations relating to non–life insurance or reinsurance activities calculated in accordance with article 252 (4) and (5) of Delegated Regulation (EU) 2015/35. |
| C0080/R0200 | Linear Formula component for life insurance and reinsurance obligations MCR(L,L) Result | This is the linear formula component for life insurance and reinsurance obligations relating to life insurance or reinsurance activities calculated in accordance with article 252 (9) and (10) of Delegated Regulation (EU) 2015/35. |
| C0090/R0210 | Obligations with profit participation — guaranteed benefits — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole — non–life activities | These are the technical provisions without a risk margin for guaranteed benefits in respect of life insurance obligations with profit participation, after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non–life activities and technical provisions without a risk margin for reinsurance obligations where the underlying insurance obligations include profit participation, after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non–life activities. |
| C0110/R0210 | Obligations with profit participation — guaranteed benefits — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole– life activities | These are the technical provisions without a risk margin for guaranteed benefits in respect of life insurance obligations with profit participation, after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities and technical provisions without a risk margin for reinsurance obligations where the underlying insurance obligations include profit participation, after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities. |
| C0090/R0220 | Obligations with profit participation — future discretionary benefits — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole– non–life activities | These are the technical provisions without a risk margin for future discretionary benefits in respect of life insurance obligations with profit participation, after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non–life activities. |
| C0110/R0220 | Obligations with profit participation — future discretionary benefits — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole– life activities | These are the technical provisions without a risk margin for future discretionary benefits in respect of life insurance obligations with profit participation, after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities. |
| C0090/R0230 | Index–linked and unit–linked insurance obligations — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole — non–life activities | These are the technical provisions without a risk margin for index–linked and unit–linked life insurance obligations and reinsurance obligations relating to such insurance obligations, after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non–life activities. |
| C0110/R0230 | Index–linked and unit–linked insurance obligations — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole– life activities | These are the technical provisions without a risk margin for index–linked and unit–linked life insurance obligations and reinsurance obligations relating to such insurance obligations, after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities. |
| C0090/R0240 | Other life (re)insurance and health (re)insurance obligations — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole — non–life activities | These are the technical provisions without a risk margin for other life insurance obligations and reinsurance obligations relating to such insurance obligations, after deduction of the amounts recoverable from reinsurance contracts and SPV, with a floor equal to zero, relating to non–life activities. |
| C0110/R0240 | Other life (re)insurance and health (re)insurance obligations — Net (of reinsurance/ SPV) best estimate and TP calculated as a whole– life activities | These are the technical provisions without a risk margin for other life insurance obligations and reinsurance obligations relating to such insurance obligations, after deduction of the amounts recoverable from reinsurance contracts and SPV, with a floor equal to zero, relating to life activities. |
| C0100/R0250 | Total capital at risk for all life (re)insurance obligations — Net (of reinsurance/SPV) total capital at risk– non–life activities | This is the total capital at risk, being the sum over all contracts that give rise to life insurance or reinsurance obligations of the highest amounts that the insurance or reinsurance undertaking would pay in the event of the death or disability of the persons insured under the contract after deduction of the amounts recoverable from reinsurance contracts and special purpose vehicles in such event, and the expected present value of annuities payable on death or disability less the net best estimate, with a floor equal to zero, relating to non–life activities. |
| C0120/R0250 | Total capital at risk for all life (re)insurance obligations — Net (of reinsurance/SPV) total capital at risk– life activities | This is the total capital at risk, being the sum over all contracts that give rise to life insurance or reinsurance obligations of the highest amounts that the insurance or reinsurance undertaking would pay in the event of the death or disability of the persons insured under the contract after deduction of the amounts recoverable from reinsurance contracts and special purpose vehicles in such event, and the expected present value of annuities payable on death or disability less the net best estimate, with a floor equal to zero, relating to life activities. |
| C0130/R0300 | Overall MCR calculation — Linear MCR | The linear Minimum Capital Requirement shall equal to the sum of the MCR linear formula component for non–life insurance and reinsurance and the MCR linear formula component for life insurance and reinsurance obligations calculated in accordance with article 249 of Delegated Regulation (EU) 2015/35. |
| C0130/R0310 | Overall MCR calculation — SCR | This is the latest SCR to be calculated and reported in accordance with articles 103 to 127 of Directive 2009/138/EC, either the annual one or a more recent one in case the SCR has been recalculated (e.g. due to a change in risk profile), including capital add–on. Undertakings using internal model or partial internal model to calculate the SCR should refer to the relevant SCR, except where under Article 129(3) of Directive 2009/138/EC the national supervisor requires a reference to the standard formula. |
| C0130/R0320 | Overall MCR calculation — MCR cap | This is calculated as 45 % of the SCR including any capital add–on in accordance with article 129(3) of the Directive 2009/138/EC. |
| C0130/R0330 | Overall MCR calculation — MCR floor | This is calculated as 25 % of the SCR including any capital add–on in accordance with article 129(3) of Directive 2009/138/EC. |
| C0130/R0340 | Overall MCR calculation — Combined MCR | This is the result of the formula component calculated in accordance with article 248 (2) of Delegated Regulation (EU) 2015/35. |
| C0130/R0350 | Overall MCR calculation — Absolute floor of the MCR | This is calculated as defined in article 129(1)d of Directive 2009/138/EC. |
| C0130/R0400 | Minimum Capital Requirement | This is the result of the formula component calculated in accordance with article 248 (1) of Delegated Regulation (EU) 2015/35. |
| C0140/R0500 | Notional non–life and life MCR calculation — Notional linear MCR — non–life activities | This is calculated in accordance with article 252 (3) of Delegated Regulation (EU) 2015/35. |
| C0150/R0500 | Notional non–life and life MCR calculation — Notional linear MCR –life activities | This is calculated in accordance with article 252 (9) of Delegated Regulation (EU) 2015/35. |
| C0140/R0510 | Notional non–life and life MCR calculation — Notional SCR excluding add–on (annual or latest calculation) — non–life activities | This is the latest notional SCR to be calculated and disclosed in accordance with in accordance with articles 103 to 127 of Directive 2009/138/EC, either the annual one or a more recent one in case the notional SCR has been recalculated (e.g. due to a change in risk profile) disclosed, excluding capital add–on. Undertakings using internal model or partial internal model to calculate the SCR should refer to the relevant SCR, except where under Article 129(3) of Directive 2009/138/EC the national supervisor requires a reference to the standard formula. |
| C0150/R0510 | Notional non–life and life MCR calculation — Notional SCR excluding add–on (annual or latest calculation) –life activities | This is the latest notional SCR to be calculated and disclosed in accordance with in accordance with articles 103 to 127 of Directive 2009/138/EC, either the annual one or a more recent one in case the notional SCR has been recalculated (e.g. due to a change in risk profile) disclosed, excluding capital add–on. Undertakings using internal model or partial internal model to calculate the SCR should refer to the relevant SCR, except where under Article 129(3) of Directive 2009/138/EC the national supervisor requires a reference to the standard formula. |
| C0140/R0520 | Notional non–life and life MCR calculation — Notional MCR cap — non–life activities | This is calculated as 45 % of the notional non–life SCR including the non–life capital add–on in accordance with article 129 (3) of Directive 2009/138/EC. |
| C0150/R0520 | Notional non–life and life MCR calculation — Notional MCR cap –life activities | This is calculated as 45 % of the notional life SCR including the life capital add–on in accordance with article 129 (3) of Directive 2009/138/EC. |
| C0140/R0530 | Notional non–life and life MCR calculation — Notional MCR floor — non–life activities | This is calculated as 25 % of the notional non–life SCR including the non–life capital add–on in accordance with article 129 (3) of Directive 2009/138/EC. |
| C0150/R0530 | Notional non–life and life MCR calculation — Notional MCR floor –life activities | This is calculated as 25 % of the notional life SCR including the life capital add–on in accordance with article 129 (3) of Directive 2009/138/EC. |
| C0140/R0540 | Notional non–life and life MCR calculation — Notional Combined MCR — non–life activities | This is calculated in accordance with article 252 (3) of Delegated Regulation (EU) 2015/35. |
| C0150/R0540 | Notional non–life and life MCR calculation — Notional Combined MCR –life activities | This is calculated in accordance with article 252 (8) of Delegated Regulation (EU) 2015/35. |
| C0140/R0550 | Notional non–life and life MCR calculation — Absolute floor of the notional MCR — non–life activities | This is the amount defined in article 129(1)d(i) of Directive 2009/138/EC. |
| C0150/R0560 | Notional non–life and life MCR calculation — Absolute floor of the notional MCR — life activities | This is the amount defined in article 129(1)d(ii) Directive 2009/138/EC. |
| C0140/R0560 | Notional non–life and life MCR calculation — Notional MCR — non–life activities | This is the notional non–life MCR calculated in accordance with article 252 (2) of Delegated Regulation (EU) 2015/35. |
| C0150/R0560 | Notional non–life and life MCR calculation — Notional MCR — life activities | This is the notional life MCR calculated in accordance with article 252 (7) of Delegated Regulation (EU) 2015/35. |

1. Guidelines EIOPA-BoS-14/177 of 2 February 2015 on the loss-absorbing capacity of technical provisions and deferred taxes (https://eiopa.europa.eu/publications/eiopa-guidelines/guidelines-on-the-loss-absorbing-capacity-of-technical-provisions-and-deferred-taxes). [↑](#footnote-ref-1)