**Annex II – Total Structured template Instructions**

**INTERNAL MODEL: Total**

**General comments:**

The purpose of this tab is to collect data on an aggregate level and show diversification benefits between separate risk modules (level 1). Some entries are taken from other tabs but are indicated below.

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| **CODE** | **ITEM** | **INSTRUCTIONS** |
| **Aggregation** | | |
| TOT\_SCR\_XXX\_R1\_C1 | Total stand-alone risk | Sum of diversified capital charges for each risk module. Diversification between risk modules is not included.  MCRFI\_SCR\_XXX\_R18\_C1 + CRFI\_SCR\_XXX\_R3\_C1 + CRNFI\_SCR\_XXX\_R3\_C1 + NL\_CAT\_SCR\_R8\_C1 + LH\_SCR\_XXX\_R3\_C1 + OP\_SCR\_XXX\_R5\_C1 |
| TOT\_SCR\_XXX\_R2\_C1 | Total diversification | Amount of the diversification effects between risk modules.  This is part of the minimum dataset that should be publicly disclosed. |
| TOT\_SCR\_XXX\_R3\_C1 | Total diversified risk before tax | Diversified capital charges before tax.  This amount should be reported as a negative value.  This is part of the minimum dataset that should be publicly disclosed. |
| TOT\_SCR\_XXX\_R4\_C1 | Total diversified risk after tax | Diversified capital charges after tax.  This amount should be reported as a negative value.  This is part of the minimum dataset that should be publicly disclosed. |
| TOT\_SCR\_XXX\_R5\_C1 | Loss absorbing capacity of deferred taxes | Amount of the adjustment for loss-absorbing capacity of deferred taxes.  This amount should be reported as a negative value.  This is part of the minimum dataset that should be publicly disclosed. |
| TOT\_SCR\_XXX\_R6\_C1 | Loss absorbing capacity of technical provisions | Amount of the adjustment for loss-absorbing capacity of technical provisions.  This amount should be reported as a negative value.  This is part of the minimum dataset that should be publicly disclosed. |
| TOT\_SCR\_XXX\_R7\_C1 | Interest rate risk | Same as MCRFI\_SCR\_XXX\_R3\_C1. |
| TOT\_SCR\_XXX\_R8\_C1 | Interest rate volatility risk | Same as MCRFI\_SCR\_XXX\_R4\_C1. |
| TOT\_SCR\_XXX\_R9\_C1 | Inflation risk | Same as MCRFI\_SCR\_XXX\_R5\_C1. |
| TOT\_SCR\_XXX\_R10\_C1 | Equity risk | Same as MCRFI\_SCR\_XXX\_R8\_C1. |
| TOT\_SCR\_XXX\_R11\_C1 | Equity volatility risk | Same as MCRFI\_SCR\_XXX\_R9\_C1. |
| TOT\_SCR\_XXX\_R12\_C1 | Property risk | Same as MCRFI\_SCR\_XXX\_R10\_C1. |
| TOT\_SCR\_XXX\_R13\_C1 | Currency risk | Same as MCRFI\_SCR\_XXX\_R11\_C1. |
| TOT\_SCR\_XXX\_R14\_C1 | Credit spread risk | Same as MCRFI\_SCR\_XXX\_R15\_C1. |
| TOT\_SCR\_XXX\_R15\_C1 | Credit event risk (migration & default) | Same as MCRFI\_SCR\_XXX\_R14\_C1. |
| TOT\_SCR\_XXX\_R16\_C1 | Credit risk (spread, migration & default) | Same as MCRFI\_SCR\_XXX\_R13\_C1. |
| TOT\_SCR\_XXX\_R17\_C1 | Total market & credit risk | Sum of TOT\_SCR\_XXX\_R7\_C1 to TOT\_SCR\_XXX\_R16\_C1.  This is part of the minimum dataset that should be publicly disclosed. |
| TOT\_SCR\_XXX\_R18\_C1 | Market & Credit risk - diversified | TOT\_SCR\_XXX\_R17\_C1 minus part of total diversification allocated to Market & Credit risk by the undertaking’s algorithm.  This is part of the minimum dataset that should be publicly disclosed. |
| TOT\_SCR\_XXX\_R19\_C1 | Credit event risk not covered in market & credit risk | SCR allocated to credit event risk that is not covered by the market & credit risk module.  This is part of the minimum dataset that should be publicly disclosed. |
| TOT\_SCR\_XXX\_R20\_C1 | Credit event risk not covered in market & credit risk - diversified | TOT\_SCR\_XXX\_R19\_C1 minus diversification allocated to credit event risk that is not covered by the market & credit risk module.  This is part of the minimum dataset that should be publicly disclosed. |
| TOT\_SCR\_XXX\_R21\_C1 | Basis risk financial instruments | Capital charge allocated to basis risk for financial instruments (risk of imperfect hedges. Sum of price differences between asset and hedging instrument).  To be reported only if undertaking models this explicitly in its own module and has indicated so in TOT\_MSR\_XXX\_R7\_C1. |
| TOT\_SCR\_XXX\_R22\_C1 | Derivatives risk | Capital charge allocated to derivatives risk (all derivatives not used for hedging purposes).  To be reported only if undertaking models this explicitly in its own module and has indicated so in TOT\_MSR\_XXX\_R8\_C1. |
| TOT\_SCR\_XXX\_R23\_C1 | Participations | Capital charge allocated to participations.  To be reported only if undertaking models this explicitly in its own module and has indicated so in TOT\_MSR\_XXX\_R3\_C1. |
| TOT\_SCR\_XXX\_R24\_C1 | Liquidity risk | Capital charge allocated to liquidity risk.  To be reported only if undertaking models this explicitly in its own module and has indicated so in TOT\_MSR\_XXX\_R4\_C1. |
| TOT\_SCR\_XXX\_R25\_C1 | Pension risk | Capital charge allocated to pension risk.  To be reported only if undertaking models this explicitly in its own module and has indicated so in TOT\_MSR\_XXX\_R5\_C1. |
| TOT\_SCR\_XXX\_R26\_C1 | Concentration risk | Capital charge allocated to concentration risk.  To be reported only if undertaking models this explicitly in its own module and has indicated so in TOT\_MSR\_XXX\_R6\_C1. |
| TOT\_SCR\_XXX\_R27\_C1 | Total Business risk | Capital charge allocated to business risk.  To be reported only if undertaking models this explicitly in its own module.  This is part of the minimum dataset that should be publicly disclosed. |
| TOT\_SCR\_XXX\_R28\_C1 | Total Business risk - diversified | TOT\_SCR\_XXX\_R24\_C1 minus part of total diversification allocated to Business risk by the undertaking’s algorithm.  This is part of the minimum dataset that should be publicly disclosed. |
| TOT\_SCR\_XXX\_R29\_C1 | Gross reserve risk | Same as NL\_RSCR\_GRO\_R1\_C5. |
| TOT\_SCR\_XXX\_R30\_C1 | Net of reinsurance reserve risk | Same as NL\_RSCR\_NET\_R1\_C5. |
| TOT\_SCR\_XXX\_R31\_C1 | Gross premium risk | Same as NL\_PSCR\_GRO\_R1\_C8. |
| TOT\_SCR\_XXX\_R32\_C1 | Net of reinsurance premium risk | Same as NL\_PSCR\_NET\_R1\_C8. |
| TOT\_SCR\_XXX\_R33\_C1 | Net premium and reserve risk | Same as NL\_SCR\_NET\_R3\_C1. |
| TOT\_SCR\_XXX\_R34\_C1 | Nat-cat risk | NL\_CAT\_SCR\_R1\_C1 + NL\_CAT\_SCR\_R2\_C1 |
| TOT\_SCR\_XXX\_R35\_C1 | Man-made risk | NL\_CAT\_SCR\_R3\_C1 + NL\_CAT\_SCR\_R4\_C1 |
| TOT\_SCR\_XXX\_R36\_C1 | Total Non-life risk | Sum of TOT\_SCR\_XXX\_R30\_C1 to TOT\_SCR\_XXX\_R32\_C1.  This is part of the minimum dataset that should be publicly disclosed. |
| TOT\_SCR\_XXX\_R37\_C1 | Total Non-life risk - diversified | TOT\_SCR\_XXX\_R33\_C1 minus part of total diversification allocated to Non-Life risk by the undertaking’s algorithm.  This is part of the minimum dataset that should be publicly disclosed. |
| TOT\_SCR\_XXX\_R38\_C1 | Mortality risk | LH\_LIF\_SCR\_R1\_C5 + LH\_HLT\_SCR\_R1\_C5 |
| TOT\_SCR\_XXX\_R39\_C1 | Longevity risk | LH\_LIF\_SCR\_R6\_C5 + LH\_HLT\_SCR\_R6\_C5 |
| TOT\_SCR\_XXX\_R40\_C1 | Disability-Morbidity risk | LH\_LIF\_SCR\_R11\_C5 + LH\_HLT\_SCR\_R11\_C5 |
| TOT\_SCR\_XXX\_R41\_C1 | Lapse | LH\_LIF\_SCR\_R16\_C5 + LH\_HLT\_SCR\_R17\_C5 |
| TOT\_SCR\_XXX\_R42\_C1 | Expense risk | LH\_LIF\_SCR\_R24\_C5 + LH\_HLT\_SCR\_R25\_C5 |
| TOT\_SCR\_XXX\_R43\_C1 | Revision risk | LH\_LIF\_SCR\_R26\_C5 + LH\_HLT\_SCR\_R27\_C5 |
| TOT\_SCR\_XXX\_R44\_C1 | Catastrophe risk | Same as LH\_LIF\_SCR\_R25\_C5 + LH\_HLT\_SCR\_R26\_C5 or LH\_LIF\_SCRTLC\_R3\_C4 + LH\_HLT\_SCRTLC\_R3\_C4 depending on the model structure. |
| TOT\_SCR\_XXX\_R45\_C1 | Trend risk | Same as LH\_LIF\_SCRTLC\_R1\_C4 + LH\_HLT\_SCRTLC\_R1\_C4. |
| TOT\_SCR\_XXX\_R46\_C1 | Level risk | Same as LH\_LIF\_SCRTLC\_R2\_C4 + LH\_HLT\_SCRTLC\_R2\_C4. |
| TOT\_SCR\_XXX\_R47\_C1 | Total Life & Health underwriting risk | Sum of TOT\_SCR\_XXX\_R38\_C1 to TOT\_SCR\_XXX\_R44\_C1  or sum of TOT\_SCR\_XXX\_R44\_C1 to TOT\_SCR\_XXX\_R46\_C1.  This is part of the minimum dataset that should be publicly disclosed. |
| TOT\_SCR\_XXX\_R48\_C1 | Total Life & Health underwriting risk - diversified | TOT\_SCR\_XXX\_R47\_C1 minus part of total diversification allocated to Life & Health risk by the undertaking’s algorithm.  This is part of the minimum dataset that should be publicly disclosed. |
| TOT\_SCR\_XXX\_R49\_C1 | Total underwriting risk | TOT\_SCR\_XXX\_R36\_C1 + TOT\_SCR\_XXX\_R47\_C1 |
| TOT\_SCR\_XXX\_R50\_C1 | Total underwriting risk - diversified | TOT\_SCR\_XXX\_R49\_C1 minus part of total diversification allocated to underwriting risk by the undertaking’s algorithm. |
| TOT\_SCR\_XXX\_R51\_C1 | Total Operational risk | Same as OP\_SCR\_XXX\_R5\_C1.  This is part of the minimum dataset that should be publicly disclosed. |
| TOT\_SCR\_XXX\_R52\_C1 | Total Operational risk - diversified | TOT\_SCR\_XXX\_R51\_C1 minus part of total diversification allocated to Operational risk by the undertaking’s algorithm.  This is part of the minimum dataset that should be publicly disclosed. |
| TOT\_SCR\_XXX\_R53\_C1 | Other risk | Capital charge not allocated to the categories listed here.  This is part of the minimum dataset that should be publicly disclosed. |
| TOT\_SCR\_XXX\_R53\_C2 | Other risk description | Description of what is included in the capital charge of TOT\_SCR\_XXX\_R53\_C1. |
| **Modelled Specific Risks –** Multiple ‘Yes’ are allowed for columns in each row if C1 is ‘No’. | | |
| TOT\_MSR\_XXX\_R1\_C1 to TOT\_MSR\_XXX\_R16\_C1 | Modelled explicitly in its own module | Closed list Yes/No. If answer is ‘Yes’ then refer to table at the beginning of the LOG file to see what shall be completed. If the answer is ‘No’ then C2 to C7 must be completed for each row depending on where this risk is covered. If it is not covered then all codes in the same row should be ‘No’. |
| TOT\_MSR\_XXX\_R1\_C2 to TOT\_MSR\_XXX\_R11\_C2 | Market & Credit | Closed list Yes/No. If the answer in C1 is ‘Yes’ then this must be set to ‘No’. Otherwise it should be set to ‘Yes’ if the specified risk in each row is covered in the Market & Credit risk module. |
| TOT\_MSR\_XXX\_R1\_C3 to TOT\_MSR\_XXX\_R11\_C3 | Non-life | Closed list Yes/No. If the answer in C1 is ‘Yes’ then this must be set to ‘No’. Otherwise it should be set to ‘Yes’ if the specified risk in each row is covered in the Non-Life risk module. |
| TOT\_MSR\_XXX\_R1\_C4 to TOT\_MSR\_XXX\_R11\_C4 | Life & Health | Closed list Yes/No. If the answer in C1 is ‘Yes’ then this must be set to ‘No’. Otherwise it should be set to ‘Yes’ if the specified risk in each row is covered in the Life & Health risk module. |
| TOT\_MSR\_XXX\_R1\_C5 to TOT\_MSR\_XXX\_R11\_C5 | Operational | Closed list Yes/No. If the answer in C1 is ‘Yes’ then this must be set to ‘No’. Otherwise it should be set to ‘Yes’ if the specified risk in each row is covered in the Operational risk module. |
| TOT\_MSR\_XXX\_R1\_C6 to TOT\_MSR\_XXX\_R11\_C6 | Other | Closed list Yes/No. If the answer in C1 is ‘Yes’ then this must be set to ‘No’. Otherwise it should be set to ‘Yes’ if the specified risk in each row is covered in another risk module not mentioned here. |