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ANNEX II

*Instructions regarding reporting templates for 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 reported 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.

All references to Articles should refer to Directive 2009/138/EC of the European Parliament and of the Council of 25 November 2009 on the taking up and pursuit of the business of insurance and reinsurance (Solvency II) unless otherwise specified.

*S.01.01 - Content of the submission*

*General comments:*

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

When a special justification is needed, the explanation is not to be submitted within the reporting template but shall be part of the dialogue between undertakings and national competent authorities.

When a template is submitted only with zeros or without figures, then S.01.01 should indicate one of the “non reported” options.

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|  | ITEM | INSTRUCTIONS |
| Z0010 | Ring-fenced fund/matching portfolio/remaining part | Identifies whether the reported figures are with regard to a ring-fenced fund (‘RFF’), matching adjustment portfolio (‘MAP’) or to the remaining part. One of the options in the following closed list shall be used:  1 - RFF/MAP  2 - Remaining part |
| Z0020 | Fund/Portfolio number | When item Z0010 = 1, identification number for a ring-fenced fund or matching portfolio. This number is attributed by the undertaking and must be consistent over time and with the fund/portfolio number reported in other templates. |
| C0010/R0010 | S.01.02 - Basic Information - | This template shall always be reported. The only option possible is:  1 - Reported |
| C0010/R0020 | S.01.03 - Basic Information - RFF and matching adjustment portfolios | One of the options in the following closed list shall be used:  1 - Reported  2 - Not reported as no RFF or MAP  0 - Not reported other reason (in this case special justification is needed) |
| C0010/R0030 | S.02.01 - Balance sheet | One of the options in the following closed list shall be used:  1 - Reported  6 - Exempted under Article 35a of Directive 2009/138/EC  0 - Not reported other reason (in this case special justification is needed)  9 - Not reported in first and third quarter by the SNCUs |
| C0010/R0040 | S.02.02 - Liabilities by currency | One of the options in the following closed list shall be used:  1 - Reported  3 - Not due in accordance with instructions of the template  0 - Not reported other reason (in this case special justification is needed) |
| C0010/R0060 | S.03.01 - Off-balance sheet items - general | One of the options in the following closed list shall be used:  1 - Reported  2 - Not reported as no off-balance sheet items  3 - Not reported due to value of guarantee/collateral/contingent liabilities below the threshold and no unlimited guarantee provided or received as in the template instructions  0 - Not reported other reason (in this case special justification is needed) |
| C0010/R0100 | S.04.02 - Information on class 10 in Part A of Annex I of Solvency II Directive, excluding carrier's liability | One of the options in the following closed list shall be used:  1 - Reported  2 - Not reported as no activity outside the home country in relation to specific class  18 - Not reported as no direct insurance business  0 - Not reported (in this case special justification is needed) |
| C0010/R0104 | S.04.03 - Basic Information - list of underwriting entities | One of the options in the following closed list shall be used:  1 - Reported  2 - Not reported as no activity outside the home country  0 - Not reported (in this case special justification is needed) |
| C0010/R0105 | S.04.04 - Activity by country - location of underwriting | One of the options in the following closed list shall be used:  1 - Reported  2 - Not reported as no activity outside the home country  0 - Not reported (in this case special justification is needed) |
| C0010/R0106 | S.04.05 - Activity by country - location of risk | One of the options in the following closed list shall be used:  1 - Reported  2 - Not reported as no activity outside the home country  -4 - Not reported as for all lines of business location data of risk is the same as location of underwriting reported in S.04.04  0 - Not reported (in this case special justification is needed) |
| C0010/R0110 | S.05.01 - Premiums, claims and expenses by line of business | One of the options in the following closed list shall be used:  1 - Reported  6 - Exempted under Article 35a of Directive 2009/138/EC )  0 - Not reported (in this case special justification is needed)  9 - Not reported in first and third quarter by the SNCUs |
| C0010/R0140 | S.06.02 - List of assets | One of the options in the following closed list shall be used:  1 - Reported  6 - Exempted under Article 35a of Directive 2009/138/EC  7 - Not due annually as reported for Quarter 4  0- Not reported (in this case special justification is needed)  9 - Not reported in first and third quarter by the SNCUs |
| C0010/R0150 | S.06.03 - Collective investment undertakings - look-through approach | One of the options in the following closed list shall be used:  1 - Reported  2 - Not reported as no Collective investment undertakings (only for undertakings not exempted under Article 35a of Directive 2009/138/EC  3 - Not due in accordance with instructions of the template  6 - Exempted under Article 35a of Directive 2009/138/EC  7 - Not due annually as reported for Quarter 4  8 - Not due in first and third quarter in accordance with the instructions of the template  0 - Not reported (in this case special justification is needed)  9 - Not reported in first and third quarter by the SNCUs |
| C0010/R0151 | S.06.04 - Climate change-related risks to investments | One of the options in the following closed list shall be used:  1 - Reported  0 - Not reported (in this case special justification is needed)  2 - Not reported as the undertaking has been classified as a small and non complex undertaking  3 - Not reported as undertaking is exempted from reporting S.06.02 and as such shall not report the template |
| C0010/R0160 | S.07.01 - Structured products | One of the options in the following closed list shall be used:  1 - Reported  2 - Not reported as no structured products (only for undertakings not exempted under Article 35a of Directive 2009/138/EC )  3 - Not due in accordance with instructions of the template  6 - Exempted under 35a of Directive 2009/138/EC  0 - Not reported other reason (in this case special justification is needed) |
| C0010/R0170 | S.08.01 - Open derivatives | One of the options in the following closed list shall be used:  1 - Reported  2 - Not reported as no derivative transactions (only for undertakings not exempted under Article 35a of Directive 2009/138/EC )  6 - Exempted under Article 35a of Directive 2009/138/EC  7 - Not due annually as reported for Quarter 4  0 - Not reported other reason (in this case special justification is needed)  9 - Not reported in first and third quarter by the SNCUs |
| C0010/R0190 | S.09.01 - Information on gains/income and losses in the period | One of the options in the following closed list shall be used:  1 - Reported  0 - Not reported other reason (in this case special justification is needed) |
| C0010/R0200 | S.10.01 - Securities lending and repos | One of the options in the following closed list shall be used:  1 - Reported  2 - Not reported as no Securities lending and repos (only for undertakings not exempted under Article 35a of Directive 2009/138/EC 3 - Not due in accordance with instructions of the template  6 - Exempted under Article 35a of Directive 2009/138/EC  0 - Not reported other reason (in this case special justification is needed) |
| C0010/R0210 | S.11.01 - Assets held as collateral | One of the options in the following closed list shall be used:  1 - Reported  2 - Not reported as no Assets held as collateral (only for undertakings not exempted under Article 35a of Directive 2009/138/EC )  3 - Not due in accordance with instructions of the template  6 - Exempted under Article 35a of Directive 2009/138/EC  0 - Not reported other reason (in this case special justification is needed) |
| C0010/R0220 | S.12.01 - Life and Health SLT Technical Provisions | One of the options in the following closed list shall be used:  1 - Reported  2 - Not reported as no life and health SLT business (only for undertakings not exempted under Article 35a of Directive 2009/138/EC  6 - Exempted under Article 35a of Directive 2009/138/EC  0 - Not reported other reason (in this case special justification is needed)  9 - Not reported in first and third quarter by the SNCUs |
| C0010/R0230 | S.12.02 - Life and Health SLT Technical Provisions - by country | One of the options in the following closed list shall be used:  1 - Reported  2 - Not reported as no life and health SLT business  3 - Not due in accordance with instructions of the template  0 - Not reported other reason (in this case special justification is needed) |
| C0010/R0240 | S.13.01 - Projection of future gross cash flows (Best Estimate -life) | One of the options in the following closed list shall be used:  1 - Reported  2 - Not reported as no life and health SLT business  0 - Not reported other reason (in this case special justification is needed) |
| C0010/R0250 | S.14.01 - Life obligations analysis | One of the options in the following closed list shall be used:  1 - Reported  2 - Not reported as no direct life and health SLT business  0 - Not reported other reason (in this case special justification is needed) |
| C0010/R0251 | S.14.02 - Non-life obligation analysis | One of the options in the following closed list shall be used:  1 - Reported  2 - Not reported as no direct non-life business  0 - Not reported other reason (in this case special justification is needed) |
| C0010/R0252 | S.14.03 - Cyber underwriting risk | One of the options in the following closed list shall be used:  1 - Reported  2 - Not reported as no cyber coverages  3 - Not due in accordance with instructions of the template  0 - Not reported other reason (in this case special justification is needed) |
| C0010/R0280 | S.16.01 - Information on annuities stemming from Non-Life Insurance obligations | One of the options in the following closed list shall be used:  1 - Reported  2 - Not reported as no annuities stemming from direct Non-Life Insurance obligations  0 - Not reported other reason (in this case special justification is needed) |
| C0010/R0290 | S.17.01 - Non-Life Technical Provisions | One of the options in the following closed list shall be used:  1 - Reported  2 - Not reported as no non-life business (only for undertakings not exempted under Article 35a of Directive 2009/138/EC )  6 - Exempted under Article 35a of Directive 2009/138/EC  0 - Not reported other reason (in this case special justification is needed)  9 - Not reported in first and third quarter by the SNCUs |
| C0010/R0300 | S.17.03 - Non-Life Technical Provisions - By country | One of the options in the following closed list shall be used:  1 - Reported  2 - Not reported as no non-life business  3 - Not due in accordance with instructions of the template  0 - Not reported other reason (in this case special justification is needed) |
| C0010/R0310 | S.18.01 - Projection of future cash flows (Best Estimate - Non Life) | One of the options in the following closed list shall be used:  1 - Reported  2 - Not reported as no non-life business  3 - Not due in accordance with instructions of the template  0 - Not reported other reason (in this case special justification is needed) |
| C0010/R0320 | S.19.01 - Non-life insurance claims | One of the options in the following closed list shall be used:  1 - Reported  2 - Not reported as no non-life business  0 - Not reported other reason (in this case special justification is needed) |
| C0010/R0330 | S.20.01 - Development of the distribution of the claims incurred | One of the options in the following closed list shall be used:  1 - Reported  2 - Not reported as no non-life business  3 - Not due in accordance with instructions of the template  18 - Not reported as no direct insurance business  0 - Not reported other reason (in this case special justification is needed) |
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| C0010/R0370 | S.22.01 - Impact of long term guarantees measures and transitionals | One of the options in the following closed list shall be used:  1 - Reported  2 - Not reported as no long term guarantees measures (LTG) measures or transitional measures set out in Articles 77a(2), Articles 308c and 308d and, where relevant, Article 111(1), second subparagraph of Directive 2009/138/EC are applied  0 - Not reported other reason (in this case special justification is needed) |
| C0010/R0380 | S.22.04 - Information on the transitional on interest rates calculation | One of the options in the following closed list shall be used:  1 - Reported  2 - Not reported as no such transitional measure is applied  0 - Not reported other reason (in this case special justification is needed) |
| C0010/R0390 | S.22.05 - Overall calculation of the transitional on technical provisions | One of the options in the following closed list shall be used:  1 - Reported  2 - Not reported as no such transitional measure is applied  0 - Not reported other reason (in this case special justification is needed) |
| C0010/R0400 | S.22.07 - Calculated volatility adjustment and corresponding best estimates by country and currency | One of the options in the following closed list shall be used:  1 - Reported  2 - Not reported as volatility adjustment not applied  0 - Not reported (in this case special justification is needed) |
| C0010/R0410 | S.23.01 - Own funds | One of the options in the following closed list shall be used:  1 - Reported  6 - Exempted under Article 35a of Directive (EU) 2009/138/EC  7 - Exempted under article 35a of Directive (EU) 2009/138/EC - only MCR reported  0 - Not reported (in this case special justification is needed) |
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| C0010/R0440 | S.23.04 - List of items on own funds | One of the options in the following closed list shall be used:  1 - Reported  3 - Not due in accordance with instructions of the template  0 - Not reported (in this case special justification is needed) |
| C0010/R0450 | S.24.01 - Participations held | One of the options in the following closed list shall be used:  1 - Reported  2 - Not reported as no participations held  0 - Not reported (in this case special justification is needed) |
| C0010/R0460 | S.25.01 - Solvency Capital Requirement - for undertakings on Standard Formula | One of the options in the following closed list shall be used:  1 - Reported as standard formula (SF) is used  8 - Not reported due to use of partial internal model  9 - Not reported due to use of full internal model  16 - Reported due to request of Article 112 of Directive 2009/138/EC  0 - Not reported other reason (in this case special justification is needed) |
| C0010/R0470 | S.25.05 - Solvency Capital Requirement - for undertakings using an internal model (partial or full) | One of the options in the following closed list shall be used:  4- Reported due to use of partial internal model  5- Reported due to use of full internal model  10 - Not reported due to use of standard formula  0 - Not reported other reason (in this case special justification is needed) |
| C0010/R0500 | S.26.01 - Solvency Capital Requirement - Market risk | One of the options in the following closed list shall be used:  1 - Reported  2 - Not reported as risk not existent  8 - Not reported due to use of partial internal model  9 - Not reported due to use of full internal model  11 - Not reported as reported at RFF/MAP level  16 - Reported due to request of Article 112 of Directive 2009/138/EC  17 - Partially reported due to use of partial internal model  0 - Not reported other reason (in this case special justification is needed) |
| C0010/R0510 | S.26.02 - Solvency Capital Requirement - Counterparty default risk | One of the options in the following closed list shall be used:  1 - Reported  2 - Not reported as risk not existent  8 - Not reported due to use of partial internal model  9 - Not reported due to use of full internal model  11 - Not reported as reported at RFF/MAP level 16 - Reported due to request of Article 112 of Directive 2009/138/EC  17 - Partially reported due to use of partial internal model  0 - Not reported other reason (in this case special justification is needed) |
| C0010/R0520 | S.26.03 - Solvency Capital Requirement - Life underwriting risk | One of the options in the following closed list shall be used:  1 - Reported  2 - Not reported as risk not existent  8 - Not reported due to use of partial internal model  9 - Not reported due to use of full internal model  11 - Not reported as reported at RFF/MAP level  16 - Reported due to request of Article 112 of Directive 2009/138/EC  17 - Partially reported due to use of partial internal model  0 - Not reported other reason (in this case special justification is needed) |
| C0010/R0530 | S.26.04 - Solvency Capital Requirement - Health underwriting risk | One of the options in the following closed list shall be used:  1 - Reported  2 - Not reported as risk not existent  8 - Not reported due to use of partial internal model  9 - Not reported due to use of full internal model  11 - Not reported as reported at RFF/MAP level  16 - Reported due to request of Article 112 of Directive 2009/138/EC  17 - Partially reported due to use of partial internal model  0 - Not reported other reason (in this case special justification is needed) |
| C0010/R0540 | S.26.05 - Solvency Capital Requirement - Non-Life underwriting risk | One of the options in the following closed list shall be used:  1 - Reported  2 - Not reported as risk not existent  8 - Not reported due to use of partial internal model  9 - Not reported due to use of full internal model  11 - Not reported as reported at RFF/MAP level  16 - Reported due to request of Article 112 of Directive 2009/138/EC  17 - Partially reported due to use of partial internal model  0 - Not reported other reason (in this case special justification is needed) |
| C0010/R0550 | S.26.06 - Solvency Capital Requirement - Operational risk | One of the options in the following closed list shall be used:  1 - Reported  8 - Not reported due to use of partial internal model  9 - Not reported due to use of full internal model  11 - Not reported as reported at RFF/MAP level  16 - Reported due to request of Article 112 of Directive 2009/138/EC  17 - Partially reported due to use of partial internal model  0 - Not reported other reason (in this case special justification is needed) |
| C0010/R0560 | S.26.07 - Solvency Capital Requirement - Simplifications | One of the options in the following closed list shall be used:  1 - Reported  2 - Not reported as no simplified calculations used  8 - Not reported due to use of partial internal model  9 - Not reported due to use of full internal model  11 - Not reported as reported at RFF/MAP level  16 - Reported due to request of Article 112 of Directive 2009/138/EC  17 - Partially reported due to use of partial internal model  0 - Not reported other reason (in this case special justification is needed) |
| C0010/R0561 | S.26.08 - Solvency Capital Requirement - for undertakings using an internal model (partial or full) | One of the options in the following closed list shall be used:  4 - Reported due to use of partial internal model  5 - Reported due to use of full internal model  10 - Not reported due to use of standard formula  11 - Not reported as reported at RFF/MAP level  0 - Not reported other reason (in this case special justification is needed) |
| C0010/R0562 | S.26.09 - Internal model - Market and credit risk - for financial instruments | One of the options in the following closed list shall be used:  4- Reported due to use of partial internal model covering these risks  5- Reported due to use of full internal model  10 - Not reported due to use of standard formula or partial internal model not covering these risks  0 - Not reported other reason (in this case special justification is needed) |
| C0010/R0563 | S.26.10 - Internal model - Credit event risk Portfolio view details | One of the options in the following closed list shall be used:  4 - Reported due to use of partial internal model covering these risks  5 - Reported due to use of full internal model  10 - Not reported due to use of standard formula or partial internal model not covering these risks  0 - Not reported other reason (in this case special justification is needed) |
| C0010/R0564 | S.26.11 - Internal model - Credit risk details for financial instruments | One of the options in the following closed list shall be used:  4 - Reported due to use of partial internal model covering these risks  5 - Reported due to use of full internal model  10 - Not reported due to use of standard formula or partial internal model not covering these risks  0 - Not reported other reason (in this case special justification is needed) |
| C0010/R0565 | S.26.12 - Internal model - Credit risk - for non-financial instruments | One of the options in the following closed list shall be used:  4 - Reported due to use of partial internal model covering these risks  5- Reported due to use of full internal model  10 - Not reported due to use of standard formula or partial internal model not covering these risks  0 - Not reported other reason (in this case special justification is needed) |
| C0010/R0566 | S.26.13 - Internal model - Non-life & Health NSLT underwriting risk | One of the options in the following closed list shall be used:  4- Reported due to use of partial internal model covering these risks  5 - Reported due to use of full internal model  10 - Not reported due to use of standard formula or partial internal model not covering these risks  0 - Not reported other reason (in this case special justification is needed) |
| C0010/R0567 | S.26.14 - Internal model - Life and health underwriting risk | One of the options in the following closed list shall be used:  4- Reported due to use of partial internal model covering these risks  5- Reported due to use of full internal model  10 - Not reported due to use of standard formula or partial internal model not covering these risks  0 - Not reported other reason (in this case special justification is needed) |
| C0010/R0568 | S.26.15 - Internal model - Operational risk | One of the options in the following closed list shall be used:  4- Reported due to use of partial internal model covering these risks  5- Reported due to use of full internal model  10 - Not reported due to use of standard formula or partial internal model not covering these risks  0 - Not reported other reason (in this case special justification is needed) |
| C0010/R0569 | S.26.16 - Internal model - Model Changes | One of the options in the following closed list shall be used:  4- Reported due to use of partial internal model covering these risks  5- Reported due to use of full internal model  10 - Not reported due to use of standard formula or partial internal model not covering these risks  0 - Not reported other reason (in this case special justification is needed) |
| C0010/R0570 | S.27.01 - Solvency Capital Requirement - Non-Life and Health catastrophe risk | One of the options in the following closed list shall be used:  1 - Reported  2 - Not reported as risk not existent  8 - Not reported due to use of partial internal model  9 - Not reported due to use of full internal model  11 - Not reported as reported at RFF/MAP level  17 - Partially reported due to use of partial internal model  0 - Not reported other reason (in this case special justification is needed) |
| C0010/R0575 | S.27.02 - Catastrophe data - Loss data | One of the options in the following closed list shall be used:  1 - Reported  2 - Not reported as SNCU exempted  0- Not reported other reason (in this case special justification is needed) |
| C0010/R0576 | S.27.03 - Catastrophe data - Exposure and premium data | One of the options in the following closed list shall be used:  1 - Reported  2 - Not reported as SNCU exempted  0- Not reported other reason (in this case special justification is needed) |
| C0010/R0580 | S.28.01 - Minimum Capital Requirement - Only life or only non-life insurance or reinsurance activity | One of the options in the following closed list shall be used:  1- Reported  2 - Not reported as both life and non-life insurance activity  0- Not reported other reason (in this case special justification is needed) |
| C0010/R0590 | S.28.02 - Minimum Capital Requirement - Both life and non-life insurance activity | One of the options in the following closed list shall be used:  1 - Reported  2 - Not reported as only life or only non-life insurance or reinsurance activity or only reinsurance activity  0 - Not reported other reason (in this case special justification is needed) |
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| C0010/R0620 | S.29.03 - Excess of Assets over Liabilities - explained by technical provisions | One of the options in the following closed list shall be used:  1 - Reported  0 - Not reported other reason (in this case special justification is needed) |
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| C0010/R0660 | S.30.03 - Outgoing Reinsurance Program basic data | One of the options in the following closed list shall be used:  1 - Reported  2 - Not reported as no reinsurance  -0 - Not reported other reason (in this case special justification is needed) |
| C0010/R0670 | S.30.04 - Outgoing Reinsurance Program shares data | One of the options in the following closed list shall be used:  1 - Reported  2 - Not reported as no reinsurance  -0 - Not reported other reason (in this case special justification is needed) |
| C0010/R0680 | S.31.01 - Share of reinsurers (including Finite Reinsurance and SPV's) | One of the options in the following closed list shall be used:  1 - Reported  2 - Not reported as no reinsurance  0 - Not reported other reason (in this case special justification is needed) |
| C0010/R0690 | S.31.02 - Special Purpose Vehicles | One of the options in the following closed list shall be used:  1 - Reported  2 - Not reported as no Special Purpose Insurance Vehicles  0 - Not reported other reason (in this case special justification is needed) |
| C0010/R0740 | S.36.01 - IGT - Equity-type transactions, debt and asset transfer | One of the options in the following closed list shall be used:  1 - Reported  2 - Not reported as no intragroup transaction (‘IGT’) on Equity-type transactions, debt and asset transfer  12 - Not reported as no parent undertaking is a mixed-activity insurance holding company where they are not part of a group as defined under Article 213 (2) (a), (b) and (c) of Solvency II Directive  0 - Not reported other reason (in this case special justification is needed) |
| C0010/R0750 | S.36.02 - IGT - Derivatives | One of the options in the following closed list shall be used:  1 - Reported  2 - Not reported as no IGT on Derivatives  12 - Not reported as no parent undertaking is a mixed-activity insurance holding company where they are not part of a group as defined under Article 213 (2) (a), (b) and (c) of Solvency II Directive  0 - Not reported other reason (in this case special justification is needed) |
| C0010/R0760 | S.36.06 - IGT - Off-balance sheet and contingent liabilities | One of the options in the following closed list shall be used:  1 - Reported  2 - Not reported as no IGT on off-balance sheet and contingent liabilities  12 - Not reported as no parent undertaking is a mixed-activity insurance holding company where they are not part of a group as defined under Article 213 (2) (a), (b) and (c) of Solvency II Directive  0 - Not reported other reason (in this case special justification is needed) |
| C0010/R0770 | S.36.07 - IGT - Insurance and Reinsurance | One of the options in the following closed list shall be used:  1 - Reported  2 - Not reported as no IGT on Insurance and Reinsurance  12 - Not reported as no parent undertaking is a mixed-activity insurance holding company where they are not part of a group as defined under Article 213 (2) (a), (b) and (c) of Solvency II Directive  0 - Not reported other reason (in this case special justification is needed) |
| C0010/R0775 | S.36.05 - IGT - Profit and Loss | One of the options in the following closed list shall be used:  1 - Reported  2 - Not reported as no IGT  12 - Not reported as no parent undertaking is a mixed-activity insurance holding company where they are not part of a group as defined in points (a), (b) and (c) of Article 213(2) of Directive 2009/138/EC  0 - Not reported other reason (in this case special justification is needed) |
| C0010/R0790 | SR.02.01 - Balance Sheet | One of the options in the following closed list shall be used:  1 - Reported  2 - Not reported as no RFF/MAP  14 - Not reported as refers to MAP fund  0 - Not reported other reason (in this case special justification is needed) |
| C0010/R0800 | SR.12.01 - Life and Health SLT Technical Provisions | One of the options in the following closed list shall be used:  1 - Reported  2 - Not reported as no RFF/MAP or no life and health SLT business  0 - Not reported other reason (in this case special justification is needed) |
| C0010/R0810 | SR.17.01 - Non-Life Technical Provisions | One of the options in the following closed list shall be used:  1 - Reported  2 - Not reported as no RFF/MAP or no non-life business  0 - Not reported other reason (in this case special justification is needed) |
| C0010/R0820 | SR.22.02 - Projection of future cash flows (Best Estimate - Matching portfolios) | One of the options in the following closed list shall be used:  1 - Reported  2 - Not reported as no Matching Adjustment (‘MA’) is applied  15 -Not reported as refers to RFF or remaining part  0 - Not reported other reason (in this case special justification is needed) |
| C0010/R0830 | SR.22.03 - Information on the matching adjustment calculation | One of the options in the following closed list shall be used:  1 - Reported  2 - Not reported as no MA is applied  15 -Not reported as refers to RFF or remaining part  0 - Not reported other reason (in this case special justification is needed) |
| C0010/R0840 | SR.25.01 - Solvency Capital Requirement - for undertakings on Standard Formula | One of the options in the following closed list shall be used:  1 - Reported as standard formula is used  8 - Not reported due to use of partial internal model  9 - Not reported due to use of full internal model  16 - Reported due to request of Article 112 of Directive 2009/138/EC  0 - Not reported other reason (in this case special justification is needed) |
| C0010/R0855 | SR.25.05 - Solvency Capital Requirement - for undertakings using an internal model (partial or full) | One of the options in the following closed list shall be used:  4 - Reported due to use of partial internal model  5 - Reported due to use of full internal model  10 - Not reported due to use of standard formula  0 - Not reported other reason (in this case special justification is needed) |
| C0010/R0870 | SR.26.01 - Solvency Capital Requirement - Market risk | One of the options in the following closed list shall be used:  1 - Reported  2 - Not reported as risk not existent  8 - Not reported due to use of partial internal model  9 - Not reported due to use of full internal model  11 - Not reported as no RFF/MAP  16 - Reported due to request of Article 112 of Directive 2009/138/EC  17 - Partially reported due to use of partial internal model  0 - Not reported other reason (in this case special justification is needed) |
| C0010/R0880 | SR.26.02 - Solvency Capital Requirement - Counterparty default risk | One of the options in the following closed list shall be used:  1 - Reported  2 - Not reported as risk not existent  8 - Not reported due to use of partial internal model  9 - Not reported due to use of full internal model  11 - Not reported as no RFF/MAP  16 - Reported due to request of Article 112 of Directive 2009/138/EC  17 - Partially reported due to use of partial internal model  0 - Not reported other reason (in this case special justification is needed) |
| C0010/R0890 | SR.26.03 - Solvency Capital Requirement - Life underwriting risk | One of the options in the following closed list shall be used:  1 - Reported  2 - Not reported as risk not existent  8 - Not reported due to use of partial internal model  9 - Not reported due to use of full internal model  11 - Not reported as no RFF/MAP  16 - Reported due to request of Article 112 of Directive 2009/138/EC  17 - Partially reported due to use of partial internal model  0 - Not reported other reason (in this case special justification is needed) |
| C0010/R0900 | SR.26.04 - Solvency Capital Requirement - Health underwriting risk | One of the options in the following closed list shall be used:  1 - Reported  2 - Not reported as risk not existent  8 - Not reported due to use of partial internal model  9 - Not reported due to use of full internal model  11 - Not reported as no RFF/MAP  16 - Reported due to request of Article 112 of Directive 2009/138/EC  17 - Partially reported due to use of partial internal model  0 - Not reported other reason (in this case special justification is needed) |
| C0010/R0910 | SR.26.05 - Solvency Capital Requirement - Non-Life underwriting risk | One of the options in the following closed list shall be used:  1 - Reported  2 - Not reported as risk not existent  8 - Not reported due to use of partial internal model  9 - Not reported due to use of full internal model  11 - Not reported as no RFF/MAP  16 - Reported due to request of Article 112 of Directive 2009/138/EC  17 - Partially reported due to use of partial internal model  0 - Not reported other reason (in this case special justification is needed) |
| C0010/R0920 | SR.26.06 - Solvency Capital Requirement - Operational risk | One of the options in the following closed list shall be used:  1 - Reported  8 - Not reported due to use of partial internal model  9 - Not reported due to use of full internal model  11 - Not reported as no RFF/MAP  16 - Reported due to request of Article 112 of Directive 2009/138/EC  17 - Partially reported due to use of partial internal model  0 - Not reported other reason (in this case special justification is needed) |
| C0010/R0930 | SR.26.07 - Solvency Capital Requirement - Simplifications | One of the options in the following closed list shall be used:  1 - Reported  2 - Not reported as no simplified calculations used  8 - Not reported due to use of partial internal model  9 - Not reported due to use of full internal model  11 - Not reported as no RFF/MAP  16 - Reported due to request of Article 112 of Directive 2009/138/EC  17 - Partially reported due to use of partial internal model  0 - Not reported other reason (in this case special justification is needed) |
| C0010/R0935 | SR.26.08 - Solvency Capital Requirement - for undertakings using an internal model (partial or full) | One of the options in the following closed list shall be used:  4 - Reported due to use of partial internal model  5 - Reported due to use of full internal model  10 - Not reported due to use of standard formula  17 - Partially reported due to use of partial internal model  0 - Not reported other reason (in this case special justification is needed) |
| C0010/R0940 | SR.27.01 - Solvency Capital Requirement - Non-Life Catastrophe risk | One of the options in the following closed list shall be used:  1 - Reported  2 - Not reported as risk not existent  8 - Not reported due to use of partial internal model  9 - Not reported due to use of full internal model  11 - Not reported as no RFF/MAP  17 - Partially reported due to use of partial internal model  0 - Not reported other reason (in this case special justification is needed) |

*S.01.02 - Basic information*

*General comments:*

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

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|  | | ITEM | INSTRUCTIONS | |
| C0010/R0010 | | Undertaking name | Legal name of the undertaking. Needs to be consistent over different submissions | |
| C0010/R0020 | | Undertaking identification code | Identification code of the undertaking, using the Legal Entity Identifier (LEI). | |
| C0010/R0040 | | Type of undertaking | Identify the type of the reporting undertaking. The following closed list of options shall be used to identify the activity of the undertaking:  2 - Life insurance undertakings  3 - Non-Life insurance undertakings  4 - Insurance undertakings pursuing life insurance activity and non-life insurance activities for the risks listed in classes 1 and 2 in Part A of Annex I - Article 73(2)  5 - Insurance undertakings pursuing both life and non-life insurance activity - Article 73(5)  6 - Reinsurance undertakings | |
| C0010/R0050 | | Country of authorisation | Identify the ISO 3166-1 alpha-2 code of the country where the undertaking was authorised (Home-country) | |
| C0010/R0070 | | Language of reporting | Identify the 2-letter code of ISO 639-1 code of the language used in the submission of information | |
| C0010/R0080 | | Reporting submission date | Identify the ISO 8601 (yyyy-mm-dd) code of the date when the reporting to the supervisory authority is made | |
| C0010/R0081 | | Financial year end | Identify the ISO 8601 (yyyy-mm-dd) code of the financial year end of the undertaking, e.g. 2017-12-31 | |
| C0010/R0090 | | Reporting reference date | Identify the ISO 8601 (yyyy-mm-dd) code of the date identifying the last day of the reporting period | |
| C0010/R0100 | | Regular/Ad-hoc submission | Identify if the submission of information relates to regular submission of information or ad-hoc. The following closed list of options shall be used:  1 - Regular reporting  2 - Ad-hoc reporting  3 - Re-submission of S.30 templates in accordance with instructions of the template  4 - Empty submission | |
| C0010/R0110 | | Currency used for reporting | Identify the ISO 4217 alphabetic code of the currency of the monetary amounts used in each report | |
| C0010/R0120 | | Accounting standards | Identification of the accounting standards used for reporting items in S.02.01, financial statements valuation. The following closed list of options shall be used:  1 - The undertaking is using International Financial Reporting Standards (‘IFRS’)  2 - The undertaking is using local generally accepted accounting principles (‘GAAP’) (other than IFRS) | |
| C0010/R0130 | | Method of Calculation of the SCR | Identify the method used to calculate the SCR. The following closed list of options shall be used:  1 - Standard formula  2 - Partial internal model  3 - Full internal model | |
| C0010/R0140 | | Use of undertaking specific parameters | Identify if the undertaking is reporting figures using undertaking specific parameters. The following closed list of options shall be used:  1 - Use of undertaking specific parameters  2 - Don't use undertaking specific parameters | |
| C0010/R0150 | | Ring-Fenced Funds | Identify if the undertaking is reporting activity by Ring-Fenced Funds. The following closed list of options shall be used:  1 - Reporting activity by RFF  2 - Not reporting activity by RFF | |
| C0010/R0170 | | Matching adjustment | Identify if the undertaking is reporting figures using the matching adjustment. The following closed list of options shall be used:  1- Use of matching adjustment  2 - No use of matching adjustment | |
| C0010/R0180 | | Volatility adjustment | Identify if the undertaking is reporting figures using the volatility adjustment. The following closed list of options shall be used:  1- Use of volatility adjustment  2 - No use of volatility adjustment | |
| C0010/R0185 | | Adjustment to risk-corrected spread | Identify if the undertaking is reporting figures using an undertaking-specific adjustment to the risk-corrected spread under the volatility adjustment. The following closed list of options shall be used:  1 - Approval granted and use of undertaking-specific adjustment to the risk-corrected spread for this reporting  2 - Approval granted but no use of undertaking-specific adjustment to the risk-corrected spread for this reporting  3 - No approval to use the undertaking-specific adjustment to the risk-corrected spread | |
| C0010/R0190 | | Transitional measure on the risk-free interest rate | Identify if the undertaking is reporting figures using the transitional adjustment to the relevant risk-free interest rate term structure. The following closed list of options shall be used:  1 - Use of transitional measure on the risk-free interest rate  2 - No use of transitional measure on the risk-free interest rate | |
| C0010/R0200 | | Transitional measure on technical provisions | Identify if the undertaking is reporting figures using the transitional deduction to technical provisions. The following closed list of options shall be used:  1 - Use of transitional measure on technical provisions  2 - No use of transitional measure on technical provisions | |
| C0010/R0205 | | Phasing-in mechanism for extrapolation | Identify if the undertaking is reporting figures using the phasing-in mechanism for the extrapolation of the relevant risk-free interest rates. The following closed list of options shall be used:  1 - Use of phasing-in mechanism for extrapolation  2 - No use of phasing-in mechanism for extrapolation | |
| C0010/R0210 | | Initial submission or re-submission | Identify if it is an initial submission of information or a re-submission of information in relation to a reporting reference date already reported. The following closed list of options shall be used:  1 - Initial submission  2 - Re-submission | |
|  | | |
| R0250 | | Exemption of reporting ECAI information | One of the options in the following closed list shall be used:  1 - Exempted for assets (based on Article 35a of Directive 2009/138/EC)  2 - Exempted for assets (based on outsourcing)  3 - Exempted for derivatives (based on Article 35a of Directive 2009/138/EC)  4 - Exempted for derivatives (based on outsourcing)  5 - Exempted for assets and derivatives (based on Article 35a of Directive 2009/138/EC)  6 - Exempted for assets and derivatives (based on outsourcing)  0 - Not exempted | |
| C0010/R0255 | | Direct URL to the webpage where the Solvency and Financial Condition Report is disclosed | Include the direct URL to the webpage where the Solvency and Financial Condition Report (SFCR) corresponding to the reporting reference date as filled in C0010/R0081 “Financial year end” will be published. In case undertaking has no webpage, "UNDERTAKING WITH NO WEBSITE" value should be reported. | |
| C0010/R0260 | | Direct URL to download the Solvency and Financial Condition Report | Include the direct URL to download the Solvency and Financial Condition Report (SFCR) corresponding to the reporting reference date as filled in C0010/R0081 “Financial year end”.  The URL shall directly link to the file containing the SFCR and not to a webpage.  Alternatively, if the SFCR file is already available at the submission date, or if the SFCR is not disclosed in a webpage, the file shall be included in the annual submission and in this cell choose one of the following options:  “SFCR file provided”  “SFCR file not provided”  If “File not provided” is chosen an explanation needs to be provided to the national competent authority. . | |
| C0010/R0270 | | Captive Business | Identify if the undertaking performs a captive business in line with the definition in Article 13 of Directive 2009/138/EC.  1 - Captive business  2 - No captive business | |
| C0010/R0280 | | Run-Off Business | This item does not apply to the undertakings whose licence has been withdrawn.  One of the options in the following closed list shall be used:  1- Undertakings running-off a portfolio of contracts but not their whole business (partial run-off undertaking or undertaking with run-off portfolio);  2 - Undertakings running-off their whole (previous) business (full run-off undertaking);  3 - Undertakings with a run-off business model (specialised run-off undertakings) - insurance undertakings or groups whose business model is to actively acquire legacy portfolios or whole insurers in run-off;  4 - No run-off business. | |
| C0010/R0290 | | Merger and Acquisitions during period | Identify if mergers or acquisitions or disposal of activities affecting the information reported occurred during the reporting period.  One of the options in the following closed list shall be used:  1 - Yes  2 - No | |
| C0010/R0295 | | SNCU - small and non complex undertaking | Identify if the undertaking has been classified as a small and non complex undertaking (SNCU) that meets the conditions set out in Article 29a and has been classified as such in accordance with Article 29b.  1 - SNCU  2 - No SNCU | |

*S.01.03 - Basic Information - RFF and matching adjustment portfolios*

*General comments:*

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

All ring-fenced funds and matching portfolios should be identified regardless if they are material for the purposes of submission of information.

In the first table all ring-fenced funds and matching adjustments portfolios shall be reported. In case a ring-fenced fund has a matching portfolio not covering the full RFF three funds have to be identified, one for the RFF, other for the MAP inside the RFF and other for the remaining part of the fund (vice-versa for the situations where a MAP has an RFF).

In the second table the relations between the funds as explained in previous paragraph are explained. Only the funds with such relations shall be reported in the second table.

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|  | ITEM | INSTRUCTIONS |
| *List of all RFF/MAP (overlaps allowed)* | | |
| C0040 | Fund /Portfolio Number | Number which is attributed by the undertaking, corresponding to the unique number assigned to each ring-fenced fund and matching adjustment portfolio. This number has to be consistent over time and shall be used to identify the ring-fenced funds and the matching portfolio number in other templates. |
| C0050 | Name of ring-fenced fund/Matching adjustment portfolio | Indicate the name of the ring-fenced fund and matching adjustment portfolio.  When possible (if linked to a commercial product), the commercial name shall be used. If not possible, e.g. if the fund is linked to several commercial products, a different name shall be used.  The name shall be unique and be kept consistent over time. |
| C0060 | RFF/MAP/Remaining part of a fund | Indicate if it is a ring-fenced fund or a matching portfolio. In the cases where other funds are included within one fund this cell shall identify the type of each fund or sub-fund. One of the options in the following closed list shall be used:  1 - Ring-fenced fund  2 - Matching portfolio  3 - Remaining part of a fund |
| C0070 | RFF/MAP with sub RFF/MAP | Identify if the fund identified has other funds embedded. One of the options in the following closed list shall be used:  1 - Fund with other funds embedded  2 - Not a fund with other funds embedded  Only the ‘mother’ fund shall be identified with option 1. |
| C0080 | Material | Indicate if the ring-fenced fund or a matching portfolio is material for the purposes of detailed submission of information. One of the options in the following closed list shall be used:  1 - Material  2 - Not material  In case of fund with other funds embedded, this item is to be reported only for the ‘mother’ fund. |
| C0090 | Article 304 | Indicate whether the RFF is under Article 304 of Solvency II Directive. One of the following options shall be used:  1 - RFF under Article 304 - with the option for the equity risk sub-module  2 - RFF under Article 304 - without the option for the equity risk sub-module  3 - RFF not under Article 304 |
| *List of RFF/MAP with sub RFF/MAP* | | |
| C0100 | Number of RFF/MAP with sub RFF/MAP | For the funds with other funds embedded (option 1 reported in item C0070) identify the number as defined for item C0040.  The fund shall be repeated for as many rows as needed to report the funds embedded. |
| C0110 | Number of sub RFF/MAP | Identify the number of the funds embedded in other funds as defined for item C0040. |
| C0120 | Sub RFF/MAP | Identify if the nature of the fund embedded in other funds. One of the options in the following closed list shall be used:  1 - Ring-fenced fund  2 - Matching portfolio |

*S.02.01 - Balance sheet*

*General comments:*

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

The ‘Solvency II value’ column (C0010) shall be completed using the valuation principles set out in the Directive 2009/138/EC, Delegated Regulation (EU) 2015/35, Technical Standards issued under Directive 2009/138/EC and EIOPA Guidelines.

With regards to the ‘Statutory accounts value’ column (C0020), recognition and valuation methods are the ones used by undertakings in their statutory accounts in accordance with the local GAAP or IFRS if accepted as local GAAP. In template SR.02.01 this column is only applicable if the development of financial statements by RFF is required by national law.

The default instruction is that each item shall be reported in the ‘Statutory accounts value’ column, separately. However, in the ‘Statutory accounts value’ column the dotted rows were introduced in order to enable the reporting of aggregated figures if the split figures are not available.

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|  | ITEM | INSTRUCTIONS |
| *Assets* |  |  |
| Z0020 | Ring-fenced fund or remaining part | Identifies whether the reported figures are with regard to an RFF or to the remaining part. One of the options in the following closed list shall be used:  1 - RFF  2 - Remaining part |
| Z0030 | Fund number | When item Z0020 = 1, this is a unique number or code of fund, as attributed by the undertaking. It shall remain unvarying over time. It shall not be re-used for any other fund.  When item Z0020 = 2, then report ‘0’ |
| C0020/R0010 | Goodwill | Intangible asset that arises as the result of a business combination and that represents the economic value of assets that cannot be individually identified or separately recognised in a business combination. |
| C0020/R0020 | Deferred acquisition costs | Acquisition costs relating to contracts in force at the balance sheet date which are carried forward from one reporting period to subsequent reporting periods, relating to the unexpired periods of risks. In relation to life business, acquisition costs are deferred when it is probable that they will be recovered. |
| C0010-C0020/R0030 | Intangible assets | Intangible assets other than goodwill. An identifiable non-monetary asset without physical substance. |
| C0010-C0020/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-C0020/R0050 | Pension benefit surplus | This is the total of net surplus related to employees' pension scheme. |
| C0010-C0020/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 also includes property for own use under construction. |
| C0010-C0020/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-C0020/R0080 | Property (other than for own use) | Amount of the property, other than for own use. It also includes property under construction other than for own use. |
| C0010-C0020/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 reported in ‘Assets held for index-linked and unit-linked contracts’ in C0010-C0020/R0220. |
| C0010-C0020/R0100 | Equities | This is the total amount of equities, listed and unlisted.  With regard to ‘statutory accounts values’ column (C0020), where the split between listed and unlisted is not available, this item shall reflect the sum. |
| C0010-C0020/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.  With regard to ‘statutory accounts values’ column (C0020), where the split between listed and unlisted is not available, this item shall not be reported. |
| C0010-C0020/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.  With regard to ‘statutory accounts values’ column (C0020), where the split between listed and unlisted is not available, this item shall not be reported. |
| C0010-C0020/R0130 | Bonds | This is the total amount of government bonds, corporate bonds, structured notes and collateralised securities.  With regard to ‘statutory accounts values’ column (C0020) - where the split of bonds is not available, this item shall reflect the sum. |
| C0010-C0020/R0140 | Government Bonds | Bonds issued by public authorities, whether by central governments, supra-national government institutions, regional governments, local authorities or central banks 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.  With regard to ‘statutory accounts values’ column (C0020), where the split between bonds, structured products and collateralised securities is not available, this item shall not be reported. |
| C0010-C0020/R0150 | Corporate Bonds | Bonds issued by corporations  With regard to ‘statutory accounts values’ column (C0020), where- the split between bonds, structured products and collateralised securities is not available, this item shall not be reported. |
| C0010-C0020/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’).  With regard to ‘statutory accounts values’ column (C0020), where- the split between bonds, structured products and collateralised securities is not available, this item shall not be reported. |
| C0010-C0020/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’)  With regard to ‘statutory accounts values’ column (C0020), where the split between bonds, structured products and collateralised securities is not available, this item shall not be reported. |
| C0010-C0020/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 Council 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-C0020/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 (‘FX’) 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 R0790). |
| C0010-C0020/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-C0020/R0210 | Other investments | Other investments not covered already within investments reported between R0080 and R0200. |
| C0010-C0020/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-C0020/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.  With regard to ‘statutory accounts values’ column (C0020) - where the split of the split of loans & mortgages is not available, this item shall reflect the sum |
| C0010-C0020/R0240 | Loans on policies | Loans made to policyholders, collateralised on policies (underlying technical provisions).  With regard to ‘statutory accounts values’ column (C0020), where- the split between loans on policies, loans and mortgages to individuals and other loans and mortgages is not available, this item shall not be reported. |
| C0010-C0020/R0250 | Loans and mortgages to individuals | Financial assets created when creditors lend funds to debtors - individuals, with collateral or not, including cash pools.  With regard to ‘statutory accounts values’ column (C0020), where- the split between loans on policies, loans and mortgages to individuals and other loans and mortgages is not available, this item shall not be reported.  Loans to natural persons in case of AMSB, no matter if mortgage or loans on policies or uncollateralized, are to be included as well. |
| C0010-C0020/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.  With regard to ‘statutory accounts values’ column (C0020), where- the split between loans on policies, loans and mortgages to individuals and other loans and mortgages is not available, this item shall not be reported. |
| C0010-C0020/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).  For the ‘Solvency II value’ column (C0010) this cell in particular shall 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). 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) shall be included in reinsurance receivables (or reinsurance payables). |
| C0010-C0020/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.  With regard to ‘statutory accounts values’ column (C0020), where the split between non-life excluding health and health similar to non-life is not available this item shall reflect the sum. |
| C0010-C0020/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-C0020/R0300 | Health similar to non-life | Reinsurance recoverables in respect of technical provisions for health similar to non - life. |
| C0010-C0020/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  With regard to ‘statutory accounts values’ column (C0020), where the split between life excluding health and index-linked and unit-linked and health similar to life is not available, this item shall reflect the sum. |
| C0010-C0020/R0320 | Health similar to life | Reinsurance recoverables in respect of technical provisions for health-similar to life. |
| C0010-C0020/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-C0020/R0340 | Life index-linked and unit-linked | Reinsurance recoverables in respect of technical provisions for life index-linked and unit-linked business. |
| C0010-C0020/R0350 | Deposits to cedants | Deposits relating to reinsurance accepted. |
| C0010-C0020/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-C0020/R0370 | Reinsurance receivables | For the ‘Solvency II value’ column (C0010) this cell shall include all expected payments (due and past-due) from reinsurers linked to reinsurance business to the undertaking that are not included in reinsurance recoverables.  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 shall include 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-C0020/R0380 | Receivables (trade, not insurance) | Includes amounts receivables from employees or various business partners (not insurance-related), including public entities. |
| C0010-C0020/R0390 | Own shares (held directly) | This is the total amount of own shares held directly by the undertaking. |
| C0010-C0020/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-C0020/R0410 | Cash and cash equivalents | Notes and coins 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 shall be shown within liabilities unless where both legal right of offset and demonstrable intention to settle net exist. |
| C0010-C0020/R0420 | Any other assets, not elsewhere shown | This is the amount of any other assets not elsewhere already included within balance Sheet items. |
| C0010-C0020/R0500 | Total assets | This is the overall total amount of all assets. |
| *Liabilities* |  |  |
| C0010-C0020/R0510 | Technical provisions - non-life | Sum of the technical provisions non-life.  This amount shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of Minimum capital requirement (‘MCR’) calculation.  With regard to ‘statutory accounts values’ column (C0020), where the split of technical provisions for non -life between non - life (excluding health) and health (similar to non - life) is not possible, this item shall reflect the sum. |
| C0010-C0020/R0520 | Technical provisions - non-life (excluding health) | This is the total amount of technical provisions for non - life business (excluding health).  This amount shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation. |
| 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 shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation. |
| 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 reported gross of reinsurance.  This amount shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation. |
| 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 shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation. |
| C0010-C0020/R0560 | Technical provisions - health (similar to non-life) | This is the total amount of technical provisions for health (similar to non - life).  This amount shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation. |
| 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 shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory 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 reported gross of reinsurance.  This amount shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory 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 shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation. |
| C0010-C0020/R0600 | Technical provisions - life (excluding index-linked and unit-linked) | Sum of the technical provisions life (excluding index-linked and unit-linked).  This amount shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation.  With regard to ‘statutory accounts values’ column (C0020), where the split of technical provisions life (excluding index - linked and unit - linked) between health (similar to life) and life (excluding health, index- linked and unit - linked) is not possible, this item shall reflect the sum. |
| C0010-C0020/R0610 | Technical provisions - health (similar to life) | This is the total amount of technical provisions for health (similar to life) business.  This amount shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory 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 shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory 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 reported gross of reinsurance.  This amount shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory 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 shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation. |
| C0010-C0020/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 shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory 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 shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory 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 reported gross of reinsurance.  This amount shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory 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 shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation. |
| C0010-C0020/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 shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory 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 shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory 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 reported gross of reinsurance  This amount shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory 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 shall include the apportionment from the transitional deduction to technical provisions in accordance with the contributory methodology used for the purposes of MCR calculation. |
| C0020/R0730 | Other technical provisions | Other technical provisions, as recognised by undertakings in their statutory accounts, in accordance with the local GAAP or IFRS. |
| C0010-C0020/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 shall follow the criteria set in Article 11 of the Delegated Regulation (EU) 2015/35. |
| C0010-C0020/R0750 | Provisions other than technical provisions | Liabilities of uncertain timing or amount, excluding the ones reported under ‘Pension benefit obligations’.  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-C0020/R0760 | Pension benefit obligations | This is the total net obligations related to employees' pension scheme. |
| C0010-C0020/R0770 | Deposits from reinsurers | Amounts (e.g. cash) received from reinsurer or deducted by the reinsurer according to the reinsurance contract. |
| C0010-C0020/R0780 | Deferred tax liabilities | Deferred tax liabilities are the amounts of income taxes payable in future periods in respect of taxable temporary differences. |
| C0010-C0020/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 reported on this row (i.e. derivatives with negative values as of the reporting date.) Derivatives assets shall be reported under C0010-C0020/R0190.  Undertakings which do not value derivatives in their Local GAAP do not need to provide a financial statements value. |
| C0010-C0020/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. This shall also include bank overdrafts. |
| C0010-C0020/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-C0020/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 reported as financial liabilities).  It shall include payables from reinsurance accepted. |
| C0010-C0020/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.  For the ‘Solvency II value’ column (C0010) this cell shall include 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 shall include 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-C0020/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-C0020/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.  With regard to ‘statutory accounts values’ column (C0020), where the split between subordinated liabilities not in basic own funds and subordinated liabilities in basic own funds is not available, this item shall reflect the sum. |
| C0010-C0020/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 shall be presented here.  With regard to ‘statutory accounts values’ column (C0020), where the split between subordinated liabilities not in basic own funds and subordinated liabilities in basic own funds is not available, this item shall not be reported. |
| C0010-C0020/R0870 | Subordinated liabilities in Basic Own Funds | Subordinated liabilities classified in Basic Own Funds.  With regard to ‘statutory accounts values’ column (C0020), where- the split between subordinated liabilities not in basic own funds and subordinated liabilities in basic own funds is not available, this item shall not be reported. |
| C0010-C0020/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-C0020/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. |
| C0020/R1000 | Excess of assets over liabilities  (statutory accounts value) | This is the total of excess of assets over liabilities of statutory accounts value column. |

*S.02.02 - Liabilities by currency*

*General comment:*

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

This template is to be filled in accordance with the Balance sheet (S.02.01). Valuation principles are laid down in Directive 2009/138/EC, Delegated Regulation (EU) 2015/35, Solvency II Technical Standards and Guidelines.

This template is not required to be submitted if one single currency represents more than 80 % of total liabilities. In case the value of technical provisions, as reported in R0030 and R0120 in S.12.01 and R0060 and R0160 in S.17.01, is negative, for the purposes of the calculation of the threshold above the absolute value of those notional amounts should be considered without netting of technical provisions between different LoBs.

If submitted, information on the reporting currency shall always be reported regardless of the amount of liabilities. Information reported by currency shall at least represent 80% of the total liabilities. The remaining 20% may be aggregated. If a specific currency has to be reported to comply with the 80% threshold then that currency shall be reported for all liabilities.

Captives are exempted from reporting this template.

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|  | ITEM | INSTRUCTIONS |
| R0010 | Material currency | Identify the ISO 4217 alphabetic code of each currency to be reported. |
| C0020/R0110 | Total value of all currencies - Technical provisions (excluding index-linked and unit-linked contracts) | Report the total value of the technical provisions (excl. index-linked and unit-linked contracts) for all currencies. |
| C0030/R0110 | Value of the reporting currency - Technical provisions (excluding index-linked and unit-linked contracts) | Report the value of the technical provisions (excl. index-linked and unit-linked contracts) for the reporting currency |
| C0040/R0110 | Value of remaining other currencies - Technical provisions (excluding index-linked and unit-linked contracts) | Report the total value of the technical provisions (excl. index-linked and unit-linked contracts) for the remaining currencies that are not reported by currency.  This means that this cell excludes the amount reported in the reporting currency (C0030/R0110) and in the currencies reported by currency (C0050/R0110). |
| C0050/R0110 | Value of material currencies - Technical provisions (excluding index-linked and unit-linked contracts) | Report the value of the technical provisions (excl. index-linked and unit-linked contracts) for each of the currencies required to be reported separately. |
| C0020/R0120 | Total value of all currencies - Technical provisions - index-linked and unit-linked contracts | Report the total value of the technical provisions - index-linked and unit-linked contracts for all currencies. |
| C0030/R0120 | Value of the reporting currency - Technical provisions - index-linked and unit-linked contracts | Report the value of the technical provisions - index-linked and unit-linked contracts for the reporting currency. |
| C0040/R0120 | Value of remaining other currencies - Technical provisions - index-linked and unit-linked contracts | Report the value of the technical provisions - index-linked and unit-linked contracts for the remaining currencies that are not reported by currency.  This means that this cell excludes the amount reported in the reporting currency (C0030/R0120) and in the currencies reported by currency (C0050/R0120). |
| C0050/R0120 | Value of material currencies - Technical provisions - index-linked and unit-linked contracts | Report the value of the technical provisions - index-linked and unit-linked contracts for each of the currencies required to be reported separately. |
| C0020/R0130 | Total value of all currencies - Deposits from reinsurers and insurance, intermediaries and reinsurance payables | Report the total value of the deposits from reinsurers, insurance and intermediaries payables and reinsurance payables for all currencies. |
| C0030/R0130 | Value of the reporting currency - Deposits from reinsurers and insurance, intermediaries and reinsurance payables | Report the value of the deposits from reinsurers, insurance and intermediaries payables and reinsurance payables for the reporting currency. |
| C0040/R0130 | Value of remaining other currencies - Deposits from reinsurers and insurance, intermediaries and reinsurance payables | Report the value of the deposits from reinsurers, insurance and intermediaries payables and reinsurance payables for the remaining currencies that are not reported by currency.  This means that this cell excludes the amount reported in the reporting currency (C0030/R0130) and in the currencies reported by currency (C0050/R0130). |
| C0050/R0130 | Value of material currencies - Deposits from reinsurers and insurance, intermediaries and reinsurance payables | Report the value of the deposits from reinsurers, insurance and intermediaries payables and reinsurance payables for each of the currencies required to be reported separately. |
| C0020/R0140 | Total value of all currencies - Derivatives | Report the total value of the derivatives for all currencies. |
| C0030/R0140 | Value of the reporting currency - Derivatives | Report the value of the derivatives for the reporting currency. |
| C0040/R0140 | Value of remaining other currencies - Derivatives | Report the total value of the derivatives for the remaining currencies that are not reported by currency.  This means that this cell excludes the amount reported in the reporting currency (C0030/R0140) and in the currencies reported by currency (C0050/R0140). |
| C0050/R0140 | Value of material currencies - Derivatives | Report the value of the derivatives for each of the currency required to be reported separately. |
| C0020/R0150 | Total value of all currencies - Financial liabilities | Report the total value of the financial liabilities for all currencies. |
| C0030/R0150 | Value of the reporting currency - Financial liabilities | Report the value of the financial liabilities for the reporting currency. |
| C0040/R0150 | Value of remaining other currencies - Financial liabilities | Report the total value of the financial liabilities for the remaining currencies that are not reported by currency.  This means that this cell excludes the amount reported in the reporting currency (C0030/R0150) and in the currencies reported by currency (C0050/R0150). |
| C0050/R0150 | Value of material currencies - Financial liabilities | Report the value of the financial liabilities for each of the currencies required to be reported separately. |
| C0020/R0160 | Total value of all currencies - Contingent liabilities | Report the total value of the contingent liabilities for all currencies. |
| C0030/R0160 | Value of the reporting currency - Contingent liabilities | Report the value of the contingent liabilities for the reporting currency. |
| C0040/R0160 | Value of remaining other currencies - Contingent liabilities | Report the total value of the contingent liabilities for the remaining currencies that are not reported by currency.  This means that this cell excludes the amount reported in the reporting currency (C0030/R0160) and in the currencies reported by currency (C0050/R0160). |
| C0050/R0160 | Value of material currencies - Contingent liabilities | Report the value of the contingent liabilities for each of the currencies required to be reported separately |
| C0020/R0170 | Total value of all currencies - Any other liabilities | Report the total value of any other liabilities for all currencies. |
| C0030/R0170 | Value of the reporting currency - Any other liabilities | Report the value of any other liabilities for the reporting currency. |
| C0040/R0170 | Value of remaining other currencies - Any other liabilities | Report the total value of any other liabilities for remaining currencies that are not reported by currency.  This means that this cell excludes the amount reported in the reporting currency (C0030/R0170) and in the currencies reported by currency (C0050/R0170). |
| C0050/R0170 | Value of material currencies - Any other liabilities | Report the value of any other liabilities for each of the currencies required to be reported separately. |
| C0020/R0200 | Total value of all currencies - Total liabilities | Report the total value of the total liabilities for all currencies. |
| C0030/R0200 | Value of the reporting currency - Total liabilities | Report the value of total liabilities for the reporting currency. |
| C0040/R0200 | Value of remaining other currencies - Total liabilities | Report the total value of total liabilities for the remaining currencies that are not reported by currency.  This means that this cell excludes the amount reported in the reporting currency (C0030/R0200) and in the currencies reported by currency (C0050/R0200). |
| C0050/R0200 | Value of material currencies - Total liabilities | Report the value of total liabilities for each of the currency required to be reported separately. |

*S.03.01 - Off-balance sheet items - General*

*General comments:*

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

This section includes the information referring to off-balance sheet items and the maximum and solvency II value of contingent liabilities in Solvency II balance sheet.

A pool of assets that secure an investment (e.g. the pool of assets that are a collateral for covered bonds) should not be reported in this template.

As regards the Solvency II value, the instructions define the items from a recognition perspective. Valuation principles are laid down in Directive 2009/138/EC, Delegated Regulation (EU) 2015/35, Technical Standards issued under Directive 2009/138/EC and EIOPA Guidelines.

Guarantees require the issuer to make specified payments to reimburse the holder for a loss it incurs if a specified debtor fails to make payment when due under the original or modified terms of a debt instrument. These guarantees can have various legal forms, such as financial guarantees, letters of credit, credit default contracts. These items shall not include guarantees stemming from insurance contracts, which are recognised in technical provisions.

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.

Collateral is an asset with a monetary value or a commitment that secure the lender against the defaults of the borrower. The value of the collateral should be reported as the economic value of the collateral at per reference date (Solvency II value of the assets), not as the risk-adjusted value of a collateral according to Article 197 of the Delegated Regulation.

This template shall be submitted when any of the following conditions apply:

1. the amount of any of the following sums is higher than 3.5% of Total Assets:
2. (C0020/R0010) Value of guarantee/collateral/contingent liabilities - Guarantees provided by the undertaking, including letters of credit + (C0020/R0300) Value of guarantee/collateral/contingent liabilities - Total collateral pledged + (C0010/R0400) Maximum value - Total Contingent liabilities;
3. (C0020/R0030) Value of guarantee/collateral/contingent liabilities - Guarantees received by the undertaking, including letters of credit + (C0020/R0200) Value of guarantee/collateral/contingent liabilities - Total collateral held; or
4. the undertaking has provided or received unlimited guarantee.

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|  | ITEM | INSTRUCTIONS |
| C0010/R0010 | Maximum value - Guarantees provided by the undertaking, including letters of credit | Sum of all possible cash out-flows related to guarantees if events triggering guarantees were all to happen in relation to guarantees provided by the undertaking to another party. It includes cash-flows related to letter of credit.  In case any guarantee is also identified as contingent liability under R0310, the maximum amount shall also be included in this row. |
| C0010/R0020 | Maximum value - Guarantees provided by the undertaking, including letters of credit, of which, guarantees, including letters of credit provided to other undertakings of the same group | Part of C0010/R0010 related to guarantees, including letters of credit, provided to other undertakings of the same group. |
| C0020/R0010 | Value of guarantee/collateral/contingent liabilities - Guarantees provided by the undertaking, including letters of credit | Solvency II value of the guarantees provided by the undertaking, including letters of credit |
| C0020/R0020 | Value of guarantee/collateral/contingent liabilities - Guarantees provided by the undertaking, including letters of credit, of which, guarantees, including letters of credit provided to other undertakings of the same group | Part of C0020/R0010 related guarantees, including letters of credit provided to other undertakings of the same group. |
| C0010/R0030 | Maximum value - Guarantees received by the undertaking, including letters of credit | Sum of all possible cash in-flows related to guarantees if events triggering guarantees were all to happen in relation to guarantees received by the undertaking from another party to guarantee the payment of the liabilities due by the undertaking (includes letter of credit, undrawn committed borrowing facilities). |
| C0010/R0040 | Maximum value - Guarantees received by the undertaking, including letters of credit, of which, guarantees, including letters of credit received from other undertakings of the same group | Part of C0010/R0030 related to guarantees, including letters of credit received from other undertakings of the same group. |
| C0020/R0030 | Value of guarantee/collateral/contingent liabilities - Guarantees received by the undertaking, including letters of credit | Solvency II value of the guarantees received by the undertaking, including letters of credit. |
| C0020/R0040 | Value of guarantee/collateral/contingent liabilities - Guarantees received by the undertaking, including letters of credit, of which, guarantees, including letters of credit received from other undertakings of the same group | Part of C0020/R0030 related to guarantees, including letters of credit received from other undertakings of the same group. |
| C0020/R0100 | Value of guarantee/collateral/contingent liabilities -Collateral held for loans made or bonds purchased | Solvency II value of the collaterals held for loans made or bonds purchased. |
| C0020/R0110 | Value of guarantee/collateral/contingent liabilities -Collateral held for derivatives | Solvency II value of the collaterals held for derivatives. |
| C0020/R0120 | Value of guarantee/collateral/contingent liabilities - Assets pledged by reinsurers for ceded technical provisions | Solvency II value of the assets pledged by reinsurers for ceded technical provisions. |
| C0020/R0130 | Value of guarantee/collateral/contingent liabilities - Other collateral held | Solvency II value of other collaterals held. |
| C0020/R0200 | Value of guarantee/collateral/contingent liabilities -Total collateral held | Total Solvency II value of the collaterals held. |
| C0030/R0100 | Value of assets for which collateral is held - Collateral held for loans made or bonds purchased | Solvency II value of the assets for which the collateral for loans made or bonds purchased is held. |
| C0030/R0110 | Value of assets for which collateral is held - Collateral held for derivatives | Solvency II value of the assets for which the collateral for derivatives is held. |
| C0030/R0120 | Value of assets for which collateral is held - Assets pledged by reinsurers for ceded technical provisions | Solvency II value of the assets for which the collateral on assets pledged by reinsurers for ceded technical provisions is held. |
| C0030/R0130 | Value of assets for which collateral is held - Other collateral held | Solvency II value of the assets for which the other collateral is held. |
| C0030/R0200 | Value of assets for which collateral is held - Total collateral held | Total Solvency II value of the assets for which the total collateral is held. |
| C0020/R0210 | Value of guarantee/collateral/contingent liabilities - Collateral pledged for loans received or bonds issued | Solvency II value of the collaterals pledged for loans received or bonds issued. |
| C0020/R0220 | Value of guarantee/collateral/contingent liabilities - Collateral pledged for derivatives | Solvency II value of the collaterals pledged for derivatives. |
| C0020/R0230 | Value of guarantee/collateral/contingent liabilities - Assets pledged to cedants for technical provisions (reinsurance accepted) | Solvency II value of the assets pledged to cedants for technical provisions (reinsurance accepted). |
| C0020/R0240 | Value of guarantee/collateral/contingent liabilities - Other collateral pledged | Solvency II value of the collateral pledged for other collateral. |
| C0020/R0300 | Value of guarantee/collateral/contingent liabilities - Total collateral pledged | Total Solvency II value of the collateral pledged. |
| C0040/R0210 | Value of liabilities for which collateral is pledged - Collateral pledged for loans received or bonds issued | Solvency II value of the liabilities for which the collateral for loans received or bonds issued is pledged. |
| C0040/R0220 | Value of liabilities for which collateral is pledged - Collateral pledged for derivatives | Solvency II value of the liabilities for which the collateral for derivatives is pledged. |
| C0040/R0230 | Value of liabilities for which collateral is pledged - Assets pledged to cedants for technical provisions (reinsurance accepted) | Solvency II value of the liabilities for which the assets are pledged to cedants for technical provisions (reinsurance accepted). |
| C0040/R0240 | Value of liabilities for which collateral is pledged - Other collateral pledged | Solvency II value of the liabilities for which other collateral is pledged. |
| C0040/R0300 | Value of liabilities for which collateral is pledged - Total collateral pledged | Total Solvency II value of the liabilities for which the collateral is pledged. |
| C0010/R0310 | Maximum value - Contingent liabilities not in Solvency II Balance Sheet | Maximum possible value, regardless of their probability (i.e. future cash out-flows required to settle the contingent liability over the lifetime of that contingent liability, discounted at the relevant risk-free interest rate term structure) of contingent liabilities that are not included in those valued in Solvency II Balance Sheet (item C0010/R0740 of S.02.01).  This shall relate to contingent liabilities that are not material.  This amount shall include guarantees reported in R0010 if considered as contingent liabilities. |
| C0010/R0320 | Maximum value - Contingent liabilities not in Solvency II Balance Sheet, of which contingent liabilities toward entities of the same group | Part of C0010/R0310 related to contingent liabilities toward entities of the same group. |
| C0010/R0330 | Maximum value - Contingent liabilities in Solvency II Balance Sheet | Maximum possible value, regardless of their probability (i.e. future cash out- flows required to settle the contingent liability over the lifetime of that contingent liability, discounted at the relevant risk-free interest rate term structure) of contingent liabilities that are valued in Solvency II Balance Sheet as defined in Article 11 of Delegated Regulation (EU) 2015/35. |
| C0010/R0400 | Maximum value - Total Contingent liabilities | Total maximum possible value regardless of their probability (i.e. future cash flows required to settle the contingent liability over the lifetime of that contingent liability, discounted at the relevant risk-free interest rate term structure) of contingent liabilities. |
| C0020/R0310 | Value of guarantee/collateral/contingent liabilities - Contingent liabilities not in Solvency II Balance Sheet | Solvency II value of the contingent liabilities not in Solvency II Balance Sheet. |
| C0020/R0330 | Value of guarantee/collateral/contingent liabilities - Contingent liabilities in Solvency II Balance Sheet | Solvency II value of the contingent liabilities in Solvency II Balance Sheet. This value shall only be reported in relation to contingent liabilities for which a value in item C0010/R0330 in S.03.01 was reported.  If this value is lower than C0010/R0740 in S.02.01 an explanation shall be provided in the narrative reporting. |
| C0050/R0510 | Unlimited guarantees - received | Indication if the undertaking has received any unlimited guarantees. One of the options in the following closed list shall be used:  0 - no unlimited guarantees received;  1 - Unlimited guarantees received only from entities of the same group;  2 - Unlimited guarantees received only from entities not belonging to the same group;  3 - Unlimited guarantees received from entities of the same group and from entities not belonging to the same group. |
| C0050/R0520 | Unlimited guarantees - provided | Indication if the undertaking has provided any unlimited guarantees. One of the options in the following closed list shall be used:  0 - no unlimited guarantees provided;  1 - Unlimited guarantees provided only to entities of the same group;  2 - Unlimited guarantees provided only to entities not belonging to the same group;  3 - Unlimited guarantees provided to entities of the same group and to entities not belonging to the same group. |

*S.04.02 - Information on class 10 in Part A of Annex I of Solvency II Directive, excluding carrier's liability*

*General comments:*

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

This template is to be reported according to Article 159 of Directive 2009/138/EC and addresses only direct business.

Information shall be reported in relation to freedom to provide services performed by the undertaking and by EEA country, identifying separately the business performed by branch and through freedom to provide services.

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|  | ITEM | INSTRUCTIONS |
| R0010  … | EEA country | ISO 3166-1 alpha-2 code of the EEA country where the branch is located |
| C0010/R0020 | Undertaking - FPS - Frequency of claims for Motor Vehicle Liability (except carrier's liability) | Number of claims, in relation to the business performed by the undertaking through freedom to provide services, incurred with regard to class 10 in Part A of Annex I of Directive 2009/138/EC (except carrier's liability), over the average insured vehicles in the reporting period. The average insured vehicles correspond to the mean between the number of insured vehicles at the end of the reporting year and the number of insured vehicles at the end of the year before the reporting year. Claims without any incurred amounts shall not be taken into account. |
| C0010/R0030 | Undertaking - FPS - Average cost of claims for Motor Vehicle Liability (except carrier's liability) | Average of claims incurred, in relation to the business performed by the undertaking through freedom to provide services, with regard to class 10 in Part A of Annex I of Directive 2009/138/EC (except carrier's liability), measured as amount of claims incurred divided by the number of claims incurred. Claims without any incurred amounts shall not be taken into account. |
| C0020/R0020 | Branch - Frequency of claims for Motor Vehicle Liability (except carrier's liability) | Number of claims, for each branch in relation to the business performed in the country where the branch is established, incurred with regard to class 10 in Part A of Annex I of Directive 2009/138/EC (except carrier's liability), over the average insured vehicles in the reporting period. The average insured vehicles correspond to the mean between the number of insured vehicles at the end of the reporting year and the number of insured vehicles at the end of the year before the reporting year. Claims without any incurred amounts shall not be taken into account. |
| C0030/R0020 | FPS - Frequency of claims for Motor Vehicle Liability (except carrier's liability) | Number of claims, for each branch in relation to the business performed through freedom to provide services, incurred with regard to class 10 in Part A of Annex I of Directive 2009/138/EC (except carrier's liability), over the average insured vehicles in the reporting period. The average insured vehicles correspond to the mean between the number of insured vehicles at the end of the reporting year and the number of insured vehicles at the end of the year before the reporting year. Claims without any incurred amounts shall not be taken into account. |
| C0020/R0030  … | Branch - Average cost of claims for Motor Vehicle Liability (except carrier's liability) | Average of claims incurred, for each branch in relation to the business performed in the country where the branch is established, with regard to class 10 in Part A of Annex I of Directive 2009/138/EC (except carrier's liability), measured as amount of claims incurred divided by the number of claims incurred. Claims without any incurred amounts shall not be taken into account. |
| C0030/R0030  … | FPS - Average cost of claims for Motor Vehicle Liability (except carrier's liability) | Average of claims incurred, for each branch in relation to the business performed through freedom to provide services, with regard to class 10 in Part A of Annex I of Directive 2009/138/EC (except carrier's liability), measured as amount of claims incurred divided by the number of claims incurred. Claims without any incurred amounts shall not be taken into account. |

*S.04.03 - Basic Information - List of underwriting entities*

*General comments*

This section relates to annual submission of information for individual insurance and reinsurance undertakings only.

The reporting instructions for template S.04.03 should be read in conjunction with the reporting instructions for S.04.04 and S.04.05. Across these three templates, entities shall report all business from two perspectives: location of underwriting and location of risk. In the event that the location of underwriting and location of risk coincide for all insurance and reinsurance business (for each underwriting entity and each line of business), template S.04.05 is not required and an entity shall report S.04.03 and S.04.04 only. 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.

-For the purposes of this template ‘country of establishment’ means:

1. The country where the insurance undertaking is authorised (home country) when the contract was not sold through a branch; and
2. The country where the branch is located (host country) when the contract was sold through a branch.

For the purposes of this template, an intermediary is not considered to be a separate underwriting entity. If an intermediary is used, or in any other situation, the country of establishment is either a) or b) depending on who sold the contract.

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|  | ITEM | INSTRUCTIONS |
| *List of underwriting entities* | | |
| C0010 | Underwriting entity code | The identification code of the underwriting entity shall be the LEI for the head office. Where a non-EEA branch has a LEI distinct from that of the head office, this LEI shall be used as the underwriting entity number.  For EEA branches and non-EEA branches which do not have a distinct LEI, a specific code shall be attributed by the undertaking. Such code shall be unique for the specific underwriting entity and shall not overlap with any other code attributed by the undertaking or LEI code. |
| C0011 | Type of underwriting entity code | Identification of the code used in item ‘Underwriting entity code’:  1 - LEI  2 - Specific code |
| C0020 | Type of underwriting entity | Identification of the type of underwriting entity. The following closed list shall be used:  1 - Head office  2 - Branch |
| C0030 | Type of branch localisation | Identification of the type of branch. The following closed list shall be used:  1 - EEA branch  2 - Non-EEA branch  Where the “type of entity” has been identified as head office in C0020, this item is not applicable. |
| C0040 | Country of establishment | Identify the ISO 3166-1 alpha-2 code of the country of establishment of each branch (i.e. the country where the branch is located (host country), when the contract was sold through a branch).  This item is not applicable where “head office” is selected in C0020. |

*S.04.04 - Activity by country - location of underwriting*

*General comments*

This section relates to annual submission of information for individual insurance and reinsurance undertakings only.

The reporting instructions for template S.04.04 should be read in conjunction with the reporting instructions for S.04.03 and S.04.05. Across these three templates, entities shall report all business from two perspectives: location of underwriting and location of risk. Template S.04.04 focuses on the location of underwriting.

The country of underwriting shall be understood as the country of law applicable to the contract.

In the event that the location of underwriting and location of risk coincide for all insurance and reinsurance business (for each underwriting entity and each line of business), template S.04.05 is not required and an entity shall report S.04.03 and S.04.04 only.

This template shall be reported from an accounting perspective (i.e. Local GAAP, or IFRS if accepted as local GAAP); however, it shall 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.

The information in these templates shall be presented gross, without deduction of reinsurance ceded.

The information shall be reported distinguishing between the business underwritten in the country in which each of the underwriting entities (as listed in template S.04.03) are established and business in each of the other countries belonging to the EEA under freedom to provide services (FPS).

Any business underwritten by an underwriting entity which is not underwritten under freedom to provide services shall be classified as business underwritten in the country in which the underwriting entity is established and shall appear in C0010. The total business underwritten by the entity under freedom to provide services shall appear in C0020.

The business underwritten by the entity under freedom to provide services, shall be separately disclosed for each host EEA country. As such, the summation of any row in C0030 across all considered countries shall total to the value provided in C0020 for that same row.

For the purpose of this template, host EEA country shall have the equivalent meaning as host Member States defined in Article 13(9) of Directive 2009/138/EC; i.e. the Member State of the commitment as defined in Article 13(14) of the Directive 2009/138/EC for life insurance and the Member States in which the risk is situated as defined in Article 13(13) of the Directive 2009/138/EC for non-life insurance.

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

a) 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;

b) the country of registration, where the insurance relates to vehicles of any type;

c) 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;

d) in all cases not explicitly covered by points (a), (b) or (c), the country in which either of the following is situated:

i. the habitual residence of the policy holder; or

ii. if the policy holder is a legal person, that policy holder’s establishment to which the contract relates.

For the purposes of this template, the ‘country of the commitment’ means:

a) the habitual residence of the policy holder; or

b) if the policy holder is a legal person, that policy holder’s establishment to which the contract relates.

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.

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|  | ITEM | INSTRUCTIONS |
| *By underwriting entity* | | |
| Z0010 | Line of Business | Identification of the line of business as defined in Annex I to Delegated Regulation (EU) 2015/35, reported. The following closed list shall be used:  1 - Medical expense insurance  2 - Income protection insurance  3 - Workers' compensation insurance  4 - Motor vehicle liability insurance  5 - Other motor insurance  6 - Marine, aviation and transport insurance  7 - Fire and other damage to property insurance  8 - General liability insurance  9 - Credit and suretyship insurance  10 - Legal expenses insurance  11 - Assistance  12 - Miscellaneous financial loss  13 - Proportional medical expense reinsurance  14 - Proportional income protection reinsurance  15 - Proportional workers' compensation reinsurance  16 - Proportional motor vehicle liability reinsurance  17 - Proportional other motor reinsurance  18 - Proportional marine, aviation and transport reinsurance  19 - Proportional fire and other damage to property reinsurance  20 - Proportional general liability reinsurance  21 - Proportional credit and suretyship reinsurance  22 - Proportional legal expenses reinsurance  23 - Proportional assistance reinsurance  24 - Proportional miscellaneous financial loss reinsurance  25 - Non-proportional health reinsurance  26 - Non-proportional casualty reinsurance  27 - Non-proportional marine, aviation and transport reinsurance  28 - Non-proportional property reinsurance  29 - Health insurance  30 - Insurance with profit participation  31 - Index-linked and unit-linked insurance  32 - Other life insurance  33 - Annuities stemming from non-life insurance contracts and relating to health insurance obligations  34 - Annuities stemming from non-life insurance contracts and relating to insurance obligations other than health insurance obligations  35 - Health reinsurance  36 - Life reinsurance |
| Z0020 | Underwriting entity code | The identification code of each individual underwriting entity as reported in template S.04.03. |
| C0010/R0020 | Business underwritten in the country of establishment - Premiums Written (gross) | Premiums written by the individual underwriting entity in the country of establishment.  Gross premiums written shall comprise all amounts due to the underwriting entity 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. |
| C0010/R0030 | Business underwritten in the country of establishment - Claims incurred (gross) | Claims incurred by the individual underwriting entity in the country of establishment.  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 or reinsurance contracts.  The figure for claims incurred shall exclude claims management expenses and the movement in provisions in claims management expenses. |
| C0010/R0040 | Business underwritten in the country of establishment - Acquisition expenses (gross) | Acquisition expenses by the individual underwriting entity in the country of establishment.  Acquisition expenses include expenses which can be identified at the level of individual insurance contract and have been incurred because the entity has issued that particular contract. This item shall be reported inclusive of renewal expenses.  These are commission costs, costs of selling, underwriting and initiating an insurance contract that has been issued. It includes movements in deferred acquisition costs, where applicable.  This item is not applicable for reinsurance accepted. |
| C0010/R0050 | Business underwritten in the country of establishment - Acquisition expenses of which commissions (gross) | Commissions by the individual underwriting entity in the country of establishment.  The portion of the total acquisition expenses (as reported in R0040) which relate to commission costs.  This item is not applicable for reinsurance accepted. |
| C0020/R0020 | Business underwritten through FPS in country different from the country of establishment - Premiums Written (gross) | Premiums written through FPS in any country different from the country of establishment of the individual underwriting entity.  Gross premiums written shall comprise all amounts due to the underwriting entity 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. |
| C0020/R0030 | Business underwritten through FPS in country different from the country of establishment - Claims Incurred (gross) | Claims incurred through FPS in any country different from the country of establishment of the individual underwriting entity.  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 or reinsurance contracts.  The figure for claims incurred shall exclude claims management expenses and the movement in provisions in claims management expenses. |
| C0020/R0040 | Business underwritten through FPS in country different from the country of establishment - Acquisition expenses | Acquisition expenses through FPS in any country different from the country of establishment of the individual underwriting entity.  Acquisition expenses include expenses which can be identified at the level of individual insurance contract and have been incurred because the entity has issued that particular contract. This item shall be reported inclusive of renewal expenses.  These are commission costs, costs of selling, underwriting and initiating an insurance contract that has been issued. It includes movements in deferred acquisition costs, where applicable. |
| C0020/R0050 | Business underwritten through FPS in country different from the country of establishment - Acquisition expenses of which commissions (gross) | Commissions through FPS in any country different from the country of establishment of the individual underwriting entity.  The portion of the total acquisition expenses (as reported in R0040) which relate to commission costs. |
| *By underwriting entity and by EEA country (host country for FPS)* | | |
| R0010 | EEA country | ISO 3166-1 alpha-2 code of the EEA host country where the business is written on a FPS basis. |
| C0030/R0020 | Business underwritten in the considered country through FPS - Premiums Written (gross) | Premiums written by the individual underwriting entity through FPS in the EEA country reported in R0010.  Gross premiums written shall comprise all amounts due to the underwriting entity 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. |
| C0030/R0030 | Business underwritten in the considered country through FPS - Claims incurred (gross) | Claims incurred by the individual underwriting entity through FPS in the EEA country reported in R0010.  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.  The figure for claims incurred shall exclude claims management expenses and the movement in provisions in claims management expenses. |
| C0030/R0040 | Business underwritten in the considered country through FPS - Acquisition expenses (gross) | Acquisition expenses by the individual underwriting entity through FPS in the EEA country reported in R0010.  Acquisition expenses include expenses which can be identified at the level of individual insurance contract and have been incurred because the entity has issued that particular contract. This item shall be reported inclusive of renewal expenses.  These are commission costs, costs of selling, underwriting and initiating an insurance contract that has been issued. It includes movements in deferred acquisition costs, where applicable.  This item is not applicable for reinsurance accepted. |
| C0030/R0050 | Business underwritten in the considered country through FPS - Acquisition expenses of which commissions (gross) | Commissions by the individual underwriting entity through FPS in the EEA country reported in R0010.  The portion of the total acquisition expenses (as reported in R0040) which relate to commission costs.  This item is not applicable for reinsurance accepted. |

*S.04.05 - Activity by country - location of risk*

*General comments*

This section relates to annual submission of information for individual insurance and reinsurance undertakings only.

The reporting instructions for template S.04.05 should be read in conjunction with the reporting instructions for S.04.03 and S.04.04. Across these three templates, entities shall report all business from two perspectives: location of underwriting and location of risk. Template S.04.05 focuses on the location of risk. In the event that the location of underwriting and location of risk are identical for all insurance and reinsurance business, template S.04.05 is not required and an entity shall report S.04.03 and S.04.04 only.

This template shall be reported from an accounting perspective (i.e. Local GAAP, or IFRS if accepted as local GAAP); however, it shall 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.

The information in these templates shall be presented gross, without deduction of reinsurance ceded.

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. in all cases not explicitly covered by points (a), (b) or (c), 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.

Undertakings shall report on a country-by-country basis for at least 95% of gross written premium for each line of business. All business shall be reported, however, for each line of business any residual business over the 95% threshold may be grouped as “other countries”.

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

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|  | ITEM | INSTRUCTIONS |
| *Total underwriting entity activity* | | |
| Z0010 | Line of Business | Identification of the line of business as defined in Annex I to Delegated Regulation (EU) 2015/35, reported. The following closed list shall be used:  1 - Medical expense insurance  2 - Income protection insurance  3 - Workers' compensation insurance  4 - Motor vehicle liability insurance  5 - Other motor insurance  6 - Marine, aviation and transport insurance  7 - Fire and other damage to property insurance  8 - General liability insurance  9 - Credit and suretyship insurance  10 - Legal expenses insurance  11 - Assistance  12 - Miscellaneous financial loss  13 - Proportional medical expense reinsurance  14 - Proportional income protection reinsurance  15 - Proportional workers' compensation reinsurance  16 - Proportional motor vehicle liability reinsurance  17 - Proportional other motor reinsurance  18 - Proportional marine, aviation and transport reinsurance  19 - Proportional fire and other damage to property reinsurance  20 - Proportional general liability reinsurance  21 - Proportional credit and suretyship reinsurance  22 - Proportional legal expenses reinsurance  23 - Proportional assistance reinsurance  24 - Proportional miscellaneous financial loss reinsurance  25 - Non-proportional health reinsurance  26 - Non-proportional casualty reinsurance  27 - Non-proportional marine, aviation and transport reinsurance  28 - Non-proportional property reinsurance  29 - Health insurance  30 - Insurance with profit participation  31 - Index-linked and unit-linked insurance  32 - Other life insurance  33 - Annuities stemming from non-life insurance contracts and relating to health insurance obligations  34 - Annuities stemming from non-life insurance contracts and relating to insurance obligations other than health insurance obligations  35 - Health reinsurance  36 - Life reinsurance |
| Z0020 | Underwriting Entity Code | The identification code of each individual underwriting entity as reported in template S.04.03. |
| C0010/R0020 | Total of business written by the underwriting entity - Premiums written (gross) | 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. |
| C0010/R0030 | Total of business written by the underwriting entity - Premiums earned (gross) | Premiums relating to the risk covered by the underwriting entity during the financial year. |
| C0010/R0040 | Total of business written by the underwriting entity - Claims incurred (gross) | 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 or reinsurance contracts.  The figure for claims incurred shall exclude claims management expenses and the movement in provisions in claims management expenses. |
| C0010/R0050 | Total of business written by the underwriting entity - Expenses incurred (gross) | All technical expenses incurred by the underwriting entity during the reporting period, on accrual basis. |
| *Activity by country - location of risk* | | |
| R0010 | Country | ISO 3166-1 alpha-2 code of the country in which the risk is situated |
| C0020/R0020 | Total by country - Premiums written (gross) | Gross premiums written for the business where the risk is located in the country reported in R0010.  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. |
| C0020/R0030 | Total by country - Premiums earned (gross) | Gross premiums earned for the business where the risk is located in the country reported in R0010.  Premiums relating to the risk covered by the underwriting entity during the financial year. |
| C0020/R0040 | Total by country - Claims incurred (gross) | Gross claims incurred for the business where the risk is located in the country reported in R0010.  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 or reinsurance contracts.  The figure for claims incurred shall exclude claims management expenses and the movement in provisions in claims management expenses. |
| C0020/R0050 | Total by country - Expenses incurred (gross) | Gross expenses incurred for the business where the risk is located in the country reported in R0010.  All technical expenses incurred by the underwriting entity during the reporting period, on accrual basis. |

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

*General comments*

This section relates to quarterly and annual submission 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 Solvency II 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, no new recognition or re-valuation is required, unless otherwise stated in these instructions. The template is based on a year-to-date basis, 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 report written/earned premiums as defined in Article 1(11) and (12) of Delegated Regulation (EU) 2015/35 regardless of whether local GAAP or IFRS is used.

For quarterly reporting administrative expenses, investment management expenses, acquisition expenses, claims management expenses, overhead expenses shall be presented aggregated.

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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 reporting period 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 reporting period. Amount of taxes or charges levied with premiums shall 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 reporting period 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 reporting period. Amount of taxes or charges levied with premiums shall 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 reporting period 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 reporting period. Amount of taxes or charges levied with premiums shall 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 reporting period in respect of insurance contracts regardless of the fact that such amounts may relate in whole or in part to a later reporting period. Amount of taxes or charges levied with premiums shall 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 | Premiums relating to the risk covered by the undertaking during the financial year related to direct insurance business. Amount of taxes or charges levied with premiums shall be excluded from the premiums earned. |
| C0010 to C0120/R0220 | Premiums earned - Gross - Proportional reinsurance accepted | Premiums relating to the risk covered by the undertaking during the financial year related to proportional reinsurance accepted business. Amount of taxes or charges levied with premiums shall be excluded from the premiums earned. |
| C0130 to C0160/R0230 | Premiums earned - Gross - Non proportional reinsurance accepted | Premiums relating to the risk covered by the undertaking during the financial year related to non-proportional reinsurance accepted business. Amount of taxes or charges levied with premiums shall be excluded from the premiums earned. |
| C0010 to C0160/R0240 | Premiums earned - Reinsurers' share | Reinsurers’ share in premiums relating to the risk covered by the undertaking during the financial year. Amount of taxes or charges levied with premiums shall be excluded from the premiums earned. |
| C0010 to C0160/R0300 | Premiums earned - Net | Premiums relating to the risk covered by the undertaking 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. |
| 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 reporting period (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 claims provision related to 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 reporting period (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 claims provision related to 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 reporting period (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 claims provision related to 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 reporting period (according to the local GAAP or IFRS used).  This shall exclude claims management expenses and the movement in claims provision related to 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 reporting period (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 claims provision related to claims management expenses. |
| C0010 to C0160/R0550 | Expenses incurred | All technical expenses incurred by the undertaking during the reporting period, on accrual basis. |
| C0010 to C0120/R0610 | Administrative expenses - Gross - direct business | Administrative expenses incurred by the undertaking during the reporting period, on accrual basis are expenses which are connected with policy administration including expenses in respect of reinsurance contracts and special purpose vehicles. Some administrative expenses relate directly to activity regarding a specific insurance contract (e.g. maintenance cost) such as cost of premium billing, cost of sending regular information to policyholders and cost of handling policy changes (e.g. conversions and reinstatements). Other administrative expenses relate directly to insurance activity but are a result of activities that cover more than one policy such as salaries of staff responsible for policy administration.  The amount relates to the gross direct business. |
| C0010 to C0120/R0620 | Administrative expenses - Gross - Proportional reinsurance accepted | Administrative expenses incurred by the undertaking during the reporting period, on accrual basis are expenses which are connected with policy administration including expenses in respect of reinsurance contracts and special purpose vehicles. Some administrative expenses relate directly to activity regarding a specific insurance contract (e.g. maintenance cost) such as cost of premium billing, cost of sending regular information to policyholders and cost of handling policy changes (e.g. conversions and reinstatements). Other administrative expenses relate directly to insurance activity but are a result of activities that cover more than one policy such as salaries of staff responsible for policy administration.  The amount relates to the gross proportional reinsurance accepted. |
| C0130 to C0160/R0630 | Administrative expenses - Gross - non proportional reinsurance accepted | Administrative expenses incurred by the undertaking during the reporting period, on accrual basis are expenses which are connected with policy administration including expenses in respect of reinsurance contracts and special purpose vehicles. Some administrative expenses relate directly to activity regarding a specific insurance contract (e.g. maintenance cost) such as cost of premium billing, cost of sending regular information to policyholders and cost of handling policy changes (e.g. conversions and reinstatements). Other administrative expenses relate directly to insurance activity but are a result of activities that cover more than one policy such as salaries of staff responsible for policy administration.  The amount relates to the gross non proportional reinsurance accepted. |
| C0010 to C0160/R0640 | Administrative expenses - reinsurers' share | Administrative expenses incurred by the undertaking during the reporting period, on accrual basis are expenses which are connected with policy administration including expenses in respect of reinsurance contracts and special purpose vehicles. Some administrative expenses relate directly to activity regarding a specific insurance contract (e.g. maintenance cost) such as cost of premium billing, cost of sending regular information to policyholders and cost of handling policy changes (e.g. conversions and reinstatements). Other administrative expenses relate directly to insurance activity but are a result of activities that cover more than one policy such as salaries of staff responsible for policy administration.  The amount relates to the reinsurer's share.  Reinsurers' share shall by default be allocated by type of expenses, if not possible shall be reported as acquisition expenses. |
| C0010 to C0160/R0700 | Administrative expenses - Net | Administrative expenses incurred by the undertaking during the reporting period, on accrual basis are expenses which are connected with policy administration including expenses in respect of reinsurance contracts and special purpose vehicles. Some administrative expenses relate directly to activity regarding a specific insurance contract (e.g. maintenance cost) such as cost of premium billing, cost of sending regular information to policyholders and cost of handling policy changes (e.g. conversions and reinstatements). Other administrative expenses relate directly to insurance activity but are a result of activities that cover more than one policy such as salaries of staff responsible for policy administration.  The net administrative expenses represent the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings. |
| C0010 to C0120/R0710 | Investment management expenses - Gross - direct business | Investment management expenses are usually not allocated on a policy-by-policy basis but at the level of a portfolio of insurance contracts. Investment management expenses could include expenses of record keeping of the investments' portfolio, salaries of staff responsible for investment, remunerations of external advisers, expenses connected with investment trading activity (i.e. buying and selling of the portfolio securities) and in some cases also remuneration for custodial services.  The amount relates to the gross direct business. |
| C0010 to C0120/R0720 | Investment management expenses - Gross - proportional reinsurance accepted | Investment management expenses are usually not allocated on a policy-by-policy basis but at the level of a portfolio of insurance contracts. Investment management expenses could include expenses of recordkeeping of the investments' portfolio, salaries of staff responsible for investment, remunerations of external advisers, expenses connected with investment trading activity (i.e. buying and selling of the portfolio securities) and in some cases also remuneration for custodial services.  The amount relates to the gross proportional reinsurance accepted. |
| C0130 to C0160/R0730 | Investment management expenses - Gross - non proportional reinsurance accepted | Investment management expenses are usually not allocated on a policy-by-policy basis but at the level of a portfolio of insurance contracts. Investment management expenses could include expenses of recordkeeping of the investments' portfolio, salaries of staff responsible for investment, remunerations of external advisers, expenses connected with investment trading activity (i.e. buying and selling of the portfolio securities) and in some cases also remuneration for custodial services.  The amount relates to the gross non proportional reinsurance accepted. |
| C0010 to C0160/R0740 | Investment management expenses - Reinsurers' share | Investment management expenses are usually not allocated on a policy-by-policy basis but at the level of a portfolio of insurance contracts. Investment management expenses could include expenses of recordkeeping of the investments' portfolio, salaries of staff responsible for investment, remunerations of external advisers, expenses connected with investment trading activity (i.e. buying and selling of the portfolio securities) and in some cases also remuneration for custodial services.  The amount relates to the reinsurers' share.  Reinsurers' share shall by default be allocated by type of expenses, if not possible shall be reported as acquisition expenses. |
| C0010 to C0160/R0800 | Investment management expenses - Net | Investment management expenses are usually not allocated on a policy-by-policy basis but at the level of a portfolio of insurance contracts. Investment management expenses could include expenses of recordkeeping of the investments' portfolio, salaries of staff responsible for investment, remunerations of external advisers, expenses connected with investment trading activity (i.e. buying and selling of the portfolio securities) and in some cases also remuneration for custodial services.  The amount relates to the net investment management expenses.  The net investment management expenses represent the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings. |
| C0010 to C0120/R0810 | Claims management expenses- Gross - direct business | Claims management expenses are expenses that will be incurred in processing and resolving claims, including legal and adjuster's fees and internal costs of processing claims payments. Some of these expenses could be assignable to individual claim (e.g. legal and adjuster's fees), others are a result of activities that cover more than one claim (e.g. salaries of staff of claims handling department).  The amount relates to the gross direct business.  This shall include the movement in claims provision related to claims management expenses. |
| C0010 to C0120/R0820 | Claims management expenses - Gross - Proportional reinsurance accepted | Claims management expenses are expenses that will be incurred in processing and resolving claims, including legal and adjuster's fees and internal costs of processing claims payments. Some of these expenses could be assignable to individual claim (e.g. legal and adjuster's fees), others are a result of activities that cover more than one claim (e.g. salaries of staff of claims handling department).  The amount relates to the gross proportional reinsurance accepted.  This shall include the movement in claims provision related to claims management expenses. |
| C0130 to C0160/R0830 | Claims management expenses - Gross - Non-proportional reinsurance accepted | Claims management expenses are expenses that will be incurred in processing and resolving claims, including legal and adjuster's fees and internal costs of processing claims payments. Some of these expenses could be assignable to individual claim (e.g. legal and adjuster's fees), others are a result of activities that cover more than one claim (e.g. salaries of staff of claims handling department).  The amount relates to the gross non proportional reinsurance accepted.  This shall include the movement in claims provision related to claims management expenses. |
| C0010 to C0160/R0840 | Claims management expenses - Reinsurers' share | Claims management expenses are expenses that will be incurred in processing and resolving claims, including legal and adjuster's fees and internal costs of processing claims payments. Some of these expenses could be assignable to individual claim (e.g. legal and adjuster's fees), others are a result of activities that cover more than one claim (e.g. salaries of staff of claims handling department).  The amount relates to the reinsurers' share.  This shall include the movement in claims provision related to claims management expenses.  Reinsurers' share shall by default be allocated by type of expenses, if not possible shall be reported as acquisition expenses. |
| C0010 to C0160/R0900 | Claims management expenses - Net | Claims management expenses are expenses that will be incurred in processing and resolving claims, including legal and adjuster's fees and internal costs of processing claims payments. Some of these expenses could be assignable to individual claim (e.g. legal and adjuster's fees), others are a result of activities that cover more than one claim (e.g. salaries of staff of claims handling department).  The net claims management expenses represent the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.  This shall include the movement in claims provision related to claims management expenses. |
| C0010 to C0120/R0910 | Acquisition expenses - Gross - direct business | Acquisition expenses include expenses, including renewal expenses, which can be identified at the level of individual insurance contract and have been incurred because the undertaking has issued that particular contract. These are commission costs, costs of selling, underwriting and initiating an insurance contract that has been issued. It includes movements in deferred acquisition costs. For reinsurance undertaking definition shall be applied mutatis mutandis.  The amount relates to the gross direct business. |
| C0010 to C0120/R0920 | Acquisition expenses - Gross - Proportional reinsurance accepted | Acquisition expenses include expenses, including renewal expenses, which can be identified at the level of individual insurance contract and have been incurred because the undertaking has issued that particular contract. These are commission costs, costs of selling, underwriting and initiating an insurance contract that has been issued. It includes movements in deferred acquisition costs. For reinsurance undertaking definition shall be applied mutatis mutandis.  The amount relates to the gross proportional reinsurance accepted. |
| C0130 to C0160/R0930 | Acquisition expenses - Gross - Non proportional reinsurance accepted | Acquisition expenses include expenses, including renewal expenses, which can be identified at the level of individual insurance contract and have been incurred because the undertaking has issued that particular contract. These are commission costs, costs of selling, underwriting and initiating an insurance contract that has been issued. It includes movements in deferred acquisition costs. For reinsurance undertaking definition shall be applied mutatis mutandis.  The amount relates to the non-proportional reinsurance accepted. |
| C0010 to C0160/R0940 | Acquisition expenses - Reinsurers' share | Acquisition expenses include expenses, including renewal expenses, which can be identified at the level of individual insurance contract and have been incurred because the undertaking has issued that particular contract. These are commission costs, costs of selling, underwriting and initiating an insurance contract that has been issued. It includes movements in deferred acquisition costs. For reinsurance undertaking definition shall be applied mutatis mutandis.  The amount relates to the reinsurers' share.  Reinsurers' share shall by default be allocated by type of expenses, if not possible shall be reported as acquisition expenses. |
| C0010 to C0160/R1000 | Acquisition expenses - Net | Acquisition expenses include expenses, including renewal expenses, which can be identified at the level of individual insurance contract and have been incurred because the undertaking has issued that particular contract. These are commission costs, costs of selling, underwriting and initiating an insurance contract that has been issued. It includes movements in deferred acquisition costs. For reinsurance undertakings, the definition shall be applied mutatis mutandis.  The net acquisition expenses represent the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings. |
| C0010 to C0120/R1010 | Overhead expenses - Gross - direct business | Overhead expenses include salaries to general managers, auditing costs and regular day-to-day costs i.e. electricity bill, rent for accommodations, IT costs. These overhead expenses also include expenses related to the development of new insurance and reinsurance business, advertising insurance products, improvement of the internal processes such as investment in system required to support insurance and reinsurance business (e.g. buying new IT system and developing new software).  The amount relates to the gross direct business. |
| C0010 to C0120/R1020 | Overhead expenses - Gross - Proportional reinsurance accepted | Overhead expenses include salaries to general managers, auditing costs and regular day-to-day costs i.e. electricity bill, rent for accommodations, IT costs. These overhead expenses also include expenses related to the development of new insurance and reinsurance business, advertising insurance products, improvement of the internal processes such as investment in system required to support insurance and reinsurance business (e.g. buying new IT system and developing new software).  The amount relates to the gross proportional reinsurance accepted. |
| C0130 to C0160/R1030 | Overhead expenses - Gross - Non proportional reinsurance accepted | Overhead expenses include salaries to general managers, auditing costs and regular day-to-day costs i.e. electricity bill, rent for accommodations, IT costs. These overhead expenses also include expenses related to the development of new insurance and reinsurance business, advertising insurance products, improvement of the internal processes such as investment in system required to support insurance and reinsurance business (e.g. buying new IT system and developing new software).  The amount relates to the gross - non proportional reinsurance accepted. |
| C0010 to C0160/R1040 | Overhead expenses - Reinsurers' share | Overhead expenses include salaries to general managers, auditing costs and regular day-to-day costs i.e. electricity bill, rent for accommodations, IT costs. These overhead expenses also include expenses related to the development of new insurance and reinsurance business, advertising insurance products, improvement of the internal processes such as investment in system required to support insurance and reinsurance business (e.g. buying new IT system and developing new software).  The amount relates to the reinsurers' share.  Reinsurers' share shall by default be allocated by type of expenses, if not possible shall be reported as acquisition expenses. |
| C0010 to C0160/R1100 | Overhead expenses - Net | Overhead expenses include salaries to general managers, auditing costs and regular day-to-day costs i.e. electricity bill, rent for accommodations, IT costs. These overhead expenses also include expenses related to the development of new insurance and reinsurance business, advertising insurance products, improvement of the internal processes such as investment in system required to support insurance and reinsurance business (e.g. buying new IT system and developing new software).  The net overhead expenses represent the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings. |
| C0200/R0110-R1100 | Total | Total for different items for all Lines of Business. |
| C0200/R1210 | 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 shall not be 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 technical 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 reporting period 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 reporting period. Amount of taxes or charges levied with premiums shall 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 reporting period in respect of insurance contracts regardless of the fact that such amounts may relate in whole or in part to a later reporting period. Amount of taxes or charges levied with premiums shall 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 | Premiums relating to the risk covered by the undertaking during the financial year related to direct insurance and reinsurance accepted business. Amount of taxes or charges levied with premiums shall be excluded from the premiums earned. |
| C0210 to C0280/R1520 | Premiums earned - reinsurers' share | The reinsurer's share in premiums relating to the risk covered by the undertaking during the financial year. Amount of taxes or charges levied with premiums shall be excluded from the premiums earned. |
| C0210 to C0280/R1600 | Premiums earned - Net | Premiums relating to the risk covered by the undertaking 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. |
| 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 reporting period (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 claims provisions related to 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 reporting period.  This shall exclude claims management expenses and the movement in claims provisions related to 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 reporting period (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 claims provisions related to claims management expenses. |
| C0210 to C0280/R1900 | Expenses incurred | All technical expenses incurred by the undertaking during the reporting period, on accrual basis. |
| C0210 to C0280/R1910 | Administrative expenses - Gross | Administrative expenses incurred by the undertaking during the reporting period, on accrual basis are expenses which are connected with policy administration including expenses in respect of reinsurance contracts and special purpose vehicles. Some administrative expenses relate directly to activity regarding a specific insurance contract (e.g. maintenance cost) such as cost of premium billing, cost of sending regular information to policyholders and cost of handling policy changes (e.g. conversions and reinstatements). Other administrative expenses relate directly to insurance activity but are a result of activities that cover more than one policy such as salaries of staff responsible for policy administration.  The amount relates to the gross direct and reinsurance business. |
| C0210 to C0280/R1920 | Administrative expenses - reinsurers' share | Administrative expenses incurred by the undertaking during the reporting period, on accrual basis are expenses which are connected with policy administration including expenses in respect of reinsurance contracts and special purpose vehicles. Some administrative expenses relate directly to activity regarding a specific insurance contract (e.g. maintenance cost) such as cost of premium billing, cost of sending regular information to policyholders and cost of handling policy changes (e.g. conversions and reinstatements). Other administrative expenses relate directly to insurance activity but are a result of activities that cover more than one policy such as salaries of staff responsible for policy administration.  The amount relates to the reinsurer's share.  Reinsurers' share shall by default be allocated by type of expenses, if not possible shall be reported as acquisition expenses. |
| C0210 to C0280/R2000 | Administrative expenses - Net | Administrative expenses incurred by the undertaking during the reporting period, on accrual basis are expenses which are connected with policy administration including expenses in respect of reinsurance contracts and special purpose vehicles. Some administrative expenses relate directly to activity regarding a specific insurance contract (e.g. maintenance cost) such as cost of premium billing, cost of sending regular information to policyholders and cost of handling policy changes (e.g. conversions and reinstatements). Other administrative expenses relate directly to insurance activity but are a result of activities that cover more than one policy such as salaries of staff responsible for policy administration.  The amount relates to the net administrative expenses.  The net administrative expenses represent the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings. |
| C0210 to C0280/R2010 | Investment management expenses - Gross | Investment management expenses are usually not allocated on a policy-by-policy basis but at the level of a portfolio of insurance contracts. Investment management expenses could include expenses of recordkeeping of the investments' portfolio, salaries of staff responsible for investment, remunerations of external advisers, expenses connected with investment trading activity (i.e. buying and selling of the portfolio securities) and in some cases also remuneration for custodial services.  The amount relates to the gross direct and reinsurance business. |
| C0210 to C0280/R2020 | Investment management expenses - reinsurers' share | Investment management expenses are usually not allocated on a policy-by-policy basis but at the level of a portfolio of insurance contracts. Investment management expenses could include expenses of recordkeeping of the investments' portfolio, salaries of staff responsible for investment, remunerations of external advisers, expenses connected with investment trading activity (i.e. buying and selling of the portfolio securities) and in some cases also remuneration for custodial services.  The amount relates to the reinsurers' share.  Reinsurers' share shall by default be allocated by type of expenses, if not possible shall be reported as acquisition expenses. |
| C0210 to C0280/R2100 | Investment management expenses - Net | Investment management expenses are usually not allocated on a policy-by-policy basis but at the level of a portfolio of insurance contracts. Investment management expenses could include expenses of recordkeeping of the investments' portfolio, salaries of staff responsible for investment, remunerations of external advisers, expenses connected with investment trading activity (i.e. buying and selling of the portfolio securities) and in some cases also remuneration for custodial services.  The amount relates to the net investment management expenses.  The net investment management expenses represent the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings. |
| C0210 to C0280/R2110 | Claims management expenses - Gross | Claims management expenses are expenses that will be incurred in processing and resolving claims, including legal and adjuster's fees and internal costs of processing claims payments. Some of these expenses could be assignable to individual claim (e.g. legal and adjuster's fees), others are a result of activities that cover more than one claim (e.g. salaries of staff of claims handling department).  The amount relates to the gross direct and reinsurance business.  This shall include the movement in claims provision related to claims management expenses. |
| C0210 to C0280/R2120 | Claims management expenses - Reinsurers' share | Claims management expenses are expenses that will be incurred in processing and resolving claims, including legal and adjuster's fees and internal costs of processing claims payments. Some of these expenses could be assignable to individual claim (e.g. legal and adjuster's fees), others are a result of activities that cover more than one claim (e.g. salaries of staff of claims handling department).  The amount relates to the reinsurers' share.  This shall include the movement in claims provision related to claims management expenses.  Reinsurers' share shall by default be allocated by type of expenses, if not possible shall be reported as acquisition expenses. |
| C0210 to C0280/R2200 | Claims management expenses - Net | Claims management expenses are expenses that will be incurred in processing and resolving claims, including legal and adjuster's fees and internal costs of processing claims payments. Some of these expenses could be assignable to individual claim (e.g. legal and adjuster's fees), others are a result of activities that cover more than one claim (e.g. salaries of staff of claims handling department).  The net claims management expenses represent the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings.  This shall include the movement in claims provision related to claims management expenses. |
| C0210 to C0280/R2210 | Acquisition expenses - Gross | Acquisition expenses include expenses which can be identified at the level of individual insurance contract and have been incurred because the undertaking has issued that particular contract. These are commission costs, costs of selling, underwriting and initiating an insurance contract that has been issued. It includes movements in deferred acquisition costs. For reinsurance undertaking definition shall be applied mutatis mutandis.  The amount relates to the gross direct and reinsurance business. |
| C0210 to C0280/R2220 | Acquisition expenses - Reinsurers' share | Acquisition expenses include expenses which can be identified at the level of individual insurance contract and have been incurred because the undertaking has issued that particular contract. These are commission costs, costs of selling, underwriting and initiating an insurance contract that has been issued. It includes movements in deferred acquisition costs. For reinsurance undertaking definition shall be applied mutatis mutandis.  The amount relates to the reinsurers' share.  Reinsurers' share shall by default be allocated by type of expenses, if not possible shall be reported as acquisition expenses. |
| C0210 to C0280/R2300 | Acquisition expenses - Net | Acquisition expenses include expenses which can be identified at the level of individual insurance contract and have been incurred because the undertaking has issued that particular contract. These are commission costs, costs of selling, underwriting and initiating an insurance contract that has been issued. It includes movements in deferred acquisition costs. For reinsurance undertaking definition shall be applied mutatis mutandis.  The net acquisition expenses represent the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings. |
| C0210 to C0280/R2310 | Overhead expenses - Gross | Overhead expenses include salaries to general managers, auditing costs and regular day-to-day costs i.e. electricity bill, rent for accommodations, IT costs. These overhead expenses also include expenses related to the development of new insurance and reinsurance business, advertising insurance products, improvement of the internal processes such as investment in system required to support insurance and reinsurance business (e.g. buying new IT system and developing new software).  The amount relates to the gross direct and reinsurance business. |
| C0210 to C0280/R2320 | Overhead expenses - Reinsurers' share | Overhead expenses include salaries to general managers, auditing costs and regular day-to-day costs i.e. electricity bill, rent for accommodations, IT costs. These overhead expenses also include expenses related to the development of new insurance and reinsurance business, advertising insurance products, improvement of the internal processes such as investment in system required to support insurance and reinsurance business (e.g. buying new IT system and developing new software).  The amount relates to the reinsurers' share.  Reinsurers' share shall by default be allocated by type of expenses, if not possible shall be reported as acquisition expenses. |
| C0210 to C0280/R2400 | Overhead expenses - Net | Overhead expenses include salaries to general managers, auditing costs and regular day-to-day costs i.e. electricity bill, rent for accommodations, IT costs. These overhead expenses also include expenses related to the development of new insurance and reinsurance business, advertising insurance products, improvement of the internal processes such as investment in system required to support insurance and reinsurance business (e.g. buying new IT system and developing new software).  The net overhead expenses represent the sum of the direct business and the accepted reinsurance business reduced by the amount ceded to reinsurance undertakings. |
| C0300/R1410-R2400 | Total | Total for different items for all life lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35. |
| C0300/R2510 | 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 shall not be 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. |
| 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 reported under claims incurred (item R1610). |

*S.06.02 - List of assets*

*General comments:*

This section relates to quarterly and annual submission of information for individual entities. The template shall be reported annually only in case undertakings have been exempted of reporting it in the last quarter.

The asset categories referred to in this template are the ones defined in Annex IV - Assets Categories of this Regulation and references to Complementary Identification Code (‘CIC’) refer to Annex VI - CIC table of this Regulation.

This template shall reflect the list of all assets included in the Balance-sheet classifiable as asset categories 0 to 9 of Annex IV - Assets Categories of this Regulation. In particular in case of securities lending and repurchase agreements the underlying securities that are kept in the Balance-sheet shall be reported in this template.

This template contains an item-by-item list of assets held directly by the undertaking (i.e. not on a look-through basis), classifiable as asset categories 0 to 9 (in case of unit-linked and index-linked products managed by the (re)insurance undertaking, the assets to be reported are also only the ones covered by asset categories 0 to 9, e.g. recoverables and liabilities related to these products shall not be reported), with the following exceptions:

a) Cash shall be reported in one row per currency, for each combination of items C0060, C0070, C0080 and C0090;

b) Transferable deposits (cash equivalents) and other deposits with maturity of less than one year shall be reported in one row per pair of bank and currency, for each combination of items C0060, C0070, C0080, C0090 and C0290;

c) Mortgages and loans to individuals, including loans on policies, shall be reported in two rows, one row regarding loans to administrative, management and supervisory body, for each combination of items C0060, C0070, C0080, C0090 and C0290 and another regarding loans to other natural persons, for each combination of items C0060, C0070, C0080, C0090 and C0290;

d) Deposits to cedants shall be reported in one single line, for each combination of items C0060, C0070, C0080 and C0090;

e) Plant and equipment for the own use of the undertaking shall be reported in one single line, for each combination of items C0060, C0070, C0080 and C0090;

All items shall be reported, except when otherwise stated in these instructions. Items C0110, C0130, C0140, C0200, C0230, C0270, C0280, C0310, C0370, and C0380 are not applicable to CIC 09 - Other investments.

This template comprises two tables: Information on positions held and Information on assets.

On the table Information on positions held, each asset shall be reported separately in as many lines as needed in order to properly fill in all non-monetary variables with the exception of item ‘Quantity’, requested in that table. If for the same asset two values can be attributed to one variable, then this asset needs to be reported in more than one line.

On the table Information on assets, each asset shall be reported separately, with one row for each asset, filling in all applicable variables requested in that table.

The information regarding the external rating (C0320) and nominated External Credit Assessment Institutions (ECAI) (C0330) may be limited (not reported) in the following circumstances:

a) through a decision of the national supervisory authority (‘NSA’) under Article 35a (1) and (2) of Directive ; or

b) through a decision of the national supervisory authority in the cases where the insurance and reinsurance undertakings have in place outsourcing arrangements in the area of investments that lead to this specific information not being available directly to the undertaking

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|  | ITEM | INSTRUCTIONS |
| *Information on positions held* | | |
| C0040 | Asset ID Code | Asset ID code using the following priority:   1. ISO 6166 code of ISIN when available 2. Other recognised codes (e.g.: CUSIP, Bloomberg Ticker, Reuters RIC) 3. Code attributed by the undertaking, when the options above are not available. This code must be unique and kept consistent over time.   When the same Asset ID Code needs to be reported for one asset that is issued in 2 or more different currencies, it is necessary to specify the Asset ID code and the ISO 4217 alphabetic code of the currency, as in the following example: ‘code+EUR’ |
| C0050 | Asset ID Code Type | Type of ID Code used for the ‘Asset ID Code’ item. One of the options in the following closed list shall be used:  1 - ISO 6166 for ISIN code  2 - CUSIP (The Committee on Uniform Securities Identification Procedures number assigned by the CUSIP Service Bureau for U.S. and Canadian companies)  3 - SEDOL (Stock Exchange Daily Official List for the London Stock Exchange)  4 - WKN (Wertpapier Kenn-Nummer, the alphanumeric German identification number)  5 - Bloomberg Ticker (Bloomberg letters code that identify a company's securities)  6 - BBGID (The Bloomberg Global ID)  7 - Reuters RIC (Reuters instrument code)  8 - FIGI (Financial Instrument Global Identifier)  9 - Other code by members of the Association of National Numbering Agencies  99 - Code attributed by the undertaking  When the same Asset ID Code needs to be reported for one asset that is issued in 2 or more different currencies and the code in C0040 is defined by Asset ID code and the ISO 4217 alphabetic code of the currency, the Asset ID Code Type shall refer to option 99 and the option of the original Asset ID Code, as in the following example for which the code reported was ISIN code + currency: ‘99/1’. |
| C0060 | Portfolio | Distinction between life, non-life, shareholder's funds, other internal funds, general (no split) and ring-fenced funds.  Underlying assets of life technical provisions shall be assigned to life portfolio and underlying assets of non-life technical provisions shall be assigned to non-life portfolio (by applying the available most precise split). One of the options in the following closed list shall be used:  1 - Life  2 - Non-life  3 - Ring fenced funds  4 - Other internal funds  5 - Shareholders' funds  6 - General  The split is not mandatory, unless otherwise required by the national supervisory authority, except for identifying ring fenced funds, but shall be reported if the undertaking uses it internally. When an undertaking does not apply a split ‘general’ shall be used. |
| C0070 | Fund number | Applicable to assets held in ring fenced funds or other internal funds defined at national level, in particular regarding funds (asset portfolios) supporting life products.  Number or code which is attributed by the undertaking, corresponding to the unique number or code assigned to each fund. This number or code has to be consistent over time and shall be used to identify the same funds in other templates (e.g. in S.08.01, S.14.01). It shall not be re-used for a different fund.  The fund number is not mandatory, unless otherwise required by the national supervisory authority. |
| C0080 | Matching portfolio number | Number or code which is attributed by the undertaking, corresponding to the unique number or code assigned to each matching adjustment portfolio as prescribed in Article 77b(1)(a) of Directive 2009/138/EC. This number or code has to be consistent over time and shall be used to identify the matching adjustment portfolio in other templates. It shall not be re-used for a different matching adjustment portfolio. |
| C0090 | Asset held in unit linked and index linked contracts | Identify the assets that are held by unit linked and index linked contracts. One of the options in the following closed list shall be used:  1 - Unit-linked or index-linked  2 - Neither unit-linked nor index-linked |
| C0100 | Asset pledged as collateral | Identify assets kept in the undertaking's balance-sheet that are pledged as collateral. For partially pledged assets two rows for each asset shall be reported, one for the pledged amount and another for the remaining part. One of the options in the following closed list shall be used for the asset:  1 - Assets in the balance sheet that are collateral pledged  2 - Collateral for reinsurance accepted  3 - Collateral for securities borrowed  4 - Repos  9 - Not collateral |
| C0110 | Country of custody | ISO 3166-1 alpha-2 code of the country where undertaking assets are held in custody. For identifying international custodians, such as Euroclear, the country of custody will be the one where the custody service was contractually defined.  In case of the same asset being held in custody in more than one country, each asset shall be reported separately in as many rows as needed in order to properly identify all countries of custody.  This item is not applicable for CIC category 8 - Mortgages and Loans, CIC 71, CIC 75 and for CIC 95 - Plant and equipment.  Regarding CIC Category 9, excluding CIC 95 - Plant and equipment (for own use), the country of custody corresponds to the issuer country, which is assessed by the address of the property. |
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| C0130 | Quantity | Number of assets, for relevant assets.  This item shall not be reported if item Par amount (C0140) is reported.  This item is not applicable for CIC 71 and 09 and CIC category 9 - Property. |
| C0140 | Par amount | Amount outstanding measured at par amount, for all assets where this item is relevant, and at nominal amount for CIC 72, 73, 74, 75, 79 and CIC Category 8 - Mortgages and Loans. This item is not applicable for CIC 71, 09 and CIC category 9 - Property. This item shall not be reported if item Quantity (C0130) is reported. |
| C0145 | Long-term equity investment | Only applicable to CIC categories 3 - Equity and 4 - Collective Investment Undertakings.  Identify if an equity or collective investment undertaking is classified under the provisions of Art. 171a. of Delegated Regulation (EU) 2015/35. One of the options in the following closed list shall be used:  1 - Yes  2 - No  9 - Not applicable |
| C0150 | Valuation method | Identify the valuation method used when valuing assets. One of the options in the following closed list shall be used:  1 - quoted market price in active markets for the same assets  2 - quoted market price in active markets for similar assets  3 - alternative valuation methods  4 - adjusted equity methods (applicable for the valuation of participations)  5 - IFRS equity methods (applicable for the valuation of participations)  6 - Market valuation according to Article 9(4) of Delegated Regulation (EU) 2015/35 |
| C0160 | Acquisition value | Total acquisition value for assets held, clean value without accrued interest. Not applicable to CIC categories 7 - Cash and deposits and 8 - Mortgages and Loans. |
| C0170 | Total Solvency II amount | Value calculated as defined by Article 75 of Directive 2009/138/EC, which corresponds to:   1. the multiplication of ‘Par amount’ (principal amount outstanding measured at par amount or nominal amount) by ‘Unit percentage of par amount Solvency II price’ plus ‘Accrued interest’, for assets where the first two items are relevant; 2. the multiplication of ‘Quantity’ by ‘Unit Solvency II price’, for assets where these two items are relevant (plus ‘Accrued interest’ if applicable); 3. Solvency II value of the asset for assets classifiable under CIC 71 and CIC category 9 - Property. |
| C0180 | Accrued interest | Quantify the amount of accrued interest after the last coupon date for interest bearing assets. Note that this value is also part of item Total Solvency II amount. |

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|  | ITEM | INSTRUCTION |
| *Information on assets* | | |
| C0040 | Asset ID Code | Asset ID code using the following priority:   1. ISO 6166 code of ISIN when available 2. Other recognised codes (e.g.: CUSIP, Bloomberg Ticker, Reuters RIC) 3. Code attributed by the undertaking, when the options above are not available. This code must be unique and kept consistent over time.   When the same Asset ID Code needs to be reported for one asset that is issued in 2 or more different currencies, it is necessary to specify the Asset ID code and the ISO 4217 alphabetic code of the currency, as in the following example: ‘code+EUR’ |
| C0050 | Asset ID Code Type | Type of ID Code used for the ‘Asset ID Code’ item. One of the options in the following closed list shall be used:  1 - ISO 6166 for ISIN code  2 - CUSIP (The Committee on Uniform Securities Identification Procedures number assigned by the CUSIP Service Bureau for U.S. and Canadian companies)  3 - SEDOL (Stock Exchange Daily Official List for the London Stock Exchange)  4 - WKN (Wertpapier Kenn-Nummer, the alphanumeric German identification number)  5 - Bloomberg Ticker (Bloomberg letters code that identify a company's securities)  6 - BBGID (The Bloomberg Global ID)  7 - Reuters RIC (Reuters instrument code)  8 - FIGI (Financial Instrument Global Identifier)  9 - Other code by members of the Association of National Numbering Agencies  99 - Code attributed by the undertaking  When the same Asset ID Code needs to be reported for one asset that is issued in 2 or more different currencies and the code in C0040 is defined by Asset ID code and the ISO 4217 alphabetic code of the currency, the Asset ID Code Type shall refer to option 99 and the option of the original Asset ID Code, as in the following example for which the code reported was ISIN code+currency: ‘99/1’. |
| C0190 | Item Title | Identify the reported item by filling the name of the asset (or the address in case of property), with the detail settled by the undertaking.  The following shall be considered:   1. Regarding CIC 87 and CIC 88, this item shall contain ‘Loans to AMSB members’ i.e. loans to the Administrative, Management and Supervisory Body (‘AMSB’) or ‘Loans to other natural persons’, according to its nature, as those assets are not required to be individualised. Loans to other than natural persons shall be reported line-by-line. 2. This item is not applicable for CIC 95 - Plant and equipment (for own use) as those assets are not required to be individualised, CIC 71, and CIC 75, unless required by the national supervisory authority.  * For property the country ISO Alpha-2\_NUTS3\_\_ city\_postal code~~\_city~~ (in addition, optional:\_street name\_street number) of the property held . |
| C0200 | Issuer Name | Name of the issuer, defined as the entity that issues assets to investors.  When available, this item corresponds to the entity name in the LEI database. When this is not available corresponds to the legal name.  The following shall be considered:   1. Regarding CIC category 4 - Collective Investments Undertakings, the issuer name is the name of the fund manager (entity). The authorised management company who can be responsible and is responsible for managing the fund is the one to be reported regardless if some activities have been outsourced, including the actual management of the portfolio, i.e. the decision on buying/selling; 2. Regarding CIC category 7 - Cash and deposits (excluding CIC 71 and CIC 75), the issuer name is the name of the depositary entity; 3. Regarding CIC 87 and CIC 88, this item shall contain ‘Loans to AMSB members’ or ‘Loans to other natural persons’, according to its nature, as those assets are not required to be individualised; 4. Regarding CIC category 8 - Mortgages and Loans, other than CIC 87 and CIC 88 the information shall relate to the borrower; 5. This item is not applicable for CIC 71, CIC 75 and CIC category 9 - Property. |
| C0210 | Issuer Code | Identification of the issuer code using the Legal Entity Identifier (LEI) if available.  If none is available this item shall not be reported.  The following shall be considered:   1. Regarding CIC category 4 - Collective Investments Undertakings, the issuer code is the code of the fund manager (entity). The authorised management company who can be responsible and is responsible for managing the fund is the one to be reported regardless if some activities have been outsourced, including the actual management of the portfolio, i.e. the decision on buying/selling; 2. Regarding CIC category 7 - Cash and deposits (excluding CIC 71 and CIC 75), the issuer code is the code of the depositary entity 3. Regarding CIC category 8 - Mortgages and Loans, other than CIC 87 and CIC 88 the information shall relate to the borrower; 4. This item is not applicable for CIC 71, CIC 75 and CIC category 9 - Property; 5. This item is not applicable to CIC 87 and CIC 88. |
| C0220 | Type of issuer code | Identification of the type of code used for the ‘Issuer Code’ item. One of the options in the following closed list shall be used:  1 - LEI  9 - None  This item is not applicable to CIC 87 and CIC 88.  This item is not applicable for CIC 71, CIC 75 and CIC category 9 - Property. |
| C0230 | Issuer Sector | Identify the economic sector of issuer based on the latest version of the Statistical classification of economic activities in the European Community (‘NACE’) code (as published in an EC Regulation). For NACE sections A to N full four-digit reporting of the NACE codes is required, i.e. the 2 digits identifying the division followed by the group and class 2 digits code (e.g. ’01.11’). For the remaining sections the Division or the Group identification shall be used as a minimum(e.g. ‘01’ or ‘01.1’ would be acceptable).  The following shall be considered:   1. Regarding CIC category 4 - Collective Investments Undertakings, the issuer sector is the sector of the fund manager; 2. Regarding CIC category 7 - Cash and deposits (excluding CIC 71 and CIC 75), the issuer sector is the sector of the depositary entity; 3. Regarding CIC category 8 - Mortgages and Loans, other than CIC 87 and CIC 88 the information shall relate to the borrower; 4. This item is not applicable for CIC 71, CIC 75, CIC 09 and CIC category 9 - Property; 5. This item is not applicable to CIC 87 and CIC 88. |
| C0240 | Issuer Group | Name of issuer's ultimate parent entity. For collective investment undertakings the ultimate parent of the fund manager (entity) shall be reported.  When available, this item corresponds to the entity name in the LEI database. When this is not available corresponds to the legal name.  The following shall be considered:   1. Regarding CIC category 4 - Collective Investments Undertakings, the ultimate parent of the fund manager (entity) shall be reported; 2. Regarding CIC category 7 - Cash and deposits (excluding CIC 71 and CIC 75), the group relation relates to the depositary entity 3. Regarding CIC category 8 - Mortgages and Loans, other than CIC 87 and CIC 88 the group relation relates to the borrower; 4. This item is not applicable for CIC 87 and CIC 88; 5. This item is not applicable for CIC 71, CIC 75, CIC 09 and CIC category 9 - Property; 6. This item is not applicable for bonds issued by: 7. a central government, 8. a local government, 9. a government agency, 10. a central bank, 11. the group/entity itself, 12. a supranational organisation (as long as no issuer group exists). |
| C0250 | Issuer Group Code | Issuer group's identification using the LEI if available.  If none is available, this item shall not be reported.  The following shall be considered:   1. Regarding CIC category 4 - Collective Investments Undertakings, the ultimate parent of the fund manager (entity) shall be reported; 2. Regarding CIC category 7 - Cash and deposits (excluding CIC 71 and CIC 75), the group relation relates to the depositary entity; 3. Regarding CIC category 8 - Mortgages and Loans, other than CIC 87 and CIC 88 the group relation relates to the borrower; 4. This item is not applicable for CIC 87 and CIC 88; 5. This item is not applicable for CIC 71, CIC 75, CIC 09 and CIC category 9 - Property; 6. This item is not applicable for bonds issued by: 7. a central government 8. a local government, 9. a government agency, 10. a central bank, 11. the group/entity itself, 12. a supranational organization (as long as no issuer group exists). |
| C0260 | Type of issuer group code | Identification of the code used for the ‘Issuer Group Code’ item. One of the options in the following closed list shall be used:  1 - LEI  9 - None |
| C0270 | Issuer Country | ISO 3166-1 alpha-2 code of the country of localisation of the issuer.  The localisation of the issuer is assessed by the address of the entity issuing the asset except supranational issuers and European Union Institutions.  The following shall be considered:   1. Regarding CIC category 4 - Collective Investments Undertakings, the issuer country is the country of the fund manager (entity); 2. Regarding CIC category 7 - Cash and deposits (excluding CIC 71 and CIC 75), the issuer country is the country of the depositary entity; 3. Regarding CIC category 8 - Mortgages and Loans, other than CIC 87 and CIC 88 the information shall relate to the borrower; 4. This item is not applicable to CIC 87 and CIC 88; 5. This item is not applicable for CIC 71, CIC 75, CIC 09 and CIC category 9 - Property.   One of the options shall be used:   1. ISO 3166-1 alpha-2 code; 2. XA: Supranational issuers (public institutions established by a commitment between national states, e.g. securities issued by a multilateral development bank as referred to in paragraph 2 of Article 117 of Regulation (EU) No 575/2013 or securities issued by an international organisation referred to in Article 118 of Regulation (EU) No 575/2013, with exemption of European Union Institutions); 3. EU: European Union Institutions (as defined in Article 13 of the Treaty on European Union. |
| C0280 | Currency | Identify the ISO 4217 alphabetic code of the currency of the issue.  The following shall be considered:   1. This item is not applicable for CIC 87 and CIC 88, as those assets are not required to be individualised), CIC 75, CIC 09 and for CIC 95 Plant and equipment (for own use) for the same reason; 2. Regarding CIC Category 9 - Property, excluding CIC 95 Plant and equipment (for own use), the currency corresponds to the currency in which the investment was made. |
| C0290 | CIC | Complementary Identification Code used to classify assets, as set out in Annex VI - CIC Table of this Regulation. When classifying an asset using the CIC table, undertakings shall take into consideration the most representative risk to which the asset is exposed to. |
| C0292 | SCR calculation approach for CIU | One of the options in the following closed list shall be used:  1- CIUs for which a full look-through was applied for the purposes of SCR calculation in accordance with Article 84(1) of Delegated Regulation (EU) No 2015/35;  2- CIUs for which the ‘simplified’ look-through was applied on the basis of the target underlying asset allocation or last reported asset allocation and for which the data groupings are used in accordance with Article 84(3) of Delegated Regulation (EU) No 2015/35;  3- CIUs for which the ‘simplified’ look-through was applied on the basis of the target underlying asset allocation or last reported asset allocation and for which no data groupings are used in accordance with Article 84(3) of Delegated Regulation (EU) No 2015/35;  4- CIUs for which for the ‘equity risk type 2’ was applied in accordance with Article 168(3) of Delegated Regulation (EU) No 2015/35;  9- Not applicable.  The look-through options of this item shall reflect the approach taken for the SCR calculation. For the purposes of reporting the information on look-through required in template S.06.03 the look-through information is required considering the thresholds defined in the general comments of that template.  This item is only applicable to CIC category 4 - Collective Investment Undertakings. |
| C0293 | Bail-in rules | Identify if the asset is subject to bail-in rules, in line with Articles 43 and 44 of Directive 2014/59/EU (the Bank Recovery and Resolution Directive - BRRD).  One of the options in the following closed list shall be used:  1 - Yes;  2 - No;  9 - Not applicable. |
| C0294 | Regional Governments and Local Authorities (RGLA) | Identify assets issued or guaranteed by Regional Governments and Local Authorities (RGLA) listed and not listed in the Implementing Regulation (EU) 2015/2011, regarding assets classifiable with CIC 13 and 14.  One of the options in the following closed list shall be used:  1 - Listed in Implementing Regulation (EU) 2015/2011;  2 - Not listed in Implementing Regulation (EU) 2015/2011;  9 - Not applicable. |
| C0295 | Crypto-assets | Identify assets linked to crypto-assets.  Crypto-asset means a digital representation of value or rights which may be transferred and stored electronically, using distributed ledger technology or similar technology.  One of the options in the following closed list shall be used:  1 - Electronic money token - a type of crypto-asset the main purpose of which is to be used as a means of exchange and that purports to maintain a stable value by referring to the value of a fiat currency that is legal tender;  2 - Asset-referenced token - a type of crypto-asset that purports to maintain a stable value by referring to the value of several fiat currencies that are legal tender, one or several commodities or one or several crypto-assets, or a combination of such assets;  3- Utility token - a type of crypto-asset which is intended to provide digital access to a good or service, available on DLT, and is only accepted by the issuer of that token;  4 - Other crypto-assets  9 - Indirect exposures to crypto assets  5 - No. |
| C0296 | Property type | Identify property type, according to ESRB Recommendation of 21 March 2019 amending Recommendation ESRB/2016/14 on closing real estate data gaps.  This item is only applicable to CIC category 9 - Property, other than CIC 95 -Plant and equipment (for own use), CIC 87 - Loans to AMSB members and CIC 88 - Loans to other natural persons. For CIC 95 the item shall be left empty.  For CIC category 9 - Property, one of the options in the following closed list shall be used:  1 - Residential, e.g. multi-household premises;  2 - Retail, e.g. hotels, restaurants, shopping malls;  3 - Offices, e.g. a property primarily used as professional or business offices;  4 - Industrial, e.g. property used for the purposes of production, distribution and logistics;  5 - Other types of commercial property;  9 - Not applicable.  If a property has a mixed use, it shall be considered as different properties (based for example on the surface areas dedicated to each use) whenever it is feasible to make such breakdown, otherwise, the property can be classified according to its dominant use.  --For CIC 87 and CIC 88 one of the following options of the following closed list shall be used:  7 - Mortgages and loans made with collateral in the form of real estate  8 - Other loans |
| C0297 | Property location | Identify property location, according to ESRB Recommendation of 21 March 2019 amending Recommendation ESRB/2016/14 on closing real estate data gaps.  One of the options in the following closed list shall be used:  1 - Prime;  2 - Non-prime;  9 - Not applicable.  This item is only applicable to CIC category 9 - Property  For CIC 95 the item shall be left empty. |
| C0300 | Infrastructure investment | Identify if the asset is an infrastructure investment as defined in Article 1(55a) and (55b) of Delegated Regulation (EU) 2015/35.  One of the options in the following closed list shall be used:  1 - Not an infrastructure investment;  2 - Infrastructure non-qualifying: Government Guarantee (Government, Central bank, Regional government or local authority);  3 - Infrastructure non-qualifying: Government Supported including Public Finance initiative (Government, Central bank, Regional government or local authority);  4 - Infrastructure non-qualifying: Supranational Guarantee/Supported (ECB, Multilateral development bank, International organisation);  9 - Infrastructure non-qualifying: Other non-qualifying infrastructure loans or investments, not classified under the above categories;  12 - Infrastructure qualifying: Government Guarantee (Government, Central bank, Regional government or local authority);  13 - Infrastructure qualifying: Government Supported including Public Finance initiative (Government, Central bank, Regional government or local authority);  14 - Infrastructure qualifying: Supranational Guarantee/Supported (ECB, Multilateral development bank, International organisation);  19 - Infrastructure qualifying: Other qualifying infrastructure investments, not classified in the above categories;  20 - European Long-Term Investment Fund (ELTIF investing in infrastructure assets and ELTIF investing in other - non infrastructure - assets). |
| C0310 | Holdings in related undertakings, including participations | Only applicable to CIC categories 3 - Equity and 4 - Collective Investment Undertakings.  Identify if an equity and other share is a participation. One of the options in the following closed list shall be used:  1 - Not a participation;  2 - Is a participation in which the look though approach in accordance with Article 84 of Delegated Regulation (EU) 2015/35 is applied;  3 - Is a participation in which the look though approach in accordance with Article 84 of Delegated Regulation (EU) 2015/35 is not applied. |
| C0320 | External rating | Applicable at least to CIC categories 1 - Government bonds, 2 - Corporate bonds, 5 - Structured notes, 6 - Collateralised securities, 8 - Mortgages and loans, other than 87 and 88, where available.  This is the issue rating of the asset at the reporting reference date as provided by the nominated credit assessment institution (ECAI).  If an issue rating is not available, the item shall be left blank. |
| C0330 | Nominated ECAI | Identify the credit assessment institution (ECAI) giving the external rating in C0320, by using the name of the ECAI as published on ESMA's website. In case of ratings issued by subsidiaries of the ECAI please report the parent ECAI (the reference is made to ESMA list of credit rating agencies registered or certified in accordance with Regulation (EC) No 1060/2009 on credit rating agencies).  Applicable at least to CIC categories 1 - Government bonds, 2 - Corporate bonds, 5 - Structured notes, 6 - Collateralised securities and 8 - Mortgages and Loans, (other than CIC 87 and CIC 88), where available.  This item shall be reported where External rating (C0320) is reported. In case ‘No ECAI has been nominated and a simplification is used to calculate the SCR’, the External rating (C0320) shall be left blank and in Credit quality step (C0340) one of the following options shall be used: 2a; 3a or 3b. |
| C0340 | Credit quality step | Applicable to any asset for which Credit quality step needs to be attributed for the purpose of SCR calculation.  Identify the credit quality step attributed to the asset, as defined by Article 109a(1) of Directive 2009/138/EC, by applying the mapping table prescribed in Implementing Regulation (EU) 2016/1800.  The credit quality step shall in particular reflect any readjustments to the credit quality made internally by the undertakings that use the standard formula.  This item is not applicable to assets for which undertakings using internal model use internal ratings. If undertakings using internal model do not use internal rating, this item shall be reported.  One of the options in the following closed list shall be used:  0 - Credit quality step 0;  1 - Credit quality step 1;  2 - Credit quality step 2;  2a - Credit quality step 2 due to the application of Article 176a of Delegated Regulation (EU) No 2015/35 for unrated bonds and loans;  3 - Credit quality step 3;  3a - Credit quality step 3 due to the application of the simplified calculation under Article 105a of Delegated Regulation (EU) No 2015/35;  3b - Credit quality step 3 due to the application of Article 176a of Delegated Regulation (EU) No 2015/35 for unrated bonds and loans;  4 - Credit quality step 4;  5 - Credit quality step 5;  6 - Credit quality step 6;  9 - No rating available. |
| C0350 | Internal rating | Applicable at least to CIC categories 1- Government bonds, 2 - Corporate bonds, 5 - Structured notes, 6 - Collateralised securities and 8 - Mortgages and Loans, (other than CIC 87 and CIC 88), where available.  Internal rating of assets for undertakings using internal ratings.  For undertakings applying a matching adjustment the item shall be reported to the extent that the internal ratings are used to calculate the fundamental spread referred to in Article 77c (2) of Directive 2009/138/EC. |
| C0360 | Duration | Only applicable to CIC categories 1 - Government bonds, 2 - Corporate bonds, 4 - Collective Investments Undertakings (when applicable, e.g. for collective investment undertaking mainly invested in bonds), 5 - Structured notes and 6 - Collateralised securities.  Asset duration, defined as the ‘residual modified duration’ (modified duration calculated based on the remaining time for maturity of the security, counted from the reporting reference date). For assets without fixed maturity the first call date shall be used but the probability of the call option being exercised shall be taken into account. The duration shall be calculated based on economic value. |
| C0370 | Unit Solvency II price | Amount in reporting currency for the asset, if relevant.  This item shall be reported if a ‘quantity’ (C0130) has been provided in the first part of the template (‘Information on positions held’).  This item shall not be reported if item Unit percentage of par amount Solvency II price (C0380) is reported. |
| C0380 | Unit percentage of par amount Solvency II price | Amount in percentage of par value, clean price without accrued interest, for the asset, if relevant.  This item shall be reported if a ‘par amount’ information (C0140) has been provided in the first part of the template (‘Information on positions held’) except for CIC 71 and CIC category 9 - Property.  This item shall not be reported if item Unit Solvency II price (C0370) is reported. |
| C0390 | Maturity date | Only applicable for CIC categories 1 - Government bonds, 2 - Corporate bonds, 5 - Structured notes, 6 - Collateralised securities, and 8 - Mortgages and Loans, CIC 74 and CIC 79.  Identify the ISO 8601 (yyyy-mm-dd) code of the maturity date.  It corresponds always to the maturity date, even for callable securities.  The following shall be considered:   1. For perpetual securities use ‘9999-12-31’; 2. For CIC 87 and CIC 88, the weighted (based on the loan amount) remaining maturity is to be reported. |

*S.06.03 - Collective investment undertakings - look-through approach*

*General comments:*

This section relates to quarterly and annual submission of information for individual entities. This templates shall not be reported in the first and third quarter.

This template contains information on the look through of collective investment undertakings or investments packaged as funds, including when they are participations, by underlying asset category, country of issue and currency. Considering proportionality and specific instructions of the template, the look through shall be performed until the asset categories, countries and currencies are identified. In case of funds of funds, the look-through shall follow the same approach.

The template shall include information corresponding to 100 % of the value invested in collective investment undertakings. However, for the identification of countries the look-through shall be implemented in order to identify the exposures of 90 % of the total value of the funds minus the amounts relating to CIC 7, 8 and 9, and for the identification of currencies the look-through shall be implemented in order to identify the exposures of 90 % of the total value of the funds. Undertakings shall ensure that the 10 % not identified by country is diversified across geographical areas, for example that not more than 5 % is in one single country. The look-through shall be applied by undertakings starting from the major, considering the amount invested, to the lowest single fund and the approach shall be kept consistent over time.

Quarterly information shall only be reported when the ratio of collective investments undertakings held by the undertaking to total investments, measured as the ratio between item C0010/R0180 of template S.02.01 plus collective investments undertakings included in item C0010/R0220 of template S.02.01 plus collective investments undertakings included in item C0010/R0090 and the sum of item C0010/R0070 and C0010/RC0220 of template S.02.01, is higher than 30 %.Items shall be reported with positive values unless otherwise stated in the respective instructions.

The asset categories referred to in this template are the ones defined in Annex IV - Assets Categories of this Regulation and references to CIC codes refer to Annex VI - CIC table of this Regulation.

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|  | ITEM | INSTRUCTIONS |
| C0010 | Collective Investments Undertaking ID Code | Asset ID code using the following priority:   1. ISO 6166 code of ISIN when available 2. Other recognised codes (e.g.: CUSIP, Bloomberg Ticker, Reuters RIC) 3. Code attributed by the undertaking, when the options above are not available, and must be consistent over time |
| C0020 | Collective Investments Undertaking ID Code type | Type of ID Code used for the ‘Asset ID Code’ item. One of the options in the following closed list shall be used:  1 - ISO/6166 for ISIN  2 - CUSIP (The Committee on Uniform Securities Identification Procedures number assigned by the CUSIP Service Bureau for U.S. and Canadian companies)  3 - SEDOL (Stock Exchange Daily Official List for the London Stock Exchange)  4 - WKN (Wertpapier Kenn-Nummer, the alphanumeric German identification number)  5 - Bloomberg Ticker (Bloomberg letters code that identify a company's securities)  6 - BBGID (The Bloomberg Global ID)  7 - Reuters RIC (Reuters instrument code)  8 - FIGI (Financial Instrument Global Identifier)  9 - Other code by members of the Association of National Numbering Agencies  99 - Code attributed by the undertaking |
| C0030 | Underlying asset category | Identify the assets categories, receivables and derivatives within the collective investment undertaking. One of the options in the following closed list shall be used:  1 - Government bonds  2 - Corporate bonds  3L - Listed equity  3X - Unlisted equity  4 - Collective Investment Undertakings  5 - Structured notes  6 - Collateralised securities  7 - Cash and deposits  8 - Mortgages and loans  9 - Properties  0 - Other investments (including receivables)  A - Futures  B-Call Options  C - Put Options  D - Swaps  E - Forwards  F - Credit derivatives  L - Liabilities  Category ‘4 - Collective Investment Undertakings’ shall be used only for non-material residual values for both ‘funds of funds’ and any other fund. |
| C0040 | Country of issue | Breakdown of each asset category identified in C0030 by issuer country. Identify the country of localisation of the issuer.  The localisation of the issuer is assessed by the address of the entity issuing the asset except supranational issuers and European Union Institutions.  One of the options shall be used:   1. ISO 3166-1 alpha-2 code 2. XA: Supranational issuers 3. EU: European Union Institutions 4. AA: aggregated countries due to application of threshold   This item is not applicable to Categories 7, 8 and 9 as reported in C0030. |
| C0050 | Currency | Identify whether the currency of the asset category is the reporting currency or a foreign currency. All other currencies than the reporting currency are referred to as foreign currencies. One of the options in the following closed list shall be used:  1 - Reporting currency  2 - Foreign currency  3 - Aggregated currencies due to application of threshold |
| C0060 | Total amount | Total amount invested by asset category, country and currency through collective investment undertakings.  For liabilities a positive amount shall be reported, unless the item is a derivative liability.  For derivatives the Total amount can be positive (if an asset) or negative (if a liability). |

*S.06.04 - Climate change-related risks to investments*

*General comments:*

This section relates to annual submission of information for individual entities. Insurance undertaking that is exempted from reporting annually the template S.06.02, shall not report this template.

Small and non-complex undertakings that meet the conditions set out in Article 29a and has been classified as such in accordance with Article 29b of Directive 2025/2 shall not report this template.

This template contains information on the amount of investments including properties exposed to climate change-related transition and physical risk. As an input to reporting the amount of investments exposed to transition risk, undertakings are required to report four-digit level NACE codes for NACE sections A to N in the List of assets S.06.02. For physical risk, undertakings are required to report in a standardised manner on the location of properties in the List of assets S.06.02.

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|  | ITEM | INSTRUCTIONS |
| R0010/C0010 | Climate change-related transition risk | Solvency II value of investments exposed to transition risk consistent with the classification made and reported through the four-digit level NACE codes for NACE sections A to N, as prescribed in S.06.02. NACE sections A to N include sectors of economic activities which, based on currently available research and analysis may be likely exposed to climate change-related transition risk. The NACE sector information can be complemented by firm-level data, where available.  Investments should take into account the investments as reported in S.02.01- R0070, including property (other than for own use) and CIU, and should not include Assets held for unit-linked and index-linked contracts. To identify investments in CIU exposed to transition risk the look through should apply, based on reporting in S.06.03. Property, plants and equipment held for own use (R0060 in S.06.02) are not to be taken into account in the investments. |
| R0020/C0010 | Climate change-related physical risk | Solvency II value of property exposed to physical risk consistent with the identification made, in C0190 Item Title in S.06.02. Property that includes directly and indirectly held properties. For indirectly held properties, as a simplification, all items with underlying asset category == “9” can be included. Property includes property, plants and equipment and right of use of property (e.g. lease contracts) other than Assets held for unit-linked and index-linked contracts. |
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*S.07.01 - Structured products*

*General comments:*

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

The asset categories referred to in this template are the ones defined in Annex IV - Assets Categories of this Regulation and references to CIC codes refer to Annex VI - CIC table of this Regulation.

This template contains an item-by-item list of structured products held directly by the undertaking in its portfolio (i.e. not on a look-through basis). Structured products are defined as assets falling into the asset categories 5 (Structured notes) and 6 (Collateralised securities).

This template shall only be reported when the amount of structured products, measured as the ratio between assets classified as asset categories 5 (Structured notes) and 6 (Collateralised securities) as defined in Annex IV - Asset Categories of this Regulation and the sum of item C0010/R0070 and C0010/R0220 of template S.02.01, is higher than 5 %.

In some cases, the types of structured products (C0070) identify the derivative embedded in the structured product. In this case this classification shall be used when the structured product has the referred derivative embedded.

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|  | ITEM | INSTRUCTIONS |
| C0040 | Asset ID Code | The Identification code of the structured product, as reported in S.06.02. using the following priority:   1. ISO 6166 ISIN when available 2. Other recognised codes (e.g.: CUSIP, Bloomberg Ticker, Reuters RIC) 3. Code attributed by the undertaking, when the options above are not available. The code used shall be kept consistent over time and shall not be reused for other product.   When the same Asset ID Code needs to be reported for one asset that is issued in 2 or more different currencies, it is necessary to specify the Asset ID code and the ISO 4217 alphabetic code of the currency, as in the following example: ‘code+EUR’ |
| C0050 | Asset ID Code type | Type of ID Code used for the ‘Asset ID Code’ item. One of the options in the following closed list shall be used:  1 - ISO/6166 for ISIN  2 - CUSIP (The Committee on Uniform Securities Identification Procedures number assigned by the CUSIP Service Bureau for U.S. and Canadian companies)  3 - SEDOL (Stock Exchange Daily Official List for the London Stock Exchange)  4 - WKN (Wertpapier Kenn-Nummer, the alphanumeric German identification number)  5 - Bloomberg Ticker (Bloomberg letters code that identify a company's securities)  6 - BBGID (The Bloomberg Global ID)  7 - Reuters RIC (Reuters instrument code)  8 - FIGI (Financial Instrument Global Identifier)  9 - Other code by members of the Association of National Numbering Agencies  99 - Code attributed by the undertaking  When the same Asset ID Code needs to be reported for one asset that is issued in 2 or more different currencies and the code in C0040 is defined by Asset ID code and the ISO 4217 alphabetic code of the currency, the Asset ID Code Type shall refer to option 99 and the option of the original Asset ID Code, as in the following example for which the code reported was ISIN code+currency: ‘99/1’. |
| C0060 | Collateral type | Identify the type of collateral, using the assets categories defined in Annex IV - Assets Categories. One of the options in the following closed list shall be used:  1 - Government bonds  2 - Corporate bonds  3 - Equity  4 - Collective Investment Undertakings  5 - Structured notes  6 - Collateralised securities  7 - Cash and deposits  8 - Mortgages and loans  9 - Properties  0 - Other investments  10 - No collateral  When more than one category of collateral exists for one single structured product, the most representative one shall be reported. |
| C0070 | Type of structured product | Identify the type of structure of the product. One of the options in the following closed list shall be used:  1 - Credit linked notes  Security or deposit with an embedded credit derivative (e.g. credit default swaps or credit default options)  2 - Constant maturity swaps  (security with an embedded interest rate swap (‘IRS’), where the floating interest portion is reset periodically according to a fixed maturity market rate.)  3 - Asset backed securities  (security that has an asset as collateral)  4 – Mortgage-backed securities  (security that has real estate as collateral)  5 - Commercial mortgage-backed securities  (security that has real estate as collateral such as retail properties, office properties, industrial properties, multifamily housing and hotels)  6 - Collateralised debt obligations  (structured debt security backed by a portfolio consisting of secured or unsecured bonds issued by corporate or sovereign obligators or secured or unsecured loans made to corporate commercial and industrial loan costumers of lending banks)  7 - Collateralised loan obligations  (security that has as underlying a trust of a portfolio of loans where the cash-flows from the security are derived from the portfolio)  8 - Collateralised mortgage obligations  (investment-grade security backed by a pool of bonds, loans and other assets)  9 - Interest rate-linked notes and deposits  10 - Equity-linked and Equity Index Linked notes and deposits  11 - FX and commodity-linked notes and deposits  12 - Hybrid linked notes and deposits  (it includes real estate and equity securities)  13 - Market-linked notes and deposits  14 - Insurance-linked notes and deposits, including notes covering Catastrophe and Weather Risk as well as Mortality Risk  99 - Others not covered by the previous options |
| C0080 | Capital protection | Identify whether the product has capital protection. One of the options in the following closed list shall be used:  1 - Full capital protection  2 - Partial capital protection  3 - No capital protection |
| C0090 | Underlying security/index/portfolio | Describe the type of underlying. One of the options in the following closed list shall be used:  1 - Equity and Funds (a selected group or basket of equities)  2 - Currency (a selected group or basket of currencies)  3 - Interest rate and yields (bond indices, yield curves, differences in prevailing interest rates on shorter and longer-term maturities, credit spreads, inflation rates and other benchmarks related to interest rates or yield)  4 - Commodities (a selected, basic good or group of goods)  5 - Index (performance of a selected index)  6 - Multi (allowing for a combination of the possible types listed above)  9 - Others not covered by the previous options (e.g. other economic indicators) |
| C0100 | Callable or Putable | Identify whether the product has call and/or put features, or both, if applicable. One of the options in the following closed list shall be used:  1 - Call by the buyer  2 - Call by the seller  3 - Put by the buyer  4 - Put by the seller  5 - Any combination of the previous options  6 - Not applicable |
| C0110 | Synthetic structured product | Identify if it is a structured products without any transfer of assets (e.g. products that will not give rise to any delivery of assets, except cash, if an adverse/favourable event occurs). One of the options in the following closed list shall be used:  1 - Structured product without any transfer of asset  2 - Structured product with transfer of asset |
| C0120 | Prepayment structured product | Identify if it is a structured products which have the possibility of prepayment, considered as an early unscheduled return of principal. One of the options in the following closed list shall be used:  1 - Prepayment structured product  2 - Not a prepayment structured product |
| C0130 | Collateral value | Total amount of collateral attached to the structured product despite the nature of the collateral.  In case of collateralisation on a portfolio basis, only the value referred to the single contract must be reported and not the total. |
| C0140 | Collateral portfolio | This item informs if the collateral to the structured product covers only one structured product or more than one structured product that is held by the undertaking. Net positions refer to the positions held on structured products. One of the options in the following closed list shall be used:  1 - Collateral calculated on the basis of net positions resulting from a set of contracts  2 - Collateral calculated on the basis of a single contract  10 - No collateral |
| C0150 | Fixed annual return | Identify the coupon (reported as a decimal), if applicable, for CIC categories 5 (Structured notes) and 6 (Collateralised securities). |
| C0160 | Variable annual return | Identify variable rate of return, if applicable, for CIC categories 5 (Structured notes) and 6 (Collateralised securities). It is most commonly identified as a benchmark market rate plus a spread, or as dependent on the performance of a portfolio or index (underlying dependent) or more complex returns set by the path of the underlying asset's price (path dependent), among others.  When needed this item may be reported as a string to reflect how the return is calculated. |
| C0170 | Loss given default | The percentage (reported as a decimal) of the invested amount that will not be recovered following default, if applicable, for CIC categories 5 (Structured notes) and 6 (Collateralised securities).  If information is not defined in the contract this item shall not be reported. This item is not applicable for non-credit structured product. |
| C0180 | Attachment point | The contractually defined loss percentage (reported as a decimal) above which the losses affect the structured product, if applicable, for CIC categories 5 (Structured notes) and 6 (Collateralised securities). This item is not applicable for non-credit structured product. |
| C0190 | Detachment point | The contractually defined loss percentage (reported as a decimal) above which the losses seize to affect the structured product, if applicable, for CIC categories 5 (Structured notes) and 6 (Collateralised securities). This item is not applicable for non-credit structured product. |

*S.08.01 - Open derivatives*

*General comments:*

This section relates to quarterly and annual submission of information for individual entities. The template shall be reported annually only in case undertakings have been exempted of reporting it in the last quarter.

The derivatives categories referred to in this template are the ones defined in Annex IV - Assets Categories of this Regulation and references to CIC codes refer to Annex VI - CIC table of this Regulation. This template contains an item-by-item list of derivatives held directly by the undertaking (i.e. not on a look-through basis), classifiable as asset categories A to F.

This template covers derivatives traded on a stock exchange or equivalent centralised market, as well as derivatives traded over-the-counter.

When a derivative is traded on a stock exchange or equivalent centralised market, the counterparty is that a stock exchange or equivalent centralised market and not the end-counterparty, as is the case for derivatives traded over-the-counter.

Derivatives are considered assets if their Solvency II value is positive or zero. They are considered liabilities if their Solvency II value is negative. Both derivatives considered as assets or considered as liabilities shall be included.

Information shall include all derivatives contracts that existed during the reporting period and were not closed prior to the reporting reference date.

If there are frequent trades on the same derivative, resulting in multiple open positions, the derivative can be reported on an aggregated or net basis, as long as all the relevant characteristics are common and following the specific instruction for each relevant item.

Items shall be reported with positive values unless otherwise stated in the respective instructions.

A derivative is 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.

This template comprises two tables: Information on positions held and Information on derivatives.

On the table Information on positions held, each derivative shall be reported separately in as many rows as needed in order to properly fill in all non-monetary variables, requested in that table. If for the same derivative two values can be attributed to one variable, then this derivative needs to be reported in more than one line.

In particular, for derivatives that have more than a pair of currencies, it shall be split into the pair components and reported in different rows.

On the table Information on derivative, each derivative shall be reported separately, with one row for each derivative, filling in all variables requested in that table.

The information regarding the External rating (C0290) and Nominated ECAI (C0300) may be limited (not reported) in the following circumstances:

a) through a decision of the national supervisory authority under Article 35 (6) and (7) of Directive 2009/138/EC; or

b) through a decision of the national supervisory authority in the cases where the insurance and reinsurance undertakings have in place outsourcing arrangements in the area of investments that lead to this specific information not being available directly to the undertaking.

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|  | ITEM | INSTRUCTIONS |
| *Information on positions held* | | |
| C0040 | Derivative ID Code | Derivative ID code using the following priority:   1. ISO 6166 code of ISIN when available 2. Other recognised codes (e.g.: CUSIP, Bloomberg Ticker, Reuters RIC) 3. Code attributed by the undertaking, when the options above are not available, and must be consistent over time |
| C0041 | Unique Transactions Identifier | Identify the Trade IDs used in the trade reports to trade repositories according to Regulation (EU) No 648/2012 on OTC derivatives, central counterparties and trade repositories.  As many Trade IDs as needed to build the position being reported should be reported in this item. The trade IDs shall be reported separated by commas.  This item shall be reported with “No ID” when the derivative not in the scope of Regulation (EU) No 648/2012. |
| C0050 | Derivative ID Code type | Type of ID Code used for the ‘Derivative ID Code’ item. One of the options in the following closed list shall be used:  1 - ISO/6166 for ISIN  2 - CUSIP (The Committee on Uniform Securities Identification Procedures number assigned by the CUSIP Service Bureau for U.S. and Canadian companies)  3 - SEDOL (Stock Exchange Daily Official List for the London Stock Exchange)  4 - WKN (Wertpapier Kenn-Nummer, the alphanumeric German identification number)  5 - Bloomberg Ticker (Bloomberg letters code that identify a company's securities)  6 - BBGID (The Bloomberg Global ID)  7 - Reuters RIC (Reuters instrument code)  8 - FIGI (Financial Instrument Global Identifier)  9 - Other code by members of the Association of National Numbering Agencies  99 - Code attributed by the undertaking |
| C0060 | Portfolio | Distinction between life, non-life, shareholder's funds, general (no split) and ring-fenced funds.  Underlying derivatives of life technical provisions shall be assigned to life portfolio and underlying derivatives of non-life technical provisions shall be assigned to non-life portfolio (by applying the available most precise split).  One of the options in the following closed list shall be used:  1 - Life  2 - Non-life  3 - Ring fenced funds  4 - Other internal fund  5 - Shareholders' funds  6 - General  The split is not mandatory, unless otherwise required by the national supervisory authority, except for identifying ring fenced funds, but shall be reported if the undertaking uses it internally. When an undertaking does not apply a split ‘general’ shall be used. |
| C0070 | Fund number | Applicable to derivatives held in ring fenced funds or other internal funds, defined at national level, in particular regarding funds (asset portfolios) supporting life products.  Number or code which is attributed by the undertaking, corresponding to the unique number or code assigned to each fund. This number or code has to be consistent over time and shall be used to identify the same funds in other templates (e.g. in S.06.02, S.14.01). It shall not be re-used for a different fund. |
| C0080 | Derivatives held in unit linked and index linked contracts | Identify the derivatives that are held by unit linked and index linked contracts. One of the options in the following closed list shall be used:  1 - Unit-linked or index-linked  2 - Neither unit-linked nor index-linked |
| C0090 | Instrument underlying the derivative | ID Code of the instrument (asset or liability) underlying the derivative contract. This item is to be provided only for derivatives that have a single or multiple underlying instruments in the undertakings' portfolio. An index is considered a single instrument and shall be reported. Identification code of the instrument underlying the derivative using the following priority:   1. ISO 6166 code of ISIN when available 2. Other recognised codes (e.g.: CUSIP, Bloomberg Ticker, Reuters RIC) 3. Code attributed by the undertaking for the underling instrument when the options above are not available and must be unique and consistent over time for that instrument; 4. ‘Multiple assets/liabilities’, if the underlying assets or liabilities are more than one.   If the underlying instrument is an index, then the code of the index shall be reported. |
| C0100 | Type of code of asset or liability underlying the derivative | Type of ID Code used for the ‘Instrument underlying the derivative’ item. One of the options in the following closed list shall be used:  1 - ISO/6166 for ISIN  2 - CUSIP (The Committee on Uniform Securities Identification Procedures number assigned by the CUSIP Service Bureau for U.S. and Canadian companies)  3 - SEDOL (Stock Exchange Daily Official List for the London Stock Exchange)  4 - WKN (Wertpapier Kenn-Nummer, the alphanumeric German identification number)  5 - Bloomberg Ticker (Bloomberg letters code that identify a company's securities)  6 - BBGID (The Bloomberg Global ID)  7 - Reuters RIC (Reuters instrument code)  8 - FIGI (Financial Instrument Global Identifier)  9 - Other code by members of the Association of National Numbering Agencies  99 - Code attributed by the undertaking in case that none of the above options are available. This option shall also be used for the cases of ‘Multiple assets/liabilities’ and indexes |
| C0110 | Use of derivative | Describe the use of the derivative (micro/macro hedge, efficient portfolio management).  Micro hedge refers to derivatives covering a single financial instrument (asset or liability), forecasted transaction or other liability.  Macro hedge refers to derivatives covering a set of financial instruments (assets or liabilities), forecasted transactions or other liabilities.  Efficient portfolio management refers usually to operations where the manager wishes to improve a portfolio' income by exchanging a (lower) cash-flow pattern by another with a higher value, using a derivative or set of derivatives, without changing the asset' portfolio composition, having a lower investment amount and less transaction costs.  One of the options in the following closed list shall be used:  1 - Micro hedge  2 - Macro hedge  3 - Matching assets and liabilities cash-flows used in the context of matching adjustment portfolios  4 - Efficient portfolio management, other than ‘Matching assets and liabilities cash-flows used in the context of matching adjustment portfolios’ |
| C0131 | Notional amount of the derivative | The amount covered or exposed to the derivative, reported in the original currency.  For futures and options corresponds to contract size multiplied by the trigger value and by the number of contracts reported in that line. For swaps and forwards it corresponds to the contract amount of the contracts reported in that line. When the trigger value corresponds to a range, the average value of the range shall be used.  The notional amount refers to the amount that is being hedged/invested (when not covering risks). If several trades occur, it shall be the net amount at the reporting date. |
| C0140 | Buyer/Seller | Only for futures and options, swaps and credit derivatives contracts.  Identify whether the derivative contract was bought or sold.  The buyer and seller position for swaps is defined relatively to the security or notional amount and the swap flows.  A seller of a swap owns the security or notional amount at the contract inception and agrees to deliver during the contract term that security or notional amount, including any other outflows related to the contract, when applicable.  A buyer of a swap will own the security or the notional amount at the end of the derivatives contact and will receive during the contract term that security or notional amount, including any other inflows related to the contract, when applicable.  One of the options in the following closed list shall be used, with the exception of Interest Rate Swaps:  1 - Buyer  2 - Seller  For interest rate swaps one of the options in the following closed list shall be use:  3 - FX-FL: Deliver fixed-for-floating  4 - FX-FX: Deliver fixed-for-fixed  5 - FL-FX: Deliver floating-for-fixed  6 - FL-FL: Deliver floating-for-floating |
| C0150 | Premium paid to date | The payment made (if bought), for options and also up-front and periodical premium amounts paid for swaps, since the moment the undertaking entered into the derivative contract. |
| C0160 | Premium received to date | The payment received (if sold), for options and also up-front and periodical premium amounts received for swaps, since the moment the undertaking entered into the derivative contract. |
| C0170 | Number of contracts | Number of similar derivative contracts reported in the line. It shall be the number of contracts entered into. For Over-The-Counter derivatives, e.g., one swap contract, ‘1’ shall be reported, if ten swaps with the same characteristics, ‘10’ shall be reported.  The number of contracts can be non-integer, when there is a need to split contracts.  The number of contracts shall be the ones outstanding at the reporting date. |
| C0180 | Contract size | Number of underlying assets in the contract (e.g. for equity futures it is the number of equities to be delivered per derivative contract at maturity, for bond futures it is the reference amount underlying each contract).  The way the contract size is defined varies according with the type of instrument. For futures on equities it is common to find the contract size defined as a function of the number of shares underlying the contract.  For futures on bonds, it is the bond nominal amount underlying the contract.  Only applicable for futures and options. |
| C0190 | Maximum loss under unwinding event | Maximum amount of loss if an unwinding event occurs. Applicable to CIC category F.  Where a credit derivative is 100 % collateralised, the maximum loss under an unwinding event is zero. |
| C0200 | Swap outflow amount | Amount delivered under the swap contract (other than premiums), during the reporting period. Corresponds to interest paid for IRS and amounts delivered for currency swaps, credit swaps, total return swaps and other swaps.  In the cases where the settlement is made on a net basis then only one of the items C0200 and C0210 shall be reported. |
| C0210 | Swap inflow amount | Amount received under the swap contract (other than premiums), during the reporting period. Corresponds to interest received for IRS and amounts received for currency swaps, credit swaps, total return swaps and other swaps.  In the cases where the settlement is made on a net basis then only one of the items C0200 and C0210 shall be reported. |
| C0220 | Initial date | Identify the ISO 8601 (yyyy-mm-dd) code of the date when obligations under the contract come into effect.  When various dates occur for the same derivative, report only the one regarding the first trade date of the derivative and only one row for each derivative (no different rows for each trade) reflecting the total amount invested in that derivative considering the different dates of trade.  In case of novation, the novation date becomes the trade date for that derivative. |
| C0230 | Duration | Derivative duration, defined as the residual modified duration, for derivatives for which a duration measure is applicable.  Calculated as the net duration between in and out flows from the derivative, when applicable. |
| C0240 | Solvency II value | Value of the derivative as of the reporting date calculated as defined by Article 75 of Directive 2009/138/EC. It can be positive, negative or zero. |
| C0250 | Valuation method | Identify the valuation method used when valuing derivatives. One of the options in the following closed list shall be used:  1 - quoted market price in active markets for the same assets or liabilities  2 - quoted market price in active markets for similar assets or liabilities  3 - alternative valuation methods  6 - market valuation according to Article 9(4) of Delegated Regulation (EU) 2015/35 |

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|  | ITEM | INSTRUCTIONS |
| *Information on derivatives* | | |
| C0040 | Derivative ID Code | Derivative ID code using the following priority:   1. ISO 6166 code of ISIN when available 2. Other recognised codes (e.g.: CUSIP, Bloomberg Ticker, Reuters RIC) 3. Code attributed by the undertaking, when the options above are not available, and must be consistent over time |
| C0050 | Derivative ID Code type | Type of ID Code used for the ‘Derivative ID Code’ item. One of the options in the following closed list shall be used:  1 - ISO/6166 for ISIN  2 - CUSIP (The Committee on Uniform Securities Identification Procedures number assigned by the CUSIP Service Bureau for U.S. and Canadian companies)  3 - SEDOL (Stock Exchange Daily Official List for the London Stock Exchange)  4 - WKN (Wertpapier Kenn-Nummer, the alphanumeric German identification number)  5 - Bloomberg Ticker (Bloomberg letters code that identify a company's securities)  6 - BBGID (The Bloomberg Global ID)  7 - Reuters RIC (Reuters instrument code)  8 - FIGI (Financial Instrument Global Identifier)  9 - Other code by members of the Association of National Numbering Agencies  99 - Code attributed by the undertaking |
| C0260 | Counterparty Name | Name of the counterparty of the derivative. When available, this item corresponds to the entity name in the LEI database. When not available, corresponds to the legal name.  The following shall be considered:   1. Name of the exchange market for exchanged traded derivatives; or 2. Name of Central Counterparty (‘CCP’) for Over-The-Counter derivatives where they are cleared through a CCP; or 3. Name of the contractual counterparty for the other Over-The-Counter derivatives. |
| C0270 | Counterparty Code | Identification code of the counterparty using the following priority:  -LEI, when available  - Code attributed by the undertaking, when LEI is not available, which shall be consistent over time  This item is applicable to all counterparties, including for derivatives cleared through a central counterparty, in which case the Counterparty code refers to that central counterparty. |
| C0280 | Type of counterparty code | Identification of the code used for the ‘Counterparty Code’ item. One of the options in the following closed list shall be used:  1 - LEI  2 - Specific code. |
| C0290 | External rating | Only applicable to Over-The-Counter derivatives.  The rating of the counterparty of the derivative at the reporting reference date as provided by the nominated credit assessment institution (ECAI).  This item is not applicable to derivatives for which undertakings using internal model use internal ratings. If undertakings using internal model do not use internal rating, this item shall be reported.  If an issuer rating is not available, the item shall be left blank. |
| C0300 | Nominated ECAI | Identify the credit assessment institution (ECAI) giving the external rating in C0290, by using the name of the ECAI as published on ESMA's website. In case of ratings issued by subsidiaries of the ECAI please report the parent ECAI (the reference is to ESMA list of credit rating agencies registered or certified in accordance with Regulation (EC) No 1060/2009 of the European Parliament and of the Council of 16 September 2009 on credit rating agencies).  - This item shall be reported when External rating (C0290) is reported. |
| C0310 | Credit quality step | Identify the credit quality step attributed to the counterparty of the derivative, as defined by Article 109a(1) of Directive 2009/138/EC. The credit quality step shall reflect any readjustments to the credit quality made internally by the undertakings that use the standard formula.  This item is not applicable to derivatives for which undertakings using internal model use internal ratings. If undertakings using internal model do not use internal rating, this item shall be reported.  One of the options in the following closed list shall be used:  0 - Credit quality step 0  1 - Credit quality step 1  2 - Credit quality step 2  3 - Credit quality step 3  4 - Credit quality step 4  5 - Credit quality step 5  6 - Credit quality step 6  9 - No rating available. |
| C0320 | Internal rating | Internal rating of derivatives for undertakings using internal ratings.  For undertakings applying a matching adjustment the internal rating shall be reported to the extent that the internal ratings are used to calculate the fundamental spread referred to in Article 77c (2) of Directive 2009/138/EC. |
| C0330 | Counterparty group | Only applicable to Over-The-Counter derivatives, regarding contractual counterparties other than an exchange market and Central Counterparty (CCP).  Name of the ultimate parent entity of counterparty. When available, this item corresponds to the entity name in the LEI database. When not available, corresponds to the legal name. |
| C0340 | Counterparty group code | Only applicable to Over-The-Counter derivatives, regarding contractual counterparties other than an exchange market and Central Counterparty (CCP).  Identification code of the counterparty using the following priority:  - LEI, when available,  - Code attributed by the undertaking, when LEI is not available, which shall be consistent over time.  When not applicable, this item shall not be reported. |
| C0350 | Type of counterparty group code | Identification of the code used for the ‘Counterparty group Code’ item. One of the options in the following closed list shall be used:  1 - LEI  2 - Specific code |
| C0360 | Contract name | Name of the derivative contract. |
| C0370 | Currency | Identify the ISO 4217 alphabetic code of the currency of the derivative, i.e., currency of the notional amount of the derivative (e.g.: option having as underlying an amount in USD, currency for which the notional amount is expressed contractually for FX swap, etc.). |
| C0371 | Currency of price | The ISO 4217 alphabetic code of the currency of the price of the derivative shall be identify, i.e. currency of the amount exchanged against the notional amount of the derivative. For example, if the undertaking is paying (or receiving) currency A for the notional amount (currency B), the currency of the price is A. The currency of the notional amount is B, reported in (C0370).  It can be to cross currency swaps or quanto instruments but can be applied to other instruments. |
| C0380 | CIC | Complementary Identification Code used to classify assets, as set out in Annex - VI CIC Table of this Regulation. When classifying derivatives using the CIC table, undertakings shall take into consideration the most representative risk to which the derivative is exposed to. |
| C0390 | Trigger value | Reference price for futures, strike price for options (for bonds, price shall be a percentage of the par amount), currency exchange rate or interest rate for forwards, etc.  Not applicable to CIC D3 - Interest rate and currency swaps. For CIC F1 - Credit default swaps it shall not be completed if not possible.  In the case of more than one trigger over time, report the next trigger occurring.  When the derivative has a range of trigger values, report the set separated by comma ‘,’ if the range is not continuous and report the range separated by ‘-’ if it is continuous. |
| C0400 | Unwind trigger of contract | The event that causes the unwinding of the contract, out of the regular expiration or term conditions, shall be identified. One of the options in the following closed list shall be used:  1 - Bankruptcy of the underlying or reference entity  2 - Adverse fall in value of the underlying reference asset  3 - Adverse change in credit rating of the underlying assets or entity  4 - Novation, i.e. the act of replacing an obligation under the derivative with a new obligation, or replacing a party of the derivative with a new party  5 - Multiple events or a combination of events  6 - Other events not covered by the previous options  9 - No unwind trigger |
| C0430 | Maturity date | Identify the contractually defined ISO 8601 (yyyy-mm-dd) code of the date of close of the derivative contract, whether at maturity date, expiring date for options (European or American), etc. |
| C0440 | Swap delivered | Identify what the undertaking delivers under the swap contract (E.g. Euribor+0.5%; 2.3%; EUR). |
| C0450 | Swap received | Identify what the undertaking receives under the swap contract (E.g. Euribor+0.5%; 2.3%; EUR). |

*S.09.01 - Information on gains/income and losses in the period*

*General comments:*

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

This template contains information on gains/income and losses by asset category (including derivatives). i.e., no item-by-item reporting is required. The asset categories considered in this template are the ones defined in Annex IV - Assets Categories.

Items shall be reported with positive values unless otherwise stated in the respective instructions.

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|  | ITEM | INSTRUCTIONS |
| C0040 | Asset category | Identify the asset categories present in the portfolio.  Use the categories defined in Annex IV - Assets Categories. |
| C0050 | Portfolio | Distinction between life, non-life, shareholder's funds, other internal funds, general (no split) and ring-fenced funds. Gains/income and losses regarding assets underlying life technical provisions shall be assigned to life portfolio and gains/income and losses regarding assets underlying non-life technical provisions shall be assigned to non-life portfolio (by applying the available most precise split).  One of the options in the following closed list shall be used:  1 - Life  2 - Non-life  3 - Ring fenced funds  4 - Other internal funds  5 - Shareholders' funds  6 - General  The split is not mandatory, unless otherwise required by the national supervisory authority, except for identifying ring fenced funds, but shall be reported if the undertaking uses it internally. When an undertaking does not apply a split ‘general’ shall be used. |
| C0060 | Asset held in unit linked and index linked contracts | Identify the assets that are held by unit linked and index linked contracts. One of the options in the following closed list shall be used:  1 - Unit-linked or index-linked  2 - Neither unit-linked nor index-linked |
| C0070 | Dividends | Amount of dividends earned over the reporting period, i.e. dividends received less the right to receive a dividend already recognised at the beginning of the reporting period, plus the right to receive a dividend recognised at the end of the reporting period. Applicable to dividend paying assets such as equity, preferred securities and collective investment undertakings.  Includes also dividends received from assets that have been sold or matured. |
| C0080 | Interest | Amount of interest earned, i.e. interest received less accrued interest at the start of the period plus accrued interest at the end of the reporting period.  Includes interest received when the asset is sold/matured or when the coupon is received.  Applicable to coupon and interest paying assets such as bonds, loans and deposits. |
| C0090 | Rent | Amount of rent earned i.e. rent received less accrued rent at the start of the period plus accrued rent at the end of the reporting period. Includes also rents received when the asset is sold or matured.  Only applicable to properties, regardless of the function. |
| C0100 | Net gains and losses | Net gains and losses resulting from assets sold or matured during the reporting period.  The gains and losses are calculated as the difference between selling or maturity value and the value according to Article 75 of Directive 2009/138/EC at the end of the prior reporting year (or, in case of assets acquired during the reporting period, the acquisition value).  The net value can be positive, negative or zero.  This calculation shall be performed without interest accrued. |
| C0110 | Unrealised gains and losses | Unrealised gains and losses resulting from assets not sold nor matured during the reporting period.  The unrealised gains and losses are calculated as the difference between the value according to Article 75 of Directive 2009/138/EC at the end of the reporting year end and the value according to Article 75 of Directive 2009/138/EC at the end of the prior reporting year (or, in case of assets acquired during the reporting period, the acquisition value).  The net value can be positive, negative or zero.  This calculation shall be performed without interest accrued. |

*S.10.01 - Securities lending and repos*

*General comments:*

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

This template contains an item-by-item list of securities lending transactions and repurchase agreements (buyer and seller) contracts, held directly by the undertaking (i.e. not on a look-through basis), which also include the liquidity swaps referred to in Article 309(2)(f) of Delegated Regulation (EU) 2015/35.

It shall be reported only when the value of the underlying securities on and off-balance sheet involved in lending or repurchase agreements, with maturity date falling after the reporting reference date represent more than 5 % of the total investments as reported in C0010/R0070 and C0010/R0220 of template S.02.01.

All contracts that are on the balance sheet or off-balance sheet shall be reported. The information shall include all contracts in the reporting period regardless of whether they were open or closed at the reporting date. For contracts which are part of a roll-over strategy, where they substantially are the same transaction, only open positions shall be reported.

A repurchase agreement (repo) is defined as the sale of securities together with an agreement for the seller to buy back the securities at a later date. Securities lending is defined as the lending of securities by one party to another, which requires that the borrower provides the lender with collateral.

Items shall be reported with positive values unless otherwise stated in the respective instructions.

The asset categories referred to in this template are the ones defined in Annex IV - Assets Categories of this Regulation and references to CIC codes refer to Annex VI - CIC table of this Regulation.

Each repo and securities lending contract shall be reported in as many rows as needed to provide the information requested. If for one item one option fits one part of the instrument being reported and a different option fits the other part, then the contract needs to be unbundled unless is stated otherwise in the instructions.

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|  | ITEM | INSTRUCTIONS |
| C0040 | Portfolio | Distinction between life, non-life, shareholder's funds, general (no split) and ring-fenced funds. Underlying assets of life technical provisions shall be assigned to life portfolio and underlying assets of non-life technical provisions shall be assigned to non-life portfolio (by applying the available most precise split).  One of the options in the following closed list shall be used:  1 - Life  2 - Non-life  3 - Ring fenced funds  4 - Other internal fund  5 - Shareholders' funds  6 - General  The split is not mandatory, unless otherwise required by the national supervisory authority, except for identifying ring fenced funds, but shall be reported if the undertaking uses it internally. When an undertaking does not apply a split ‘general’ shall be used.  For assets held off-balance sheet this item shall not be reported. |
| C0050 | Fund number | Applicable to assets held in ring fenced funds or other internal funds, defined according to national markets, in particular regarding funds (asset portfolios) supporting life products.  Number or code which is attributed by the undertaking, corresponding to the unique number or code assigned to each fund. This number or code has to be consistent over time and shall be used to identify the same funds in other templates (e.g. in S.06.02, S.14.01). It shall not be re-used for a different fund.  The Fund Number is not mandatory, unless otherwise required by the national supervisory authority. |
| C0060 | Asset category | Identify the asset category of the underlying asset lent/provided as part of a securities lending transactions or repurchase agreements.  Use the categories defined in Annex IV - Assets Categories of this Regulation. |
| C0070 | Counterparty Name | Name of the counterparty of the contract.  When available, this item corresponds to the entity name in the LEI database. When not available, corresponds to the legal name. |
| C0080 | Counterparty code | Identification code of the counterparty using the Legal Entity Identifier (LEI) if available.  If none is available, this item shall not be reported. |
| C0090 | Type of counterparty code | Identification of the code used for the ‘Counterparty Code’ item. One of the options in the following closed list shall be used:  1 - LEI  9 - None |
| C0100 | Counterparty asset category | Identify the most significant asset category borrowed/received as part of a securities lending transactions or repurchase agreements.  Use the asset categories defined in Annex IV - Assets Categories of this Regulation. |
| C0110 | Asset held in unit-linked and index-linked contracts | Identify if the underlying asset identified in C0060 is held by unit linked and index linked contracts. One of the options in the following closed list shall be used:  1 - Unit-linked or index-linked  2 - Neither unit-linked nor index-linked |
| C0120 | Position in the contract | Identify whether the undertaking is a buyer or seller in the repo or a lender or borrower in the securities lending. One of the options in the following closed list shall be used:  1 - Buyer in a repo  2 - Seller in a repo  3 - Lender in a securities lending  4 - Borrower in a securities lending |
| C0130 | Near leg amount | Represents the following amounts:   1. Buyer in a repo: amount received at the contract inception 2. Seller in a repo: amount ceded at the contract inception 3. Lender in a securities lending: amount received as guarantee at the contract inception 4. Borrower in a securities lending: amount or market value of the securities received at the contract inception |
| C0140 | Far leg amount | This item is only applicable for repos and represents the following amounts:   1. Buyer in a repo: amount ceded at the contract maturity 2. Seller in a repo: amount received at the contract maturity |
| C0150 | Start date | Identify the ISO 8601 (yyyy-mm-dd) code of the contract start date. The contract start date refers to the date when obligations under the contract come into effect. |
| C0160 | Maturity date | Identify the ISO 8601 (yyyy-mm-dd) code of the contract closing date. Even if the contract is on an open call basis, there is usually a date when the contract expires. In these cases this date must be reported if no call occurs before.  An agreement is considered closed when it has matured, a call occurs or the agreement is cancelled.  For contracts with no defined maturity date report ‘9999-12-31’. |
| C0170 | Solvency II Value | This item is only applicable for contracts that are still open at the reporting date.  Value of the repo or securities lending contract, following Article 75 of Directive 2009/138/EC rules for valuation of contracts.  This value can be positive, negative or zero. |

*S.11.01 - Assets held as collateral*

*General comments:*

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

This template shall be reported annually only when the ratio of the value of assets held as collateral to total balance sheet exceeds 10%.

The pool of assets that secure the investment (e.g. the pool of asset that are a collateral for covered bonds) shall not be reported in this template. The collateral covering reinsurance receivables shall be reported in S.11.01 template.

This template contains an item-by-item list of off-balance sheet assets held as collateral for covering balance sheet assets held directly by the undertaking (i.e. not on a look-through basis) at the end of the reporting period. Collaterals are considered ‘held’ when the undertaking has the ‘right of direct access to the collateral’, so the collateral has been committed to the entity and it is individually identifiable.

It consists of detailed information from the perspective of the assets held as collateral and not from the perspective of the collateral arrangement.

If there is a pool of collaterals or a collateral arrangement comprising multiple assets, as many rows as the assets in the pool or arrangement shall be reported.

This template comprises two tables: Information on positions held and Information on assets.

On the table Information on positions held, each asset held as collateral shall be reported separately in as many rows as needed in order to properly fill in all variables requested in that table. If for the same asset two values can be attributed to one variable, then this asset needs to be reported in more than one line. Real estate held as collateral of the mortgages related to individuals shall be reported in one single line.

On the table Information on assets, each asset held as collateral shall be reported separately, with one row for each asset, filling in all variables requested in that table.

All items except items ‘Type of asset for which the collateral is held’ (C0140), ‘Name of the counterparty pledging the collateral’ (C0060) and ‘Name of the group of the counterparty pledging the collateral’ (C0070) relate to information on the assets held as collateral. Item C0140 relates to the asset on the balance sheet for which the collateral is held while items C0060 and C0070 relate to the counterparty pledging the collateral.

The asset categories referred to in this template are the ones defined in Annex IV - Assets Categories of this Regulation and references to CIC codes refer to Annex VI - CIC table of this Regulation.

Template S.11.01 includes the off-balance sheet assets held as collateral for covering balance sheet assets held directly by the undertaking and these amounts shall also be reported in S.03.01 in C0020/R0100 to R0130.

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|  | ITEM | INSTRUCTIONS |
| *Information on positions held* | | |
| C0040 | Asset ID Code | Asset ID code using the following priority:   1. ISO 6166 code of ISIN when available 2. Other recognised codes (e.g.: CUSIP, Bloomberg Ticker, Reuters RIC) 3. Code attributed by the undertaking, when the options above are not available, and must be consistent over time   When the same Asset ID Code needs to be reported for one asset that is issued in 2 or more different currencies, it is necessary to specify the Asset ID code and the ISO 4217 alphabetic code of the currency, as in the following example: ‘code+EUR’ |
| C0050 | Asset ID Code Type | Type of ID Code used for the ‘Asset ID Code’ item. One of the options in the following closed list shall be used:  1 - ISO/6166 for ISIN  2 - CUSIP (The Committee on Uniform Securities Identification Procedures number assigned by the CUSIP Service Bureau for U.S. and Canadian companies)  3 - SEDOL (Stock Exchange Daily Official List for the London Stock Exchange)  4 - WKN (Wertpapier Kenn-Nummer, the alphanumeric German identification number)  5 - Bloomberg Ticker (Bloomberg letters code that identify a company's securities)  6 - BBGID (The Bloomberg Global ID)  7 - Reuters RIC (Reuters instrument code)  8 - FIGI (Financial Instrument Global Identifier)  9 - Other code by members of the Association of National Numbering Agencies  99 - Code attributed by the undertaking  When the same Asset ID Code needs to be reported for one asset that is issued in 2 or more different currencies and the code in C0040 is defined by Asset ID code and the ISO 4217 alphabetic code of the currency, the Asset ID Code Type shall refer to option 99 and the option of the original Asset ID Code, as in the following example for which the code reported was ISIN code+currency: ‘99/1’. |
| C0060 | Name of the counterparty pledging the collateral | The name of the counterpart that is pledging the collateral. When available, this item corresponds to the entity name in the LEI database. When this is not available corresponds to the legal name.  When the assets on the balance sheet for which the collateral is held are loans on policies, ‘Policyholder’ shall be reported. |
| C0070 | Name of the group of the counterparty pledging the collateral | Identify the economic group of the counterpart pledging the collateral. When available, this item corresponds to the entity name in the LEI database. When this is not available corresponds to the legal name.  This item is not applicable when the assets on the balance sheet for which the collateral is held are loans on policies. |
| C0080 | Country of custody | ISO 3166-1 alpha-2 code of the country where undertaking assets are held in custody. For identifying international custodians, such as Euroclear, the country of custody will be the one where the custody service was contractually defined.  In case of the same asset being held in custody in more than one country, each asset shall be reported separately in as many rows as needed in order to properly identify all countries of custody.  This item is not applicable for collateral with CIC category 8 - Mortgages and Loans, CIC 71, CIC 75 and for CIC 95 - Plant and equipment.  Regarding CIC Category 9, excluding CIC 95 - Plant and equipment (for own use), the issuer country is assessed by the address of the property. |
| C0090 | Quantity | Number of assets, for all assets if relevant.  This item shall not be reported if item Par amount (C0100) is reported. |
| C0100 | Par amount | Amount outstanding measured at par amount, for all assets where this item is relevant, and at nominal amount for CIC = 72, 73, 74, 75, 79 and 8. This item is not applicable for CIC category 71 and 9. This item shall not be reported if item Quantity (C0090) is reported. |
| C0110 | Valuation method | Identify the valuation method used when valuing assets. One of the options in the following closed list shall be used:  1 - quoted market price in active markets for the same assets  2 - quoted market price in active markets for similar assets  3 - alternative valuation methods:  4 - adjusted equity methods (applicable for the valuation of participations)  5 - IFRS equity methods (applicable for the valuation of participations  6 - Market valuation according to Article 9(4) of Delegated Regulation (EU) 2015/35 |
| C0120 | Total amount | Value calculated as defined by Article 75 of Directive 2009/138/EC, which corresponds to:   1. the multiplication of ‘Par amount’ (principal amount outstanding measured at par amount or nominal amount) by ‘Unit percentage of par amount Solvency II price’ plus ‘Accrued interest’, for assets where the first two items are relevant; 2. the multiplication of ‘Quantity’ by ‘Unit Solvency II price’, for assets where these two items are relevant; 3. Solvency II value of the asset for assets classifiable under asset categories 71 and 9. |
| C0130 | Accrued interest | Quantify the amount of accrued interest after the last coupon date for interest bearing securities. Note that this value is also part of item Total amount. |
| C0140 | Type of asset for which the collateral is held | Identify the type of asset for which the collateral is held.  One of the options in the following closed list shall be used:  1 - Government bonds  2 - Corporate bonds  3 - Equities  4 - Collective Investment Undertakings  5 - Structured notes  6 - Collateralised securities  7 - Cash and deposits  8 - Mortgages and loans  9 - Properties  0 - Other investments (including receivables)  X - Derivatives  E.g. option ‘0 - Other investments’ shall be chosen for the collateral covering Reinsurance receivables |

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|  | ITEM | INSTRUCTIONS |
| *Information on assets* | | |
| C0040 | Asset ID Code | Asset ID code using the following priority:   1. ISO 6166 code of ISIN when available 2. Other recognised codes (e.g.: CUSIP, Bloomberg Ticker, Reuters RIC) 3. Code attributed by the undertaking, when the options above are not available, and must be consistent over time   When the same Asset ID Code needs to be reported for one asset that is issued in 2 or more different currencies, it is necessary to specify the Asset ID code and the ISO 4217 alphabetic code of the currency, as in the following example: ‘code+EUR’ |
| C0050 | Asset ID Code Type | Type of ID Code used for the ‘Asset ID Code’ item. One of the options in the following closed list shall be used:  1 - ISO/6166 for ISIN  2 - CUSIP (The Committee on Uniform Securities Identification Procedures number assigned by the CUSIP Service Bureau for U.S. and Canadian companies)  3 - SEDOL (Stock Exchange Daily Official List for the London Stock Exchange)  4 - WKN (Wertpapier Kenn-Nummer, the alphanumeric German identification number)  5 - Bloomberg Ticker (Bloomberg letters code that identify a company's securities)  6 - BBGID (The Bloomberg Global ID)  7 - Reuters RIC (Reuters instrument code)  8 - FIGI (Financial Instrument Global Identifier)  9 - Other code by members of the Association of National Numbering Agencies  99 - Code attributed by the undertaking  When the same Asset ID Code needs to be reported for one asset that is issued in 2 or more different currencies and the code in C0040 is defined by Asset ID code and the ISO 4217 alphabetic code of the currency, the Asset ID Code Type shall refer to option 99 and the option of the original Asset ID Code, as in the following example for which the code reported was ISIN code+currency: ‘99/1’. |
| C0150 | Item Title | Identify the reported item by filling the name of the asset (or the address in case of property), with the detail settled by the undertaking.  The following shall be considered:   1. Regarding CIC category 8 - Mortgages and Loans, when relating to mortgage and loans to natural persons, this item shall contain ‘Loans to AMSB members’ or ‘Loans to other natural persons’, according to its nature, as those assets are not required to be individualised. Loans to other than natural persons shall be reported line-by-line. 2. This item is not applicable for CIC 95 - Plant and equipment (for own use) as those assets are not required to be individualised, CIC 71 and CIC 75 3. When the collateral comprises insurance policies (regarding loans collateralised by insurance policies) those policies do not need to be individualised, and this item is not applicable. 4. For property the country ISO Alpha-2 + postal code + city + street name + street number) of the property held or the latitude & longitude or the CRESTA/NUTS region of the property investment shall be reported: administrative boundaries (e.g. province or county boundaries, e.g. NUTS3 level) or merged postal code areas (e.g. first-two-digit postal code areas, similar to CRESTA 2019[2] low resolution zones).. |
| C0160 | Issuer Name | Name of the issuer, defined as the entity that issues assets to investors, representing part of its capital, part of its debt, derivatives, etc.  When available, this item corresponds to the entity name in the LEI database. When not available, corresponds to the legal name.  The following shall be considered:   1. Regarding CIC category 4 - Collective Investments Undertakings, the issuer name is the name of the fund manager; 2. Regarding CIC category 7 - Cash and deposits (excluding CIC 71 and CIC 75), the issuer name is the name of the depositary entity 3. Regarding CIC category 8 - Mortgages and Loans, when relating to mortgage and loans to natural persons, this item shall contain ‘Loans to AMSB members’ or ‘Loans to other natural persons’, according to its nature, as those assets are not required to be individualised; 4. Regarding CIC 8 - Mortgages and Loans, other than mortgage and loans to natural persons the information shall relate to the borrower;   This item is not applicable for CIC 71, CIC 75 and - CIC category 9 - Property. |
| C0170 | Issuer Code | Identification code of the issuer code using the LEI if available.  The following shall be considered:   1. Regarding CIC category 4 - Collective Investments Undertakings, the issuer code is the code of the fund manager; 2. Regarding CIC category 7 - Cash and deposits (excluding CIC 71 and CIC 75), the issuer code is the code of the depositary entity 3. Regarding CIC category 8 - Mortgages and Loans, other than mortgage and loans to natural persons the information shall relate to the borrower; 4. This item is not applicable for CIC 71, CIC 75 and CIC category 9 - Property;   This item is not applicable to CIC category 8 - Mortgages and Loans, when relating to mortgage and loans to natural persons. |
| C0180 | Type of issuer code | Identification of the code used for the ‘Issuer Code’ item. One of the options in the following closed list shall be used:  1 - LEI  9 - None  This item is not applicable to CIC category 8 - Mortgages and Loans, when relating to mortgage and loans to natural persons.  This item is not applicable for CIC 71, CIC 75 and CIC category 9 - Property. |
| C0190 | Issuer Sector | Identify the economic sector of issuer based on the latest version of NACE code (as published in an EC Regulation). For NACE sections A to N full four-digit reporting of the NACE codes is required, i.e. the 2 digits identifying the division followed by the group and class 2 digit code (e.g. ’01.11’). For the remaining sections the division or the group identification shall be used as a minimum (e.g. ‘01’ or ’01.1’ would be acceptable).  The following shall be considered:   1. Regarding CIC category 4 - Collective Investments Undertakings, the issuer sector is the sector of the fund manager; 2. Regarding CIC category 7 - Cash and deposits (excluding CIC 71 and CIC 75), the issuer sector is the sector of the depositary entity 3. Regarding CIC category 8 - Mortgages and Loans, other than mortgage and loans to natural persons the information shall relate to the borrower; 4. This item is not applicable for CIC 71, CIC 75, CIC 09 and CIC category 9 - Property; 5. This item is not applicable to CIC category 8 - Mortgages and Loans, when relating to mortgage and loans to natural persons. |
| C0200 | Issuer Group Name | Name of issuer's ultimate parent entity.  When available, this item corresponds to the entity name in the LEI database. When not available, corresponds to the legal name.  The following shall be considered:   1. Regarding CIC category 4 - Collective Investments Undertakings, the group relation relates to the fund manager; 2. Regarding CIC category 7 - Cash and deposits (excluding CIC 71 and CIC 75), the group relation relates to the depositary entity 3. Regarding CIC category 8 - Mortgages and Loans, other than mortgage and loans to natural persons the group relation relates to the borrower; 4. This item is not applicable for CIC category 8 - Mortgages and Loans (for mortgages and loans to natural persons) 5. This item is not applicable for CIC 71, CIC 75 and CIC category 9 - Property. |
| C0210 | Issuer Group Code | Issuer group identification code using the LEI if available.  If none is available this item shall not be reported.  The following shall be considered:   1. Regarding CIC category 4 - Collective Investments Undertakings, the group relation relates to the fund manager; 2. Regarding CIC category 7 - Cash and deposits (excluding CIC 71 and CIC 75), the group relation relates to the depositary entity 3. Regarding CIC category 8 - Mortgages and Loans, other than mortgage and loans to natural persons the group relation relates to the borrower; 4. This item is not applicable for CIC category 8 - Mortgages and Loans (for mortgages and loans to natural persons)   This item is not applicable for CIC 71, CIC 75 and CIC category 9 - Property. |
| C0220 | Type of issuer group code | Identification of the code used for the ‘Issuer Group Code’ item. One of the options in the following closed list shall be used:  1 - LEI  9 - None  This item is not applicable to CIC category 8 - Mortgages and Loans, when relating to mortgage and loans to natural persons.  This item is not applicable for CIC 71, CIC 75 and CIC category 9 - Property. |
| C0230 | Issuer Country | ISO 3166-1 alpha-2 code of the country of localisation of the issuer.  The localisation of the issuer is assessed by the address of the entity issuing the asset, except supranational issuers and European Union Institutions.  The following shall be considered:   1. Regarding CIC category 4 - Collective Investments Undertakings, the issuer country is the country is relative to the fund manager; 2. Regarding CIC category 7 - Cash and deposits (excluding CIC 71 and CIC 75), the issuer country is the country of the depositary entity 3. Regarding CIC category 8 - Mortgages and Loans, other than CIC 87 and CIC 88 the information shall relate to the borrower; 4. This item is not applicable for CIC 71, CIC 75, CIC 09 and CIC category 9 - Property;   One of the options shall be used:   1. ISO 3166-1 alpha-2 code 2. XA: Supranational issuers 3. EU: European Union Institutions |
| C0240 | Currency | Identify the ISO 4217 alphabetic code of the currency of the issue.  The following shall be considered:   1. This item is not applicable for CIC category 8 - Mortgages and Loans (for mortgages and loans to natural persons, as those assets are not required to be individualised), CIC 75 and for CIC 95 - Plant and equipment (for own use) for the same reason. 2. Regarding CIC category 9, excluding CIC 95 - Plant and equipment (for own use), the currency corresponds to the currency in which the investment was made. |
| C0250 | CIC | Complementary Identification Code used to classify assets, as set out in Annex VI - CIC table of this Regulation. When classifying an asset using the CIC table, undertakings shall take into consideration the most representative risk to which the asset is exposed to. |
| C0260 | Unit price | Unit price of the asset, if relevant.  This item shall not be reported if item Unit percentage of par amount Solvency II price (C0270) is reported. |
| C0270 | Unit percentage of par amount Solvency II price | Amount in percentage of par value, clean price without accrued interest, for the asset, if relevant.  This item shall be reported if a ‘par amount’ information (C0100) has been provided in the first part of the template (‘Information on positions held’) except for CIC category 71 and 9.  This item shall not be reported if item Unit Solvency II price (C0260) is reported. |
| C0280 | Maturity date | Only applicable for CIC categories 1, 2, 5, 6 and 8, and CIC 74 and CIC 79.  Identify the ISO 8601 (yyyy-mm-dd) code of the maturity date.  Corresponds always to the maturity date, even for callable securities. The following shall be considered:   1. For perpetual securities use ‘9999-12-31’ 2. For CIC category 8, regarding loans and mortgages to individuals, the weighted (based on the loan amount) remaining maturity is to be reported. |

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

*General comments:*

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

Undertakings may apply appropriate approximations in the calculation of the technical provisions as referred to in Article 21 of Delegated Regulation (EU) 2015/35. In addition, Article 59 of 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 Directive 2009/138/EC, as defined in Annex I to 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 shall be considered:

1. ‘Contracts without options and guarantees’ shall 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. Contracts with non-material contractual options or financial guarantees that are not reflected in the technical provisions calculation shall also be reported in this column;
2. ‘Contracts with options or guarantees’ shall 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 reported shall be gross of reinsurance as information on Recoverables from reinsurance/SPV and Finite reinsurance is requested in specific rows.

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

The information to be reported 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 |
| Z0020 | Ring Fenced Fund/Matching adjustment portfolio or remaining part | Identifies whether the reported figures are with regard to a RFF, matching adjustment portfolio or to the remaining part. One of the options in the following closed list shall be used:  1 - RFF/MAP  2 - Remaining part |
| Z0030 | Fund/Portfolio number | Identification number for a ring-fenced fund or matching adjustment portfolio. This number is attributed by the undertaking and must be consistent over time and with the fund/portfolio number reported in other templates. |
| *Technical provisions calculated as a whole* | | |
| C0020, C0030, C0060, C0090, C0100, C0110, C0120, C0130, C0140, 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 similar to life insurance. |
| 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 calculated as a whole | Amount of recoverables from reinsurance/SPV and finite reinsurance (‘Finite Re’) after the adjustment for expected losses due to counterparty default of technical provisions (‘TP’) 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 calculated as a whole - Total (Life other than health insurance, incl. Unit-Linked) | 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 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 calculated 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 Best Estimate (‘BE’) and Risk Margin (‘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, C0170, C0180, C0190, C0200/R0040 | Total Recoverables from reinsurance/SPV and Finite Re before the adjustment for expected losses due to counterparty default | Amount of recoverables before 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/R0040 | Total Recoverables from reinsurance/SPV and Finite Re before the adjustment for expected losses due to counterparty default - Total (Life other than health insurance, incl. Unit-Linked) | Total amount of recoverables before adjustment for expected losses due to possibility of default of the reinsurer, as defined in art. 81 of Directive 2009/138/EC, including ceded intra group reinsurance, for Life other than health insurance, including Unit-Linked. |
| C0210/R0040 | Total Recoverables from reinsurance/SPV and Finite Re before the adjustment for expected losses due to counterparty default - Total (Health similar to life insurance) | Total amount of the recoverables from reinsurance and SPVs before the adjustment for expected losses due to counterparty default for Health similar to life insurance. |
| C0020, C0040, C0050, C0070, C0080, C0090, C0100, C0170, C0180, C0190, C0200/R0050 | Recoverables from reinsurance (except SPV and Finite Re) before adjustment for expected losses | Amount of recoverables (before adjustment for expected losses) from ‘traditional’ reinsurance, i.e. without SPVs and Finite Reinsurance, calculated consistently with the boundaries of the contracts to which they relate, including ceded intra group reinsurance, per each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35. |
| C0150/R0050 | Total Recoverables from reinsurance (except SPV and Finite Re) before adjustment for expected losses - Total (Life other than health insurance, incl. Unit-Linked) | Total Amount of recoverables (before adjustment for expected losses) from ‘traditional’ reinsurance, i.e. without SPVs and Finite Reinsurance, calculated consistently with the boundaries of the contracts to which they relate, including ceded intra group reinsurance, for Life other than health insurance, including Unit-Linked. |
| C0210/R0050 | Total Recoverables from reinsurance (except SPV and Finite Re) before adjustment for expected losses - Total (Health similar to life insurance) | Total amount of recoverables from reinsurance (except SPVs and Finite Reinsurance) before adjustment for expected losses, calculated consistently with the boundaries of the contracts to which they relate, for Health similar to life insurance. |
| C0020, C0040, C0050, C0070, C0080, C0090, C0100, C0170, C0180, C0190, C0200/R0060 | Recoverables from SPV before adjustment for expected losses | Amount of recoverables from SPVs before adjustment for expected losses, calculated consistently with the boundaries of the contracts to which they relate, per each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, including ceded intra group reinsurance, per each line of business. |
| C0150/R0060 | Total Recoverables from SPV before adjustment for expected losses - Total (Life other than health insurance, incl. Unit-Linked) | Total amount of recoverables from SPVs before adjustment for expected losses, calculated consistently with the boundaries of the contracts to which they relate, for Life other than health insurance, including Unit-Linked. |
| C0210/R0060 | Total Recoverables from SPV before adjustment for expected losses - Total (Health similar to life insurance) | Total amount of recoverables from SPVs before adjustment for expected losses for Health similar to life insurance |
| C0020, C0040, C0050, C0070, C0080, C0090, C0100, C0170, C0180, C0190, C0200/R0070 | Recoverables from Finite Re before adjustment for expected losses | Amount of recoverables from Finite Re before adjustment for expected losses, calculated consistently with the boundaries of the contracts to which they relate, including ceded intra group reinsurance, per each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35. |
| C0150/R0070 | Total Recoverables from Finite Re before adjustment for expected losses - Total (Life other than health insurance, incl. Unit-Linked) | Total amount of recoverables from Finite Re before adjustment for expected losses, calculated consistently with the boundaries of the contracts to which they relate, including ceded intra group reinsurance, for Life other than health insurance, including Unit-Linked. |
| C0210/R0070 | Total Recoverables from Finite Re before adjustment for expected losses - Total (Health similar to life insurance) | Total amount of recoverables from Finite Reinsurance before adjustment for expected losses for Health similar to life insurance. |
| C0020, C0040, C0050, C0070, C0080, C0090, C0100 to C0140, C0170, C0180, C0190, C0200/R0080 | 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 art. 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 art. 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 art. 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 and Finite Re after adjustment for expected losses due to possibility of default of the reinsurer, as defined in art. 81 of Directive 2009/138/EC, per each Line of Business. |
| 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, after adjustment for expected losses due to possibility of default of the reinsurer, as defined in art. 81 of Directive 2009/138/EC, 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 after adjustment for expected losses due to possibility of default of the reinsurer, as defined in art. 81 of Directive 2009/138/EC, 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, including Unit-Linked. |
| C0210/R0100 | Risk Margin - Total (Health similar to life insurance) | Total amount of Risk Margin for Health similar to life insurance. |
| *Amount of the transitional on Technical Provisions* | | |
| C0020, C0030, C0060, C0090, C0100, C0160, C0190, C0200/R0110 | Technical Provisions calculated as a whole | Amount of the transitional deduction to technical provisions allocated to the technical provisions calculated as a whole, per each Line of Business.  This value shall be reported as a negative value when it reduces the technical provisions. |
| C0150/R0110 | Technical Provisions calculated as a whole - Total (Life other than health insurance, including Unit-Linked) | Amount of the transitional deduction to technical provisions allocated to the technical provisions calculated as a whole for Life other than health insurance, including Unit-Linked.  This value shall be reported as a negative value when it reduces the technical provisions. |
| C0210/R0110 | Technical Provisions calculated as a whole - Total (Health similar to life insurance) | Amount of the transitional deduction to technical provisions allocated to the technical provisions calculated as a whole for Health similar to life insurance.  This value shall be reported as a negative value when it reduces the technical provisions. |
| C0020, C0040, C0050, C0070, C0080, C0090, C0100, C0170, C0180, C0190, C0200/R0120 | Best Estimate | Amount of the transitional deduction to technical provisions allocated to the best estimate, per each Line of Business.  This value shall be reported as a negative value when it reduces the technical provisions.; |
| C0150/R0120 | Best Estimate - Total (Life other than health insurance, including Unit-Linked) | Total amount of the transitional deduction to technical provisions allocated to the best estimate for Life other than health insurance, including Unit-Linked.  This value shall be reported as a negative value when it reduces the technical provisions. |
| C0210/R0120 | Best Estimate - Total (Health similar to life insurance) | Total amount of the transitional deduction to technical provisions allocated to the best estimate for Health similar to life insurance.  This value shall be reported as a negative value when it reduces the technical provisions. |
| C0020, C0030, C0060, C0090, C0100, C0160, C0190, C0200/R0130 | Risk Margin | Amount of the transitional deduction to technical provisions allocated to the risk margin, per each Line of Business.  This value shall be reported as a negative value when it reduces the technical provisions. |
| C0150/R0130 | Risk Margin - Total (Life other than health insurance, including Unit-Linked) | Total amount of the transitional deduction to technical provisions allocated to the risk margin for Life other than health insurance, including Unit-Linked.  This value shall be reported as a negative value when it reduces the technical provisions. |
| C0210/R0130 | Risk Margin - Total (Health similar to life insurance) | Total amount of the transitional deduction to technical provisions allocated to the risk margin for Health similar to life insurance.  This value shall be reported as a negative value when it reduces the technical provisions. |
| *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 (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 (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. |
| C0020, C0030, C0060, C0090, C0100, C0110, C0120, C0130, C0140, C0160, C0190, C0200/R0210 | Technical Provisions minus Recoverables from reinsurance/SPV and Finite Re - Total | Total amount of Technical Provisions minus Recoverables from reinsurance/SPV and Finite Re per 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/R0210 | Technical Provisions minus Recoverables from reinsurance/SPV and Finite Re - Total - Total (Life other than health insurance, including Unit-Linked) | Total amount of Technical Provisions minus Recoverables from reinsurance/SPV and Finite Re 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/R0210 | Technical Provisions minus Recoverables from reinsurance/SPV and Finite Re - Total - Total (Health similar to life insurance) | Total amount of Technical Provisions minus Recoverables from reinsurance/SPV and Finite Re for Health similar to life insurance, including technical provisions calculated as a whole and after the transitional deduction to technical provisions. |
| *Best Estimate of products with a surrender option* | | |
| C0020, C0030, C0060, C0090, C0100, C0160, C0190/R0220 | Best Estimate of products with a surrender option | Amount of gross Best Estimate of products with a surrender option per each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35.  This amount shall also be included in R0030 to R0090. |
| C0150/R0220 | Best Estimate of products with a surrender option - Total (Life other than health insurance, including Unit-Linked) | Total amount of gross Best Estimate of products with a surrender option for Life other than health insurance, including Unit-Linked.  This amount shall also be included in R0030 to R0090. |
| C0210/R0220 | Best Estimate of products with a surrender option - Total (Health similar to life insurance) | Total amount of gross Best Estimate of products with a surrender option for Health similar to life insurance.  This amount shall also be included in R0030 to R0090. |
| *Gross BE for Cash flow* | | |
| C0030, C0060, C0090, C0160, C0190, C0200/R0230 | Gross Best Estimate for Cash flow, Cash out-flow, Future guaranteed and discretionary benefits | Amount of discounted Cash out-flows (payments to policyholders and beneficiaries) for future guaranteed benefits and for future discretionary benefits, per each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35.  Future Discretionary Benefits means future benefits other than index-linked or unit-linked benefits of insurance or reinsurance contracts which have one of the following characteristics:  a) The benefits are legally or contractually based on one or several of the following results:  i. the performance of a specified group of contracts or a specified type of contract or a single contract;  ii. the realised or unrealised investment return on a specified pool of assets held by the insurance or reinsurance undertaking;  iii. the profit or loss of the insurance or reinsurance undertaking or fund corresponding to the contract;  b) the benefits are based on a declaration of the insurance or reinsurance undertaking and the timing or the amount of the benefits is at its full or partial discretion. |
| C0150/R0230 | Gross Best Estimate for Cash flow, Cash out-flow, Future guaranteed and discretionary benefits - Total (Life other than health insurance, including Unit-Linked). | Total amount of discounted Cash out-flows (payments to policyholders and beneficiaries) for future guaranteed benefits and for future discretionary benefits for Life other than health insurance, including Unit-Linked. |
| C0210/R0230 | Gross Best Estimate for Cash flow, Cash out-flow, Future guaranteed and discretionary benefits - Total (Health similar to life insurance). | Total amount of discounted Cash out-flows (payments to policyholders and beneficiaries) for future guaranteed benefits and for future discretionary benefits for Health similar to life insurance. |
| C0020, C0100/R0240 | Gross Best Estimate for Cash flow, Cash out-flow, Future guaranteed benefits | Amount of discounted Cash out-flows (payments to policyholders and beneficiaries) for future guaranteed benefits. Regarding C0020/R0240, line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, ‘Insurance with profit participation’ shall be reported. Regarding C0100/R0240 all future guaranteed benefits relating to accepted reinsurance, regardless of the line of business, shall be reported. |
| C0150/R0240 | Gross Best Estimate for Cash flow, Cash out-flow, Future guaranteed benefits - Total (Life other than health insurance, including Unit-Linked) | Total amount of Gross Best Estimate for Cash flow, Cash out-flow, Future guaranteed benefits for Life other than health insurance, including Unit-Linked. |
| C0020, C0100/R0250 | Gross Best Estimate for Cash flow, Cash out-flows, Future discretionary benefits - Insurance with profit participation | Amount of discounted Cash out-flows (payments to policyholders and beneficiaries) for future discretionary benefits, regarding line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, ‘Insurance with profit participation’.  Future Discretionary Benefits means future benefits other than index-linked or unit-linked benefits of insurance or reinsurance contracts which have one of the following characteristics:  a) The benefits are legally or contractually based on one or several of the following results:  i. the performance of a specified group of contracts or a specified type of contract or a single contract;  ii. the realised or unrealised investment return on a specified pool of assets held by the insurance or reinsurance undertaking;  iii. the profit or loss of the insurance or reinsurance undertaking or fund corresponding to the contract;  b) the benefits are based on a declaration of the insurance or reinsurance undertaking and the timing or the amount of the benefits is at its full or partial discretion. |
| C0150/R0250 | Gross Best Estimate for Cash flow, Cash out-flows, Future discretionary benefits - Insurance with profit participation - Total (Life other than health insurance, including Unit-Linked) | Total amount of Gross Best Estimate for Cash flow, Cash out-flows, Future discretionary benefits - Insurance with profit participation for Life other than health insurance, including Unit-Linked. |
| C0020, C0030, C0060, C0090, C0100, C0160, C0190, C0200/R0260 | Gross Best Estimate for Cash flow, Cash out-flow, Future expenses and other cash out-flows | Amount of discounted Cash out-flows for Future expenses and other cash out-flows, per each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35. Shall reflect expenses that will be incurred in servicing insurance and reinsurance obligations, and other cash-flow items such as taxation payments which are, or are expected to be, charged to policyholders, or are required to settle the insurance or reinsurance obligations. |
| C0150/R0260 | Gross Best Estimate for Cash flow, Cash out-flow, Future expenses and other cash out-flows - Total (Life other than health insurance, including Unit-Linked) | Total amount of discounted Cash out-flows for Future expenses and other cash out-flows, for Life other than health insurance, including Unit-Linked.  Shall reflect expenses that will be incurred in servicing insurance and reinsurance obligations, and other cash-flow items such as taxation payments which are, or are expected to be, charged to policyholders, or are required to settle the insurance or reinsurance obligations. |
| C0210/R0260 | Gross Best Estimate for Cash flow, Cash out-flow, Future expenses and other cash out-flows - Total (Health similar to life insurance) | Total amount of discounted Cash out-flows for Future expenses and other cash out-flows, for Health similar to life insurance.  Shall reflect expenses that will be incurred in servicing insurance and reinsurance obligations, and other cash-flow items such as taxation payments which are, or are expected to be, charged to policyholders, or are required to settle the insurance or reinsurance obligations. |
| C0020, C0030, C0060, C0090, C0100, C0160, C0190, C0200/R0270 | Gross Best Estimate for Cash flow, Cash in-flows, Future premiums | Amount of discounted Cash in-flows from future premiums and any additional cash-flows that results from those premiums, including accepted reinsurance premiums, per each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35. |
| C0150/R0270 | Gross Best Estimate for Cash flow, Cash in-flows, Future premiums - Total (Life other than health insurance, including Unit-Linked) | Amount of discounted Cash in-flows from future premiums and any additional cash-flows that results from those premiums, including accepted reinsurance premiums, for Life other than health insurance, including Unit-Linked. |
| C0210/R0270 | Gross Best Estimate for Cash flow, Cash in-flows, Future premiums - Total (Health similar to life insurance) | Amount of discounted Cash in-flows from future premiums and any additional cash-flows that results from those premiums, including accepted reinsurance premiums, for Health similar to life insurance. |
| C0020, C0030, C0060, C0090, C0100, C0160, C0190, C0200/R0280 | Gross Best Estimate for Cash flow, Cash in-flows, Other cash in-flows | Amount of any other discounted cash in-flows not included in Future premiums and not including investment returns, per each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35. |
| C0150/R0280 | Gross Best Estimate for Cash flow, Cash in-flows, Other cash in-flows - Total (Life other than health insurance, including Unit-Linked) | Amount of any other discounted cash in-flows not included in Future premiums and not including investment returns, for Life other than health insurance, including Unit-Linked. |
| C0210/R0280 | Gross Best Estimate for Cash flow, Cash in-flows, Other cash in-flows - Total (Health similar to life insurance) | Amount of any other discounted cash in-flows not included in Future premiums and not including investment returns, for Health similar to life insurance. |
| C0020, C0030, C0060, C0090, C0100, C0160, C0190, C0200/R0290 | Percentage of gross Best Estimate calculated using approximations | Indicate the percentage of gross best estimate included in Gross Best Estimate (R0030) calculated using approximations as established in Article 21 of Delegated Regulation (EU) 2015/35, per each Line of Business. |
| C0020, C0030, C0060, C0090, C0100, C0160, C0190, C0200/R0300 | Surrender value | Indicate the amount of surrender value, per each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, as mentioned in Article 185 (3) (f) of Directive 2009/138/EC, net of taxes.  Shall reflect the amount, defined contractually, to be paid to the policyholder in case of early termination of the contract (i.e. before it becomes payable by maturity or occurrence of the insured event, such as death), net of charges and policy loans. It includes surrender values guaranteed and not guaranteed. |
| C0150/R0300 | Surrender value, Total (Life other than health insurance, including Unit-Linked) | Total surrender value for Life other than health insurance, including Unit-Linked. |
| C0210/R0300 | Surrender value, Total (Health similar to life insurance) | Total surrender value for Health similar to life insurance. |
| C0020, C0030, C0060, C0090, C0100, C0160, C0190, C0200/R0310 | Best estimate subject to transitional of the interest rate | Indicate the amount of gross best estimate (R0030) subject to the transitional adjustment to the relevant risk-free interest rate term structure, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35. |
| C0150/R0310 | Best estimate subject to transitional of the interest rate - Total (Life other than health insurance, including Unit-Linked) | Total amount of gross best estimate (R0030) subject to the transitional adjustment to the relevant risk-free interest rate term structure, for Life other than health insurance, including Unit-Linked. |
| C0210/R0310 | Best estimate subject to transitional of the interest rate - Total (Health similar to life insurance) | Total amount of gross best estimate (R0030) subject to transitional adjustment to the relevant risk-free interest rate term structure, for Health similar to life insurance. |
| C0020, C0030, C0060, C0090, C0100, C0160, C0190, C0200/R0320 | Technical provisions without transitional on interest rate | Amount of technical provisions where the transitional adjustment to the relevant risk-free interest rate term structure has been applied calculated without the transitional adjustment to the relevant risk-free interest rate term structure, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35.  In the cases where the same best estimates were also subject to the volatility adjustment, the amount reported in this item shall reflect the value without the transitional adjustment to the relevant risk-free interest rate term structure but with the volatility adjustment. |
| C0150/R0320 | Technical provisions without transitional on interest rate - Total (Life other than health insurance, including Unit-Linked) | Total amount of technical provisions calculated without the transitional adjustment to the relevant risk-free interest rate term structure, for Life other than health insurance, including Unit-Linked.  In the cases where the same best estimates were also subject to the volatility adjustment, the amount reported in this item shall reflect the value without the transitional adjustment to the relevant risk-free interest rate term structure but with the volatility adjustment. |
| C0210/R0320 | Technical provisions without transitional on interest rate - Total (Health similar to life insurance) | Total amount of technical provisions calculated without the transitional adjustment to the relevant risk-free interest rate term structure, for Health similar to life insurance.  In the cases where the same best estimates were also subject to the volatility adjustment, the amount reported in this item shall reflect the value without the transitional adjustment to the relevant risk-free interest rate term structure but with the volatility adjustment. |
| C0020, C0030, C0060, C0090, C0100, C0160, C0190, C0200/R0330 | Best estimate subject to volatility adjustment | Indicate the amount of gross best estimate (R0030) subject to volatility adjustment, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35. |
| C0150/R0330 | Best estimate subject to volatility adjustment - Total (Life other than health insurance, including Unit-Linked) | Total amount of gross best estimate (R0030) subject to volatility adjustment, for Life other than health insurance, including Unit-Linked |
| C0210/R0330 | Best estimate subject to volatility adjustment - Total (Health similar to life insurance) | Total amount of gross best estimate (R0030) subject to volatility adjustment, for Health similar to life insurance. |
| C0020, C0030, C0060, C0090, C0100, C0160, C0190, C0200/R0340 | Technical provisions without volatility adjustment and without others transitional measures | Amount of technical provisions calculated without volatility adjustment, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35.  In the cases where the same technical provisions were also subject to the transitional deduction to technical provisions/transitional adjustment to the relevant risk-free interest rate term structure, the amount reported in this item shall reflect the value with neither the volatility adjustment nor the transitional deduction to technical provisions/transitional adjustment to the relevant risk-free interest rate term structure. |
| C0150/R0340 | Technical provisions without volatility adjustment and without others transitional measures - Total (Life other than health insurance, including Unit-Linked) | Total amount of technical provisions calculated without volatility adjustment, for Life other than health insurance, including Unit-Linked.  In the cases where the same technical provisions were also subject to the transitional deduction to technical provisions/transitional adjustment to the relevant risk-free interest rate term structure, the amount reported in this item shall reflect the value with neither the volatility adjustment nor the transitional deduction to technical provisions/transitional adjustment to the relevant risk-free interest rate term structure. |
| C0210/R0340 | Technical provisions without volatility adjustment and without others transitional measures - Total (Health similar to life insurance) | Total amount of technical provisions calculated without volatility adjustment, for Health similar to life insurance.  In the cases where the same technical provisions were also subject to the transitional deduction to technical provisions/transitional adjustment to the relevant risk-free interest rate term structure, the amount reported in this item shall reflect the value with neither the volatility adjustment nor the transitional deduction to technical provisions/transitional adjustment to the relevant risk-free interest rate term structure. |
| C0020, C0030, C0060, C0090, C0100, C0160, C0190, C0200/R0350 | Best estimate subject to matching adjustment | Indicate the amount of gross best estimate (R0030) subject to matching adjustment, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35. |
| C0150/R0350 | Best estimate subject to matching adjustment - Total (Life other than health insurance, including Unit-Linked) | Total amount of gross best estimate (R0030) subject to matching adjustment, for Life other than health insurance, including Unit-Linked |
| C0210/R0350 | Best estimate subject to matching adjustment - Total (Health similar to life insurance) | Total amount of gross best estimate (R0030) subject to matching adjustment, for Health similar to life insurance |
| C0020, C0030, C0060, C0090, C0100, C0160, C0190, C0200/R0360 | Technical provisions without matching adjustment and without all the others | Amount of technical provisions calculated without matching adjustment, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35.  In the cases where the same technical provisions were also subject to the transitional deduction to technical provisions, the amount reported in this item shall reflect the value with neither the matching adjustment nor the transitional deduction to technical provisions. |
| C0150/R0360 | Technical provisions without matching adjustment and without all the others - Total (Life other than health insurance, including Unit-Linked) | Total amount of technical provisions calculated without matching adjustment, for Life other than health insurance, including Unit-Linked.  In the cases where the same technical provisions were also subject to the transitional deduction to technical provisions, the amount reported in this item shall reflect the value with neither the matching adjustment nor the transitional deduction to technical provisions. |
| C0210/R0360 | Technical provisions without matching adjustment and without all the others - Total (Health similar to life insurance) | Total amount of technical provisions calculated without matching adjustment, for Health similar to life insurance.  In the cases where the same technical provisions were also subject to the transitional deduction to technical provisions, the amount reported in this item shall reflect the value with neither the matching adjustment nor the transitional deduction to technical provisions. |
| C0020, C0030, C0060, C0090, C0100, C0160, C0190, C0200/R0370 | Expected profits included in future premiums (EPIFP) | Indicate the amount of Expected profits in future premiums (‘EPIFP’) gross of reinsurance and taxes (i.e. without considering their impact), for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35. |
| C0150/R0370 | Expected profits included in future premiums (EPIFP)- Total (Life other than health insurance, including Unit-Linked) | Total amount Expected profits in future premiums (‘EPIFP’) gross of reinsurance and taxes (i.e. without considering their impact) for Life other than health insurance, including Unit-Linked. |
| C0210/R0370 | Expected profits included in future premiums (EPIFP)- Total (Health similar to life insurance) | Total amount Expected profits in future premiums (‘EPIFP’) gross of reinsurance and taxes (i.e. without considering their impact) Health similar to life insurance. |

*S.12.02 - Life and Health SLT Technical Provisions - by Country*

*General comments:*

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

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

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

 a) Information on the home country shall be always reported regardless of the amount of technical provisions calculated as a whole and gross best estimate;

 b ) Information reported by country shall at least represent 90 % of the sum of the technical provisions calculated as a whole and gross best estimate of any line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35;

 c ) If a specific country has to be reported for a particular line of business to comply with sub-paragraph b) then that country shall be reported for all lines of business;

 d ) The other countries shall be reported aggregated in ‘other-EEA’ or ‘other-non-EEA’

 e ) For direct business information shall be reported by country where the contract was entered into;

f ) For proportional and non-proportional reinsurance information shall be reported by country of localisation of the ceding undertaking.

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

 a ) The country where the insurance undertaking is established (home country) when the contract was not sold through a branch or freedom to provide services;

 b ) The country where the branch is located (host country) when the contract was sold through a branch;

 c ) The country where the freedom to provide services was notified (host country) when the contract was sold through freedom to provide services.

 d ) If an intermediary is used or in any other situation, it is a), b) or c) depending on who sold the contract.

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

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

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| *Gross TP calculated as a whole and Gross BE for different countries* | | |
|  | ITEM | INSTRUCTIONS |
| C0010/R0040, … | Countries in the materiality threshold | Report the country ISO 3166-1 alpha-2 code for identifying the countries within the materiality threshold |
| C0020, C0030, C0060, C0090, C0100, C0160, C0190, C0200, /R0010 | Gross TP calculated as a whole and Gross BE for different countries - Home country | Amount of Gross TP calculated as a whole and gross Best Estimate by country where the contract was entered into or country of localisation of the ceding undertaking, when the country is the home country, for each Line of Business and totals for Life other than health insurance, including Unit-Linked and Health similar to life insurance. |
| C0020, C0030, C0060, C0090, C0100, C0160, C0190, C0200, /R0020 | Gross TP calculated as a whole and Gross BE for different countries - EEA countries outside the materiality threshold - not reported by country | Amount of Gross TP calculated as a whole and gross Best Estimate, for EEA countries outside the materiality threshold (i.e. those not reported separately by country), except the home country, for each Line of Business and totals for Life other than health insurance, including Unit-Linked and Health similar to life insurance. |
| C0020, C0030, C0060, C0090, C0100, C0160, C0190, C0200, /R0030 | Gross TP calculated as a whole and Gross BE for different countries - Non-EEA countries outside the materiality threshold - not reported by country | Amount of Gross TP calculated as a whole and gross Best Estimate, for non-EEA countries outside the materiality threshold (i.e. those not reported separately by country), except the home country, for each Line of Business and totals for Life other than health insurance, including Unit-Linked and Health similar to life insurance. |
| C0020, C0030, C0060, C0090, C0100, , C0160, C0190, C0200, /R0040, … | Gross TP calculated as a whole and Gross BE for different countries - Country 1 [one row for each country in the materiality threshold] | Amount of Gross TP calculated as a whole and gross Best Estimate by country where the contract was entered into or country of localisation of the ceding undertaking, for each of the countries in the materiality threshold, except the home country, for each Line of Business and totals for Life other than health insurance, including Unit-Linked and Health similar to life insurance. |

*S.13.01 - Projection of future gross cash flows (Best Estimate -life)*

*General comments:*

This part of Annex II relates to annual submission of information for individual entities.

This template shall include information only in relation to the best estimates. The cash flows to be reported are gross of reinsurance and undiscounted.

Cash-flow projections such as central scenarios can be used as no perfect reconciliation with Best Estimate calculation is required. Undertakings may follow different approaches to identify Future Discretionary Benefits, e.g. using the certainty equivalent scenario or an average through all the scenarios considered. If difficult to project some future cash-flows like collective Future Discretionary Benefits the undertaking shall report the cash flow it effectively uses for calculating the Best Estimate. Other example of complex projection are reinsurance contracts covering multiple lines of business. In this case, allocation of reinsurance cash-flows by line of business should be consistent with the approach followed to unbundle insurance recoverables by line of business.

All cash flows expressed in different currencies shall be considered and converted in the reporting currency using the exchange rate at the reporting date

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

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|  | ITEM | INSTRUCTIONS |
| C0011/R0010-R0330 | Future cash-flows used in the Best estimate, Insurance with profit participation (gross), Cash out-flows - Future guaranteed benefits | Amount of undiscounted cash-flows expected for each year from year 1 to year 30, aggregated for the interval of years 31 to 40, aggregated for the interval of years 41 to 50 and aggregated for all the years after year 50.  The cash-flows are the ones stemming from future guaranteed benefits regarding line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, Insurance with profit participation. |
| C0015/R0010-R0330 | Future cash-flows used in the Best estimate, Insurance with profit participation (gross), Cash out-flows - Future discretionary benefits | Amount of undiscounted cash-flows expected for each year from year 1 to year 30, aggregated for the interval of years 31 to 40, aggregated for the interval of years 41 to 50 and aggregated for all the years after year 50.  The cash-flows are the ones stemming from future discretionary benefits regarding line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, Insurance with profit participation. |
| C0020/R0010-R0330 | Future cash-flows used in the Best estimate, Insurance with profit participation(gross), Cash out-flows - Future expenses and other cash out-flows | Amount of undiscounted cash-flows expected for each year from year 1 to year 30, aggregated for the interval of years 31 to 40, aggregated for the interval of years 41 to 50 and aggregated for all the years after year 50.  The cash-flows are the ones related to expenses that will be incurred in servicing insurance and reinsurance obligations, and other cash-flow items such as taxation payments which are, or expected to be, charged to policyholders or are required to settle the insurance obligations, for line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, Insurance with profit participation.  Cash out-flows from non-life insurance contracts that will change to Annuities but not yet formally settled as Annuities, and dealt with within the same company shall also be included. |
| C0030/R0010-R0330 | Future cash-flows used in the Best estimate, Insurance with profit participation (gross), Cash in-flows - Future premiums | Amount of undiscounted cash-flows expected for each year from year 1 to year 30, aggregated for the interval of years 31 to 40, aggregated for the interval of years 41 to 50 and aggregated for all the years after year 50.  The cash- flows are the ones stemming from future premiums and any additional cash-flows that result from those premiums, for line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, Insurance with profit participation. |
| C0040/R0010-R0330 | Future cash-flows used in the Best estimate, Insurance with profit participation (gross), Cash in-flows - Other cash in-flows | Amount of undiscounted cash-flows expected for each year from year 1 to year 30, aggregated for the interval of years 31 to 40, aggregated for the interval of years 41 to 50 and aggregated for all the years after year 50.  The cash- flows are the ones not included in Future premiums and not including investment returns, for line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, Insurance with profit participation. |
| C0045/R0010-R0330 | Future cash-flows used in the Best estimate, Insurance with profit participation (gross), Cash flows - Total recoverable from reinsurance (after the adjustment) | Amount of undiscounted cash-flows expected for each year from year 1 to year 30, aggregated for the interval of years 31 to 40, aggregated for the interval of years 41 to 50 and aggregated for all the years after year 50.  The future cash-flows undiscounted from amounts recoverables from reinsurance and SPVs/Finite Re, including ceded intra group reinsurance, including future reinsurance premiums. Amount shall be reported net of adjustment for counterparty default risk. |
| C0051/R0010-R0330 | Future cash-flows used in the Best estimate, Index linked and unit-linked insurance (gross), Cash out-flows - Future guaranteed benefits | Amount of undiscounted cash-flows expected for each year from year 1 to year 30, aggregated for the interval of years 31 to 40, aggregated for the interval of years 41 to 50 and aggregated for all the years after year 50.  The cash-flows are the ones stemming from Future guaranteed benefits regarding line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, Index linked and unit-linked insurance. |
| C0055/R0010-R0330 | Future cash-flows used in the Best estimate, Index linked and unit-linked insurance (gross), Cash out-flows - Future discretionary benefits | Amount of undiscounted cash-flows expected for each year from year 1 to year 30, aggregated for the interval of years 31 to 40, aggregated for the interval of years 41 to 50 and aggregated for all the years after year 50.  The cash-flows are the ones stemming from Future discretionary benefits regarding line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, Index linked and unit-linked insurance. |
| C0060/R0010-R0330 | Future cash-flows used in the Best estimate, Index linked and unit-linked insurance (gross), Cash out-flows - Future expenses and other cash out-flows | Amount of undiscounted cash-flows expected for each year from year 1 to year 30, aggregated for the interval of years 31 to 40, aggregated for the interval of years 41 to 50 and aggregated for all the years after year 50.  The cash-flows are the ones related to expenses that will be incurred in servicing insurance and reinsurance obligations, and other cash-flow items such as taxation payments which are, or expected to be, charged to policyholders or are required to settle the insurance obligations, regarding line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, Index linked and unit-linked insurance.  Cash out-flows from non-life insurance contracts that will change to Annuities but not yet formally settled as Annuities, and dealt with within the same company shall also be included. |
| C0070/R0010-R0330 | Future cash-flows used in the Best estimate, Index linked and unit-linked insurance (gross), Cash in-flows - Future premiums | Amount of undiscounted cash-flows expected for each year from year 1 to year 30, aggregated for the interval of years 31 to 40, aggregated for the interval of years 41 to 50 and aggregated for all the years after year 50.  The cash- flows are the ones stemming from future premiums and any additional cash-flows that result from those premiums, regarding line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, Index linked and unit-linked insurance. |
| C0080/R0010-R0330 | Future cash-flows used in the Best estimate, Index linked and unit-linked insurance (gross), Cash in-flows - Other cash in-flows | Amount of undiscounted cash-flows expected for each year from year 1 to year 30, aggregated for the interval of years 31 to 40, aggregated for the interval of years 41 to 50 and aggregated for all the years after year 50.  The cash- flows are the ones not included in Future premiums and not including investment returns, regarding line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, Index linked and unit-linked insurance. |
| C0085/R0010-R0330 | Future cash-flows used in the Best estimate, Index linked and unit-linked insurance (gross), Cash flows - Total recoverable from reinsurance (after the adjustments) | Amount of undiscounted cash-flows expected for each year from year 1 to year 30, aggregated for the interval of years 31 to 40, aggregated for the interval of years 41 to 50 and aggregated for all the years after year 50.  The future cash-flows undiscounted from amounts recoverables from reinsurance and SPVs/Finite Re, including ceded intra group reinsurance, including future reinsurance premiums. Amount shall be reported net of adjustment for counterparty default risk. |
| C0091/R0010-R0330 | Future cash-flows used in the Best estimate, Other life insurance (gross), Cash out-flows - Future guaranteed benefits | Amount of undiscounted cash-flows expected for each year from year 1 to year 30, aggregated for the interval of years 31 to 40, aggregated for the interval of years 41 to 50 and aggregated for all the years after year 50.  The cash-flows are the ones stemming from Future guaranteed benefits regarding line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, Other life insurance. |
| C0095/R0010-R0330 | Future cash-flows used in the Best estimate, Other life insurance (gross), Cash out-flows - Future discretionary benefits | Amount of undiscounted cash-flows expected for each year from year 1 to year 30, aggregated for the interval of years 31 to 40, aggregated for the interval of years 41 to 50 and aggregated for all the years after year 50.  The cash-flows are the ones stemming from Future discretionary benefits regarding line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, Other life insurance (gross). |
| C0100/R0010-R0330 | Future cash-flows used in the Best estimate, Other life insurance (gross), Cash out-flows - Future expenses and other cash out-flows | Amount of undiscounted cash-flows expected for each year from year 1 to year 30, aggregated for the interval of years 31 to 40, aggregated for the interval of years 41 to 50 and aggregated for all the years after year 50.  The cash-flows are the ones related to expenses that will be incurred in servicing insurance and reinsurance obligations, and other cash-flow items such as taxation payments which are, or expected to be, charged to policyholders or are required to settle the insurance obligations, regarding line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, Other life insurance.  Cash out-flows from non-life insurance contracts that will change to Annuities but not yet formally settled as Annuities, and dealt with within the same company shall also be included. |
| C0110/R0010-R0330 | Future cash-flows used in the Best estimate, Other life insurance (gross), Cash in-flows - Future premiums | Amount of undiscounted cash-flows expected for each year from year 1 to year 30, aggregated for the interval of years 31 to 40, aggregated for the interval of years 41 to 50 and aggregated for all the years after year 50.  The cash- flows are the ones stemming from future premiums and any additional cash-flows that result from those premiums, regarding line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, Other life insurance. |
| C0120/R0010-R0330 | Future cash-flows used in the Best estimate, Other life insurance (gross), Cash in-flows - Other cash in-flows | Amount of undiscounted cash-flows expected for each year from year 1 to year 30, aggregated for the interval of years 31 to 40, aggregated for the interval of years 41 to 50 and aggregated for all the years after year 50.  The cash- flows are the ones not included in Future premiums and not including investment returns, regarding line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, Other life insurance. |
| C0125/R0010-R0330 | Future cash-flows used in the Best estimate, Other life insurance (gross), Cash flows - Total recoverable from reinsurance (after adjustment) | Amount of undiscounted cash-flows expected for each year from year 1 to year 30, aggregated for the interval of years 31 to 40, aggregated for the interval of years 41 to 50 and aggregated for all the years after year 50.  The future cash-flows undiscounted from amounts recoverables from reinsurance and SPVs/Finite Re, including ceded intra group reinsurance, including future reinsurance premiums. Amount shall be reported net of adjustment for counterparty default risk. |
| C0131/R0010-R0330 | Future cash-flows used in the Best estimate, Annuities stemming from non-life contracts (gross), Cash out-flows - Future guaranteed benefits | Amount of undiscounted cash-flows expected for each year from year 1 to year 30, aggregated for the interval of years 31 to 40, aggregated for the interval of years 41 to 50 and aggregated for all the years after year 50.  The cash-flows are the ones stemming from Future guaranteed benefits regarding lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, Annuities stemming from non-life contracts relating to insurance obligations, including health insurance obligations.  Cash out-flows from non-life insurance contracts that will change to Annuities but are not yet formally settled as Annuities and shall not be included. |
| C0135/R0010-R0330 | Future cash-flows used in the Best estimate, Annuities stemming from non-life contracts (gross), Cash out-flows - Future discretionary benefits | Amount of undiscounted cash-flows expected for each year from year 1 to year 30, aggregated for the interval of years 31 to 40, aggregated for the interval of years 41 to 50 and aggregated for all the years after year 50.  The cash-flows are the ones stemming from Future discretionary benefits regarding line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, annuities stemming from non-life contracts (gross). |
| C0140/R0010-R0330 | Future cash-flows used in the Best estimate, Annuities stemming from non-life contracts (gross), Cash out-flows - Future expenses and other cash out-flows | Amount of undiscounted cash-flows expected for each year from year 1 to year 30, aggregated for the interval of years 31 to 40, aggregated for the interval of years 41 to 50 and aggregated for all the years after year 50.  The cash-flows are the ones related to expenses that will be incurred in servicing insurance and reinsurance obligations, and other cash-flow items such as taxation payments which are, or expected to be, charged to policyholders or are required to settle the insurance obligations, regarding line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, Annuities stemming from non-life contracts relating to insurance obligations, including health insurance obligations.  Cash out-flows from non-life insurance contracts that are not yet settled as Annuities and will change to Annuities and dealt with within the same company shall not be included. |
| C0150/R0010-R0330 | Future cash-flows used in the Best estimate, Annuities stemming from non-life contracts (gross), Cash in-flows - Future premiums | Amount of undiscounted cash-flows expected for each year from year 1 to year 30, aggregated for the interval of years 31 to 40, aggregated for the interval of years 41 to 50 and aggregated for all the years after year 50.  The cash- flows are the ones stemming from future premiums and any additional cash-flows that result from those premiums, regarding line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, Annuities stemming from non-life contracts relating to insurance obligations, including health insurance obligations. |
| C0160/R0010-R0330 | Future cash-flows used in the Best estimate, Annuities stemming from non-life contracts (gross), Cash in-flows - Other cash in-flows | Amount of undiscounted cash-flows expected for each year from year 1 to year 30, aggregated for the interval of years 31 to 40, aggregated for the interval of years 41 to 50 and aggregated for all the years after year 50.  The cash- flows are the ones not included in Future premiums and not including investment returns, regarding line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, Annuities stemming from non-life contracts relating to insurance obligations, including health insurance obligations. |
| C0165/R0010-R0330 | Future cash-flows used in the Best estimate, Annuities stemming from non-life contracts (gross), Cash flows - Total recoverables from reinsurance (after the adjustment) | Amount of undiscounted cash-flows expected for each year from year 1 to year 30, aggregated for the interval of years 31 to 40, aggregated for the interval of years 41 to 50 and aggregated for all the years after year 50.  The future cash-flows undiscounted from amounts recoverables from reinsurance and SPVs/Finite Re, including ceded intra group reinsurance, including future reinsurance premiums. Amount shall be reported net of adjustment for counterparty default risk.  . |
| C0171/R0010-R0330 | Future cash-flows used in the Best estimate, Accepted reinsurance (gross), Cash out-flows - Future guaranteed benefits | Amount of undiscounted cash-flows expected for each year from year 1 to year 30, aggregated for the interval of years 31 to 40, aggregated for the interval of years 41 to 50 and aggregated for all the years after year 50.  The cash-flows are the ones stemming from Future guaranteed benefits regarding line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, Accepted reinsurance. |
| C0175/R0010-R0330 | Future cash-flows used in the Best estimate, Accepted reinsurance (gross), Cash out-flows - Future discretionary benefits | Amount of undiscounted cash-flows expected for each year from year 1 to year 30, aggregated for the interval of years 31 to 40, aggregated for the interval of years 41 to 50 and aggregated for all the years after year 50.  The cash-flows are the ones stemming from Future discretionary benefits regarding line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, Accepted reinsurance. |
| C0180/R0010-R0330 | Future cash-flows used in the Best estimate, Accepted reinsurance (gross), Cash out-flows - Future expenses and other cash out-flows | Amount of undiscounted cash-flows expected for each year from year 1 to year 30, aggregated for the interval of years 31 to 40, aggregated for the interval of years 41 to 50 and aggregated for all the years after year 50.  The cash-flows are the ones related to expenses that will be incurred in servicing insurance and reinsurance obligations, and other cash-flow items such as taxation payments which are, or expected to be, charged to policyholders or are required to settle the insurance obligations, regarding line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, Accepted reinsurance.  Cash out-flows from non-life insurance contracts that will change to Annuities but not yet formally settled as Annuities, and dealt with within the same company shall also be included. |
| C0190/R0010-R0330 | Future cash-flows used in the Best estimate, Accepted reinsurance (gross), Cash in-flows - Future premiums | Amount of undiscounted cash-flows expected for each year from year 1 to year 30, aggregated for the interval of years 31 to 40, aggregated for the interval of years 41 to 50 and aggregated for all the years after year 50.  The cash- flows are the ones stemming from future premiums and any additional cash flows that result from those premiums, regarding line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, Accepted reinsurance. |
| C0200/R0010-R0330 | Future cash-flows used in the Best estimate, Accepted reinsurance (gross), Cash in-flows - Other cash in-flows | Amount of undiscounted cash-flows expected for each year from year 1 to year 30, aggregated for the interval of years 31 to 40, aggregated for the interval of years 41 to 50 and aggregated for all the years after year 50.  The cash- flows are the ones not included in Future premiums and not including investment returns, regarding line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, Accepted reinsurance. |
| C0205/R0010-R0330 | Future cash-flows used in the Best estimate, Accepted reinsurance (gross), Cash flows - Total recoverable from reinsurance (after the adjustment) | Amount of undiscounted cash-flows expected for each year from year 1 to year 30, aggregated for the interval of years 31 to 40, aggregated for the interval of years 41 to 50 and aggregated for all the years after year 50.  The future cash-flows undiscounted from amounts recoverables from reinsurance and SPVs/Finite Re, including ceded intra group reinsurance, including future reinsurance premiums. Amount shall be reported net of adjustment for counterparty default risk. |
| C0211/R0010-R0330 | Future cash-flows used in the Best estimate, Health insurance (gross), Cash out-flows - Future guaranteed benefits | Amount of undiscounted cash-flows expected for each year from year 1 to year 30, aggregated for the interval of years 31 to 40, aggregated for the interval of years 41 to 50 and aggregated for all the years after year 50.  The cash-flows are the ones stemming from Future guaranteed benefits regarding line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, Health insurance. |
| C0215/R0010-R0330 | Future cash-flows used in the Best estimate, Health insurance (gross), Cash out-flows -Future discretionary benefits | Amount of undiscounted cash-flows expected for each year from year 1 to year 30, aggregated for the interval of years 31 to 40, aggregated for the interval of years 41 to 50 and aggregated for all the years after year 50.  The cash-flows are the ones stemming from Future discretionary benefits regarding line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, Health insurance (gross). |
| C0220/R0010-R0330 | Future cash-flows used in the Best estimate, Health insurance (gross), Cash out-flows - Future expenses and other cash out-flows | Amount of undiscounted cash-flows expected for each year from year 1 to year 30, aggregated for the interval of years 31 to 40, aggregated for the interval of years 41 to 50 and aggregated for all the years after year 50.  The cash-flows are the ones related to expenses that will be incurred in servicing insurance and reinsurance obligations, and other cash-flow items such as taxation payments which are, or expected to be, charged to policyholders or are required to settle the insurance obligations, regarding line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, Health insurance. |
| C0230/R0010-R0330 | Future cash-flows used in the Best estimate, Health insurance (gross), Cash in-flows - Future premiums | Amount of undiscounted cash-flows expected for each year from year 1 to year 30, aggregated for the interval of years 31 to 40, aggregated for the interval of years 41 to 50 and aggregated for all the years after year 50.  The cash- flows are the ones stemming from future premiums and any additional cash flows that result from those premiums, regarding line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35,line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, Health insurance. |
| C0240/R0010-R0330 | Future cash-flows used in the Best estimate, Health insurance (gross), Cash in-flows - Other cash in-flows | Amount of undiscounted cash-flows expected for each year from year 1 to year 30, aggregated for the interval of years 31 to 40, aggregated for the interval of years 41 to 50 and aggregated for all the years after year 50.  The cash- flows are the ones not included in Future premiums and not including investment returns, regarding line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, Health insurance. |
| C0245/R0010-R0330 | Future cash-flows used in the Best estimate, Health Insurance (gross), Cash flows - Total recoverable from reinsurance (after the adjustment) | Amount of undiscounted cash-flows expected for each year from year 1 to year 30, aggregated for the interval of years 31 to 40, aggregated for the interval of years 41 to 50 and aggregated for all the years after year 50.  The future cash-flows undiscounted from amounts recoverables from reinsurance and SPVs/Finite Re, including ceded intra group reinsurance, including future reinsurance premiums. Amount shall be reported net of adjustment for counterparty default risk. |
| C0251/R0010-R0330 | Future cash-flows used in the Best estimate, Health reinsurance (gross), Cash out-flows - Future guaranteed benefits | Amount of undiscounted cash-flows expected for each year from year 1 to year 30, aggregated for the interval of years 31 to 40, aggregated for the interval of years 41 to 50 and aggregated for all the years after year 50.  The cash-flows are the ones stemming from Future guaranteed benefits regarding line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, Health reinsurance. |
| C0255/R0010-R0330 | Future cash-flows used in the Best estimate, Health reinsurance (gross), Cash out-flows - Future discretionary benefits | Amount of undiscounted cash-flows expected for each year from year 1 to year 30, aggregated for the interval of years 31 to 40, aggregated for the interval of years 41 to 50 and aggregated for all the years after year 50.  The cash-flows are the ones stemming from Future discretionary benefits regarding line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, Health reinsurance. |
| C0260/R0010-R0330 | Future cash-flows used in the Best estimate, Health reinsurance (gross), Cash out-flows - Future expenses and other cash out-flows | Amount of undiscounted cash-flows expected for each year from year 1 to year 30, aggregated for the interval of years 31 to 40, aggregated for the interval of years 41 to 50 and aggregated for all the years after year 50.  The cash-flows are the ones related to expenses that will be incurred in servicing insurance and reinsurance obligations, and other cash-flow items such as taxation payments which are, or expected to be, charged to policyholders or are required to settle the insurance obligations, regarding line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, Health reinsurance.  Cash out-flows from non-life insurance contracts that will change to Annuities but not yet formally settled as Annuities, and dealt within the same company shall also be included. |
| C0270/R0010-R0330 | Future cash-flows used in the Best estimate, Health reinsurance (gross), Cash in-flows - Future premiums | Amount of undiscounted cash-flows expected for each year from year 1 to year 30, aggregated for the interval of years 31 to 40, aggregated for the interval of years 41 to 50 and aggregated for all the years after year 50.  The cash- flows are the ones stemming from future premiums and any additional cash flows that result from those premiums, regarding line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, Health reinsurance. |
| C0280/R0010-R0330 | Future cash-flows used in the Best estimate, Health reinsurance (gross), Cash in-flows - Other cash in-flows | Amount of undiscounted cash-flows expected for each year from year 1 to year 30, aggregated for the interval of years 31 to 40, aggregated for the interval of years 41 to 50 and aggregated for all the years after year 50.  The cash- flows are the ones not included in Future premiums and not including investment returns, regarding line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, Health reinsurance. |
| C0285/R0010-R0330 | Future cash-flows used in the Best estimate, Health reinsurance (gross), Cash flows - Total recoverable from reinsurance (after the adjustment) | Amount of Health SLT insurance obligations undiscounted cash-flows expected for each year from year 1 to year 30, aggregated for the interval of years 31 to 40, aggregated for the interval of years 41 to 50 and aggregated for all the years after year 50.  The future cash-flows undiscounted from amounts recoverables from reinsurance and SPVs/Finite Re, including ceded intra group reinsurance, including future reinsurance premiums. Amount shall be reported net of adjustment for counterparty default risk. |
| C0290/R0010-R0330 | Future cash-flows used in the Best estimate - Total recoverable from reinsurance (after the adjustment) | Amount of Life and Health SLT undiscounted cash-flows expected for each year from year 1 to year 30, aggregated for the interval of years 31 to 40, aggregated for the interval of years 41 to 50 and aggregated for all the years after year 50.  The future cash-flows undiscounted from amounts recoverables from reinsurance and SPVs/Finite Re, including ceded intra group reinsurance, including future reinsurance premiums. Amount shall be reported net of adjustment for counterparty default risk. |

*S.14.01 - Life obligations analysis*

*General comments:*

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

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

For products identified as pension entitlements, each product shall be reported separately, using as many rows as necessary to differentiate between the different product characteristics possible and countries where the products are offered. Each row referring to a pension entitlement must have a unique product ID, and all quantitative values should be reported individually for this product ID, without aggregation with other products. In some cases, undertakings may need to make assumptions/approximations to provide the data. If a single pension product requires two values for the same variable, it must be reported in multiple rows, each with a distinct product ID and a split for the quantitative values.

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

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|  | ITEM | INSTRUCTIONS |
| *Portfolio* |  |  |
| C0010 | Product ID code | Internal product ID code used by the undertaking for the product. If a code is already in use or is attributed by the competent authority for supervisory purposes that code shall be used.  The ID code shall be consistent over time.  In the cases where the same product needs to be reported in more than one row the content of C0010 (and C0090) shall follow the specific pattern:  {}{ID code of product}}/+/{}{number of version}}. For example ‘AB222/+/3’.  Where the product corresponds to a Packaged Retail and Insurance-based Investment Product (PRIIP) Regulation (EU) 1286/2014 for which a Key Information Document (KID) is submitted to the European Single Access Point (ESAP) under Article 5(1), point (e) of Regulation (EU) 2023/2859, the product ID code reported in this field shall be used as the unique product identifier reported in the corresponding KID submission to ESAP metadata (JC 2024 74 - Final Report on draft Implementing  Technical Standards, Annex I - List of Metadata, item 18: Instrument or product identifier, where applicable). |
| C0030 | Line of Business | Line of business as defined in Annex 1 of Delegated Regulation (EU) 2015/35.The following closed list shall be used:  29 - Health insurance  30 - Insurance with profit participation  31 - Index-linked and unit-linked insurance  32 - Other life insurance  33 - Annuities stemming from non-life insurance contracts and relating to health insurance obligations  34 - Annuities stemming from non-life insurance contracts and relating to insurance obligations other than health insurance obligations  -- |
| C0040 | Number of contracts at the end of the year | Number of contracts attached to each reported product. Contracts with more than one policyholder count as only one contract.  In case of inactive policyholder (no premium paid) the contract shall be reported anyway unless the contract is cancelled. As no premiums are paid in this case, these inactive policyholders are included with premiums equal to zero.  For annuities stemming from non-life use the number of annuities obligations.  For products which are unbundled in more than one row, please report the number of contracts in all rows reported. |
| C0041 | Number of contracts at the end of year - of which contracts with surrender option | Number of contracts at the end of the year which include a surrender option for the policyholder.  Contracts where policyholders do not have the right to surrender their policy but can still transfer their policy to another insurer should be captured in this cell.  Not applicable for annuities stemming from non-life contracts. |
| C0050 | Number of new contracts during year | Number of new contracts issued during reporting year (this is for all new contracts). Otherwise use the same instructions as for cell C0040.  For annuities stemming from non-life use the number of annuities obligations.  Contracts are considered as new contracts, when they are recognized in the valuation of technical provisions at any time during the year in accordance with Article 17 of the Delegated Regulation. New contracts therefore include renewals which were not included in the contract boundaries before as well as new business sales. |
| C0051 | Number of contracts surrendered during year | Number of contracts that surrendered during reporting year. The figure should pertain the reporting year in scope and not the one preceding it.  Where a contract is only partially surrendered or has turned into paid-up status, this should not be counted as a surrender for the purpose of C0051 as the contract is still in the book of business.  Not applicable for annuities stemming from non-life contracts. |
| C0054 | Number of insured at the end of the year | Number of insured persons at the end of the year with respect to the contracts reported in C0040.  In the case of collective/group policies, the number of insured should correspond to the number of insured persons joining the collective/group contract.  Not applicable for annuities stemming from non-life contracts. |
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| C0080 | Country | Country ISO 3166-1 alpha-2 code or list of codes according to the following instructions:   * ISO 3166-1 alpha-2 code of the country where the contract was entered into, for countries representing more than 10 % of technical provisions or written premiums for a given product. * For countries representing less than 10 % of Technical Provisions or written premiums for a given product, report a list of ISO 3166-1 alpha-2 Codes of the countries concerned. |
| Portfolio product | | |
| C0090 | Product ID code | Same code as in C0010. |
| C0020 | Fund number | Applicable to product that are part of ring-fenced funds or other internal funds - defined at national level, in particular regarding funds (asset portfolios) supporting life products.  Number or code, which is attributed by the undertaking, corresponding to the unique number or code assigned to each fund. This number or code has to be consistent over time and shall be used to identify the same funds in other templates (e.g. in S.08.01). It shall not be re-used for a different fund.  The fund number is not mandatory, unless otherwise required by the national supervisory authority. |
| C0060 | Total amount of Written premiums | Total amount of gross written premiums as defined in Article 1(11) of Delegated Regulation (EU) 2015/35. Amount of taxes or charges levied with premiums shall be excluded from the written premiums.  For annuities stemming from non-life this cell is not applicable. |
| C0061 | Total amount of written premiums - of which written directly by the insurance undertaking | Total amount of gross written premiums as defined in Article 1(11) of Delegated Regulation (EU) 2015/35 written directly by the insurance undertaking. Amount of taxes or charges levied with premiums shall be excluded from the written premiums.  For annuities stemming from non-life this cell is not applicable. |
| C0062 | Total amount of written premiums - of which written via credit institutions | Total amount of gross written premiums as defined in Article 1(11) of Delegated Regulation (EU) 2015/35 written via credit institutions acting as insurance distributors. Amount of taxes or charges levied with premiums shall be excluded from the written premiums.  For annuities stemming from non-life this cell is not applicable. |
| C0063 | Total amount of written premiums - of which written via other insurance distributors | Total amount of gross written premiums as defined in Article 1(11) of Delegated Regulation (EU) 2015/35 written via insurance distributors other than credit institutions. Amount of taxes or charges levied with premiums shall be excluded from the written premiums.  For annuities stemming from non-life this cell is not applicable. |
| C0070 | Total amount of claims paid during year | Total amount of gross claims paid during the year, including claims management expenses. |
| C0071 | Total amount of commissions due during year | Commissions should include any form of monetary benefits which is due to an insurance distributor by any other person than the customer or a third party acting on behalf of the customer, in relation to insurance distribution activities. Whereas commissions are generally calculated as a percentage of the premium for insurance coverage, this applies for any type of payment due to an insurance distributor (e.g., due initially based on the conclusion of an insurance contract or due on a recurring basis).  Where this cell is not applicable, e.g. in case of annuities from non-life expenses, the cell should be left blank. |
| C0075 | Expected future premiums | Total premiums for all contracts in force at the valuation date expected for the future as projected in the Best Estimate calculation. Projected future premiums should be the present value (reflecting the total premium volume for the expected duration of the contract).  The premiums should only be recognised in the contract boundaries.  As the calculation of technical provisions is only required on the level of HRG, approximations can be applied for the breakdown of the provisions by product.  Not applicable for annuities stemming from non-life contracts. |
| C0077 | Expected future commissions | Total future commissions for all contracts in force at the valuation date expected for the future as projected in the Best Estimate calculation.  Projected future commissions should be the present value (reflecting the total volume of future commissions for the expected duration of the contract). For the definition of commissions please confer C0071.  The commissions should only be recognised in the contract boundaries.  As the calculation of technical provisions is only required on the level of HRG, approximations can be applied for the breakdown of the provisions by product.  Not applicable for annuities stemming from non-life contracts. |
| C0180 | Best Estimate and Technical Provisions as a whole | Amount of gross best estimate and Technical Provisions as a whole calculated by product.  As the calculation of technical provisions is only required on the level of HRG, approximations can be applied for the breakdown of the provisions by product. |
| C0190 | Capital-at-risk | The capital at risk, as defined in the Delegated Regulation (EU) 2015/35.  As the calculation of technical provisions is only required on the level of HRG, approximations can be applied for the breakdown of the provisions by product.  For annuities stemming from non-life contracts this cell shall be filled in with zero unless the annuities have positive risk. |
| C0200 | Surrender value | Surrender value (where available), as mentioned in Article 185 (3) (f) of Directive 2009/138/EC, net of taxes: amount to be paid to the policyholder in case of early termination of the contract (i.e. before it becomes payable by maturity or occurrence of the insured event, such as death), net of charges and policy loans; does not concern contracts without options, given that surrender value is an option.  Not applicable for annuities stemming from non-life contracts. |
| C0260 | Guaranteed rate - Annualised guaranteed rate (over average duration of guarantee) | Average guaranteed yearly interest rate to the policy holder over the remaining life time of the contract expressed as a percentage.  Where no guaranteed interest rate is implicitly or explicitly provided in the contract, the cell should be left blank, where a guaranteed interest rate is implicitly or explicitly provided, this should be reported accordingly (e.g. “0%”).  Applicable where an average guaranteed interest rate is explicitly provided in the contract or where an alternative financial guarantee is implicitly provided, e.g. in form of a guaranteed sum assured, a guaranteed return of premiums or a guaranteed annuity benefit.  Where no yearly interest rate guarantee is prescribed explicitly in the contract, the implied (yearly) guaranteed rate from the valuation date to the expected end of the guarantee should be reported.  Not applicable for annuities stemming from non-life contracts. |
| C0261 | Guaranteed rate - Yearly interest rate guarantee for the reporting year | Guaranteed yearly interest rate to the policyholder of the contract for the reporting year expressed as a percentage.  Where no guaranteed interest rate is implicitly or explicitly provided in the contract, the cell should be left blank, where a guaranteed interest rate is implicitly or explicitly provided, this should be reported accordingly (e.g. “0%”).  Applicable where an average guaranteed interest rate is explicitly provided in the contract or where an alternative financial guarantee is implicitly provided, e.g. in form of a guaranteed sum assured, a guaranteed return of premiums.  Where no yearly interest rate guarantee is prescribed explicitly in the contract, the implied (yearly) guaranteed rate for the reporting year should be reported.  Not applicable for annuities stemming from non-life contracts. |
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| C0280 | Amount on which interest rate is guaranteed | Monetary amount to which the guaranteed interest rate reported in C0261 need to be applied. Amount is to be reported as the monetary value at the reference date.  Not applicable for annuities stemming from non-life contracts. |
| Characteristics of product | | |
| C0090 | Product ID code | Same code as in C0010. |
| C0101 | Product classification | The following closed list shall be used:   1. single life 2. joint life 3. collective/group 4. other 5. annuities stemming from non-life   - |
| C0102 | Pension entitlements | Specify if the product category is a pension entitlement. The following closed list shall be used:   1. Yes 2. No   When assessing if a product should be classified as pension entitlement under template S.14 the following should be considered:   * If product is a pension product based on national regulation/law. For this the “Database of pension plans and products in the EEA” published at EIOPA website might be considered (with the caveats referred to on the website); * If a product (e.g. a unit-linked product) accumulates money for retirement using a tax advantage related to pensions; * If the future payments are explicitly linked to the retirement itself; * If the product complies with all features identified but also includes some very exceptional situations where the money could be surrendered like long unemployment or serious illness, it should continue to be considered as a pension entitlement.   The following should not influence the decision:   * If the product substitutes or is additional to the social security system in place; * If the product is compulsory (usually if substitute) or not compulsory (usually if additional); * If the payment in future is to be done through annuities or through a lump sum, as long as the payment is at retirement age. |
| C0110 | Type of product | General qualitative description of the product type. If a product code is attributed by the competent authority for supervisory purposes, the description of product type for that code shall be used. |
| C0120 | Product denomination | Commercial name of product (undertaking-specific). |
| C0130 | Product still commercialised? | Specify if product is still for sale or if it is just in run-off. The following closed list shall be used:  1 - still commercialised  2 - In run-off |
| C0141 | Profit sharing | Specify if product category includes profit sharing or not. The following closed list shall be used.  1 - Yes  2 - No |
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| C0150 | Product type | Specify if the pension entitlement is occupational or personal in nature.  1- Occupational  2- Personal |
| C0160 | Scheme type | Specify if the pension entitlement relates to a DB, DC or hybrid product:   1. DB 2. DC 3. Hybrid   In a defined benefit pension scheme, the level of pension benefits promised to participating employees is determined by a formula agreed in advance. The liability of a defined benefit pension scheme is equal to the present value of the promised benefits.  In a defined contribution scheme, the benefits paid are dependent on the performance of the assets acquired by the pension scheme. The liability of a defined contribution scheme is the current market value of the scheme’s assets.  Hybrid schemes combine elements of defined contribution and defined benefit schemes. |

*S.14.02 - Non-Life obligation analysis*

*General comments:*

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

This template includes information about non-life insurance contracts only to direct business. No information has to be provided for accepted reinsurance business.

Columns C0010 to C0110 shall be reported by line of business with the exceptions indicated below where further breakdown by product categories is envisaged as defined in C0020.

If the product falls under multiple LOB the reporting should be done under the main LOB relating to the risks covered by the product.

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|  | ITEM | INSTRUCTIONS |
| *Portfolio* | | |

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| C0010 | Line of Business (1 to 12) |  | Line of business as defined in Annex 1 of Delegated Regulation (EU) 2015/35. Information on products, unless otherwise specified in C0020, should not be disaggregated but reported under the main line of business. All non-life insurance products commercialized should be reported under the line of business which best corresponds to the main product characteristics, taking into account the product characteristics and main risks covered by the product. For modular products (products which are bundled and sold together), the products should be unbundled and information for each product forming the bundle should be reported under the line of business which best corresponds to the main characteristics:  The following list shall be used:  1 - Medical expense insurance  2 - Income protection insurance  3 - Workers' compensation insurance  4 - Motor vehicle liability insurance  5 - Other motor insurance  6 - Marine, aviation and transport insurance  7 - Fire and other damage to property insurance  8 - General liability insurance  9 - Credit and suretyship insurance  10 - Legal expenses insurance  11 - Assistance  12 - Miscellaneous financial loss |
| C0020 | Of which Product category |  | For non-life insurance products falling under one of the product categories in the closed list below information should be reported in a separate row:  7.1 Fire and other damage to property, of which Natural catastrophe insurance: Products covering damages to properties and people caused by natural forces including earthquake, floods, storm, hail, frost, drought.  11.1 Assistance, of which Travel insurance: Products covering unforeseen losses incurred while travelling such as coverage for trip cancellation, lost luggage, flight delays and/or medical expenses while on travel  12.1 Miscellaneous financial loss, of which Business Interruption: Products covering business interruption, closure of business, or any financial loss of such nature regardless of whether physical damages on an insured property are required (e.g. business interruption referring to coverage for property damage arising from storm or flood; business closure covering damage for temporary closure of shops due to administrative actions or health authorities’ decisions)  12.2 Miscellaneous financial loss, of which Payment protection insurance: Products covering the event of not being able to meet the financial obligations of a mortgage, loan or any credit facilities for any reason excluding death. |
| C0030 | For the products commercialised under this product category/LOB, which proportion (measured by gross written premiums) covers climate related perils? (0-100) |  | Climate-related perils includes events such as flooding, heat waves, landslides, droughts or wildfires for example). Considering that under one line of business there could be multiple products some covering and other not covering climate related perils (risks which can be impacted by climate change), please report here the percentage of products in this category (measured by gross written premiums) that covers at least one aspect of climate-related perils, between 0 and 100. |
| C0040 | If the product covers climate related perils does the product design make allowance for risk-prevention measures? (Yes/No/Not applicable) |  | If this line of business contains at least one product that covers at least one aspect of climate-related perils, please indicate with ‘Yes’ or ‘No’ if some of these products include risk-prevention measures in their design.  Prevention measures in this context refers to things such as financial incentives for the policyholder to mitigate the underlying insured risk (e.g. through rebates on premiums or lower deductibles) or tailored risk expertise provided by the insurer to advise the policyholder on the available risk mitigation measures to implement. |
| C0050 | Number of contracts at the end of the year |  | Number of contracts attached to each product falling under the relevant line of business. Contracts with more than one policyholder count as only one contract.  In case of inactive policyholders (no premium paid) the contract shall be reported anyway unless the contract is cancelled. |
| C0060 | Number of new contracts during year |  | Number of new contracts during reporting year (this is for all new contracts including those that are renewed).  New contract refer to contract written during the year with respect to other ongoing contracts written in previous years.  Contracts with more than one policyholder count as only one contract.  In case of inactive policyholders (no premium paid) the contract shall be reported anyway unless the contract is cancelled. |
| C0070 | Total amount of Gross Written premiums - written directly by the insurance undertaking |  | Total amount of gross written premiums as defined in Article 1(11) of Delegated Regulation (EU) 2015/35 written directly by the insurance undertaking. Amount of taxes or charges levied with premiums shall be excluded from the written premiums. |
| C0080 | Total amount of Gross Written premiums - written via credit institutions |  | Total amount of gross written premiums as defined in Article 1(11) of Delegated Regulation (EU) 2015/35 written via credit institutions acting as insurance distributors. Amount of taxes or charges levied with premiums shall be excluded from the written premiums. |
| C0090 | Total amount of Gross Written premiums - written via insurance distributors other than credit institutions |  | Total amount of gross written premiums as defined in Article 1(11) of Delegated Regulation (EU) 2015/35 written via insurance distributors other than credit institutions. Amount of taxes or charges levied with premiums shall be excluded from the written premiums. |
| C0100 | Total amount of commissions due during year |  | Commissions should include any form of monetary benefits which is due to an insurance distributor by any other person than the customer or a third party acting on behalf of the customer, in relation to insurance distribution activities. Whereas commissions are generally calculated as a percentage of the premium due for insurance coverage, this applies for any type of payment due to an insurance distributor (e.g., due initially based on the conclusion of an insurance contract or due on a recurring basis). |
| C0110 | Total amount of claims paid during the year |  | Claims paid during the year related to the sum of the direct business net of salvage and subrogation.  This shall not include changes in provisions for claims that have not yet been paid and exclude claims management expenses and the movement in provisions in claims management expenses.  Both claims occurred in the current year and claims occurred in previous years should be considered if paid during the year. |
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| **Information on number of insured** | | | |
| C0130 | Number of insured at the end of the year |  | Number of insured persons at the end of the year with respect to the contracts reported in C0050.  Applicable for products falling under line of business 1 and product categories 11.1 and 12.2. The total number of insured for contracts reported under C0050. |
| C0140 | Number of insured vehicles at the end of the year |  | Applicable for products falling under line of business 4 and 5. The total number of insured vehicles for contracts reported under C0050. |

*S.14.03 - Cyber underwriting risk*

***General comments***

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

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

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

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

The template shall be subject to the application of a threshold based on the following:

- The sum of premiums earned (gross) for standalone cyber policies and policies with cyber as add-on coverage (where only the (estimated) premiums earned for cyber risk should be taken into account) is greater than 5% of the overall non-life business pursued by the undertaking or greater than 5 million €

OR

- Number of policies that include cyber coverage (i.e. standalone cyber and/or cyber ad add-on policy) represent more than 3% of the total number of policies of the non-life business).

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|  | ITEM | INSTRUCTIONS |
| C0010 | Product Group Code | Internal product group ID code defined by the undertaking.  The Product Group Code shall be consistent over time.  In the cases where the same product group needs to be reported in more than one row the content of C0010 shall follow the specific pattern:  {}{Product Group code}}/+/{}{cardinal number}}. For example ‘AB222/+/1’.  The item is not applicable when there is one commercial product referring to one Product identification (C0030) / Line(s) of Business (C0050) / Description of Risk(s) included in the coverage (C0060). |
| C0020 | Target Market | Identification of the Target Market. One of the options in the following closed list shall be used:   1. B2B (Business to Business) 2. Private 3. Both   Given the granularity of Risks identified in the cell C0060, option 3 is expected only as an exceptional case of the regular identification of the Target Market for product categories. |
| C0030 | Product Identification | Identification of the Product Category. One of the options in the following closed list shall be used:   1. First Party Loss 2. Third Party Loss 3. Costs and related services   First Party Loss includes losses that relate to policyholders’ own data or loss of income, including any negative consequence that can cause, as a result of an event, a data breach or cyber attack to the policyholder’s business/personal sphere.  Third Party Loss includes losses that relate to policyholders’ liability for damage caused to others’ data or income, including any negative consequence that can cause, as a result of an event, a data breach or cyber attack to the policyholder’s business/personal sphere.  Costs and related services include coverages that only relate to costs or services delivered by the coverage issuer to restore systems and data after a cyber event (including legal costs).  In principle, only one item can be chosen from the list to characterise the Product Identification; however, in exceptional cases and in case of reporting from Reinsurance undertakings, multiple selection is allowed.  The Product Identification is uniquely defined by the combination of Line(s) of Business and Description of Risks included in the Coverage, provided that the latter is not filled in as “Other” or that multiple selections of the items available in the list is performed. If this is the case, two Product Categories characterised by same LoB(s) and Description of Risks included in the Coverage as “Other” cannot be considered as the same Product Identification and will need to be reported as separate lines. |
| C0040 | Cyber coverage in the Product Identification | Identification of the Cyber coverage included in the commercial products included in the Product identification. One of the options in the following closed list shall be used:   1. Cyber Standalone Coverage 2. Cyber as add-on coverage but main risk being covered 3. Cyber as add-on coverage and not as main risk being covered   Cyber Standalone Coverage includes all the coverages where cyber is the provided as standalone (i.e. unique) coverage.  Cyber as add-on coverage but main risk being covered (>50%) includes all coverages where cyber is an add-on item but represents the main risk being covered.  Cyber as add-on coverage and not as main risk being covered (<50%) includes all coverages where cyber is an add-on item but does not represent the main risk being covered.  Only one item can be chosen from the list to characterise the Product Identification. |
| C0050 | Line(s) of Business | Identification of the Line of Business covered in the commercial products. Options in the following closed list shall be used:  1 - Medical Expense Insurance  2 - Income Protection Insurance  3 - Workers' Compensation Insurance  4 - Motor Vehicle Liability Insurance  5 - Other Motor Insurance  6 - Marine, Aviation and Transport Insurance  7 - Fire and other Damage to Property Insurance  8 - General Liability Insurance  9 - Credit and Suretyship insurance  10 - Legal Expenses Insurance  11 - Assistance  12 - Miscellaneous Financial Loss  13 - Proportional reinsurance - Medical Expense Insurance  14 - Proportional reinsurance - Income Protection Insurance  15 - Proportional reinsurance - Workers' Compensation Insurance  16 - Proportional reinsurance - Motor Vehicle Liability Insurance  17 - Proportional reinsurance - Other Motor Insurance  18 - Proportional reinsurance - Marine, Aviation and Transport Insurance  19 - Proportional reinsurance - Fire and other Damage to Property Insurance  20 - Proportional reinsurance - General Liability Insurance  21 - Proportional reinsurance - Credit and Suretyship insurance  22 - Proportional reinsurance - Legal Expenses Insurance  23 - Proportional reinsurance - Assistance  24 - Proportional reinsurance - Miscellaneous Financial Loss  25 - Non-Proportional reinsurance - Health  26 - Non-Proportional reinsurance - Casualty  27 - Non-Proportional reinsurance - Marine, Aviation and Transport  28 - Non-Proportional reinsurance - Property |
| C0060 | Description of Risk(s) included in the coverage | Description of the risks included in the coverage using the options in the following closed list:  (1) Network Interruption (refers to a network security failure leading to business interruption. Examples may include a Distributed Denial of Service or “DDoS” attack (i.e. website being overloaded with requests organized by a malicious party) or a hacker accessing the network and deleting critical files, or adding malicious code that causes the system to fail)  (2) Network Interruption OSP (where OSP stands for Outsourced Service Providers (OSP), i.e. a client-server protocol that manages access control, accounting, usage data and inter-domain routing to make it easier for Internet service providers (ISPs) to support IP telephony)  (3) Network Interruption: system failure which may include an “unintentional or unplanned outage” on the network.  The failure could be due to human error, system error or both. (e.g. a company upgrading its accounting system may unexpectedly cause the entire network to freeze in the process)  (4) Cyber Extortion (a form of online crime in which a website, e-mail server, or computer system is subjected to repeated denial of service (DDoS) or other attacks by malicious hackers, who demand money in return for promising to stop the attacks)  (5) Electronic Data Incident (incident in which sensitive, confidential or otherwise protected data is accessed and/or disclosed in an unauthorized fashion. Data breaches may involve personal health information ( PHI ), personally identifiable information ( PII ), trade secrets or intellectual property)  (6) Cyber Theft (may include online fraud or other similar illicit activities)  (7) Data Restoration (refers to the process of copying backup data from secondary storage and restoring it to its original location or a new location. A restore is performed to return data that has been lost, stolen or damaged to its original condition or to move data to a new location)  (8) Extra expense  (9) System clean-up costs  (10) Administrative investigation and penalties  (11) Physical injury  (12) Data Protection and Cyber Liability (includes also GDPR implications regarding third party data protection)  (13) Media Liability (i.e. reputational risk)  (14) Wrongful collection of information  (15) Media Content infringement/defamatory content  (16) Violation of notification obligations (notification of data breaches is provided in defined time lags by law and or GDPR provisions)  (17) First Response (costs incurred in responding quickly to attacks to restore service)  (18) Event management (all activities needed to restore normal activities)  (19) Communication Costs (big data breaches may require mass communication of the outcomes of the breach)  (20) Credit/Identity monitoring (ensure the restoration/block of credit or identity data collected from customers/employees, etc.)  (21) Criminal Reward Fund (contribution to government funds established to cover cyber liabilities towards third parties)  (22) Contingent business interruption  (23) Financial Fraud  (24) Other  More than one options may be reported. |
| C0070 | Other risk detailed description | A detailed description of the risks included in the coverage if ’24 Other’ is chosen in ‘C0060 - Description of Risk(s)’. |
| C0080 | Sum(s) insured | Amount of the total sum(s) insured for the reported Product Identification (C0030) / Line(s) of Business (C0050) / Description of Risk(s) included in the coverage (C0060). |
| C0090 | Premium(s) earned (gross) | Amount of the total premium(s) earned for the reported Product Identification (C0030) / Line(s) of Business (C0050) / Description of Risk(s) included in the coverage (C0060). |
| C0100 | Sum(s) reinsured | Amount of the total sum(s) ceded to reinsurance undertakings for the reported product Identification (C0030) / Line(s) of Business (C0050) / Description of Risk(s) included in the coverage (C0060). |
| C0110 | Number of Claims settled with Payment | Number of Claims, for the relevant Product Identification (C0030) / Line(s) of Business (C0050) / Description of Risk(s) included in the coverage (C0060), that have been settled with payment during the reporting year. |
| C0120 | Amount of Claims Paid | Amount of claims paid, for the relevant Product Identification (C0030) / Line(s) of Business (C0050) / Description of Risk(s) included in the coverage (C0060), for claims that have been settled with payment during the reporting year.  This item shall not include changes in provisions for claims that have not yet been paid and exclude claims management expenses and the movement in provisions in claims management expenses. |
| C0130 | Number of Claims settled without payment | Number of Claims, for the relevant product Identification C0030) / Line(s) of Business (C0050) / Description of Risk(s) included in the coverage (C0060), that have been settled without payment during the reporting year. |
| C0140 | Technical Provisions | Amount of technical provisions, for the relevant product Identification. |

*S.16.01 - Information on annuities stemming from Non-Life Insurance obligations*

*General comments:*

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

This template shall not be reported for accepted reinsurance business.

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

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

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

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

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

----As already specified above, this template is interlinked with the non-Life template S.19.01. The sum of technical provisions in templates S.16.01 and S.19.01 for one non-life line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, represents the total claims best estimate originating from this line of business (also refer log to template S.19.01). All or part of an obligation moves from S.19.01 into S.16.01, when both of the below conditions are met:

i. All or part of the obligation has been formally settled as an annuity; and

ii. a best estimate of an obligation formally settled as an annuity can be established using life techniques.

Year N is the reporting year.

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|  | ITEM | INSTRUCTIONS |
| Z0010 | The related non-life line of business | Name of the line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35.  The origin of the liability (medical expense, income protection, workers' comp, motor liability etc.). All the figures in the template are stemming from the related line of business.  The following closed list shall be used:  1 - 1 and 13 Medical expense insurance  2 - 2 and 14 Income protection insurance  3 - 3 and 15 Workers' compensation insurance  4 - 4 and 16 Motor vehicle liability insurance  5 - 5 and 17 Other motor insurance  6 - 6 and 18 Marine, aviation and transport insurance  7 - 7 and 19 Fire and other damage to property insurance  8 - 8 and 20 General liability insurance  9 - 9 and 21 Credit and suretyship insurance  10 - 10 and 22 Legal expenses insurance  11 - 11 and 23 Assistance  12 - 12 and 24 Miscellaneous financial loss  25 - Non-proportional health reinsurance  26 - Non-proportional casualty reinsurance  27 - Non-proportional marine, aviation and transport reinsurance  28 - Non-proportional property reinsurance |
| Z0020 | Accident year/Underwriting year | Report the standard used by the undertakings for reporting of claims development.  The following closed list shall be used:  1 - Accident year  2 - Underwriting year |
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| *Information on year N:* |  |  |
| C0010/R0010 | The average interest rate | The average interest rate used in percentage (as a decimal) for the end of year N |
| C0010/R0020 | The average duration of the obligations | Average duration in years on total obligations basis for the end of the year N |
| C0010/R0030 | The weighted average age of the beneficiaries | The weight shall be the Best Estimate for annuity claims provisions at the end of year N. Age of beneficiaries calculated on a weighted average for total obligations.  The beneficiary is the person to whom the payments are reverting to, following the occurrence of a claim (that affects the insured person) which originates this type of payment.  Information should be considered gross of reinsurance. |
| *Annuities information:* |  |  |
| C0020/R0040-R0190 | Undiscounted annuity claims provisions at the start of year N | Amount of annuity claims best estimate stemming from Non-Life Insurance obligations at beginning of year N. |
| C0030/R0040-R0190 | Undiscounted annuity claims provisions set up during year N | Total amount of annuity claims provisions stemming from Non-Life Insurance obligations set up during year N as at the moment they were first set up (i.e., where assumptions used were for the first time based on life techniques)  This is a part of technical provisions set up during year N (Net movements between new reserves during year N/release of reserves during year N). |
| C0040/R0040-R0190 | Annuity payments paid during year N | Total amount of annuity payments stemming from Non-Life Insurance obligations made during the calendar year N. |
| C0050/R0040-R0190 | Undiscounted annuity claims provisions at the end of year N | Total amount of annuity claims provisions stemming from Non-Life Insurance obligations at end of year N. |
| C0060/R0040-R0190 | Number of annuities obligations at the end of year N | Number of non-life insurance annuity obligations. |
| C0070/R0040-R0190 | Best Estimate for annuity claims provisions at the end of year N (discounted basis) | Best estimate covering annuities stemming from Non-Life Insurance obligations at the end of calendar year N.  Information should be considered gross of reinsurance. |
| C0080/R0040-R0190 | Undiscounted development result | Undiscounted development result calculated as the undiscounted annuity claims provisions at the start of year N, minus annuity payments paid during year N and minus undiscounted annuity claims provisions at the end of year N. |
| C0020-C0080/R0200 | Total | Total amount of the undiscounted development result for all accident/underwriting years. |

*S.17.01 - Non-life Technical Provisions*

*General comments:*

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

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

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

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

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

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

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|  | ITEM | INSTRUCTIONS |
| Z0020 | Ring-Fenced Fund/Matching adjustment portfolio or remaining part | Identifies whether the reported figures are with regard to a RFF, matching adjustment portfolio or to the remaining part. One of the options in the following closed list shall be used:  1 - RFF/MAP  2 - Remaining part |
| Z0030 | Fund/Portfolio number | Identification number for a ring-fenced fund or matching adjustment portfolio. This number is attributed by the undertaking and must be consistent over time and with the fund/portfolio number reported in other templates. |
| *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 C0130/R0020 | Technical provisions calculated as a whole - direct business | The amount of technical provisions calculated as a whole per each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, for the direct business.  This amount shall be gross of any recoverable from reinsurance contract/SPV and Finite Re related to this business. |
| C0180/R0020 | Total Non-Life obligations, Technical provisions calculated as a whole, total direct business | The total amount of technical provisions calculated as a whole, for the direct business.  This amount shall be gross of any recoverable from reinsurance contract/SPV and Finite Re related to this business. |
| C0020 to C0130/R0030 | Technical provisions calculated as a whole - accepted proportional reinsurance business | The amount of technical provisions calculated as a whole per each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, for the accepted proportional reinsurance business.  This amount shall be gross of any recoverable from reinsurance contract/SPV and Finite Re related to this business. |
| C0180/R0030 | Total Non-Life obligations, Technical provisions calculated as a whole, total accepted proportional reinsurance business | The total amount of technical provisions calculated as a whole, for the accepted proportional reinsurance business.  This amount shall be gross of any recoverable from reinsurance contract/SPV and Finite Re related to this business. |
| C0140 to C0170/R0040 | Technical provisions calculated as a whole - accepted non-proportional reinsurance business | The amount of technical provisions calculated as a whole per each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, for the accepted non-proportional reinsurance business.  This amount shall be gross of any recoverable from reinsurance contract/SPV and Finite Re related to this business. |
| C0180/R0040 | Total Non-Life obligations, Technical provisions calculated as a whole, total accepted non proportional reinsurance business | The total amount of technical provisions calculated as a whole, for the accepted non-proportional reinsurance 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 calculated as a whole | The amount of recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default of technical provisions calculated as a whole per each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35 |
| C0180/R0050 | Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP calculated as a whole | The total amount, for all lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, of recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default of technical provisions calculated as a whole per each line of business. |
| *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, as defined in Annex I to Delegated Regulation (EU) 2015/35, regarding direct and accepted business. |
| C0180/R0060 | Total Non-Life obligations, Best Estimate of Premium provisions, Gross, total | The total amount of best estimate for premium provisions, gross of the amounts recoverable from reinsurance contracts, special purpose vehicles and finite reinsurance regarding direct and accepted business. |
| C0020 to C0130/R0070 | Best Estimate of Premium provisions, Gross - direct business | The amount of best estimate for premium provisions, for the direct business, gross of the amounts recoverable from reinsurance contracts, special purpose vehicles and finite reinsurance, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35. |
| C0180/R0070 | Total Non-Life obligations, Best Estimate of Premium provisions, Gross, total direct business | The total amount of best estimate for premium provisions, for the direct business, gross of the amounts recoverable from reinsurance contracts, special purpose vehicles and finite reinsurance. |
| C0020 to C0130/R0080 | Best Estimate of Premium provisions, Gross - accepted proportional reinsurance business | The amount of best estimate for premium provisions, for accepted proportional reinsurance business, gross of the amounts recoverable from reinsurance contracts, special purpose vehicles and finite reinsurance, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35. |
| C0180/R0080 | Total Non-Life obligations, Best Estimate of Premium provisions, Gross, total accepted proportional reinsurance business | The total amount of best estimate for premium provisions, for the accepted proportional reinsurance business, gross of the amounts recoverable from reinsurance contracts, special purpose vehicles and finite reinsurance. |
| C0140 to C0170/R0090 | Best Estimate of Premium provisions, Gross - accepted non proportional reinsurance business | The amount of best estimate for premium provisions, for accepted non-proportional reinsurance business, gross of the amounts recoverable from reinsurance contracts, special purpose vehicles and finite reinsurance, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35. |
| C0180/R0090 | Total Non-Life obligations, Best Estimate of Premium provisions, Gross, total accepted non proportional reinsurance business | The total amount of best estimate for premium provisions, for accepted non-proportional reinsurance business, gross of the amounts recoverable from reinsurance contracts, special purpose vehicles and finite reinsurance. |
| C0020 to C0170/R0100 | Best estimate of Premium provisions, Total recoverable from reinsurance/SPV and Finite re before the adjustment for expected losses due to counterparty default Direct and accepted reinsurance business | Total recoverable from reinsurance/SPV and Finite reinsurance before the adjustment for expected losses due to counterparty default, referred to the best estimate for premium provisions for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35. |
| C0180/R0100 | Total Non-Life obligations, Best estimate of Premium provisions, Total recoverable from reinsurance/SPV and Finite re before the adjustment for expected losses due to counterparty default | The Total recoverable from reinsurance/SPV and Finite reinsurance before the adjustment for expected losses due to counterparty default, referred to the best estimate for premium provisions. |
| C0020 to C0170/R0110 | Best Estimate of Premium provisions, Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses - Direct and accepted reinsurance business | The amount of Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses, referred to the best estimate for premium provisions, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35 regarding direct and accepted reinsurance business. |
| C0180/R0110 | Total Non-Life obligations, Best Estimate of Premium provisions, Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses | The total amount of Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses, referred to the best estimate for premium provisions. |
| C0020 to C0170/R0120 | Best Estimate of Premium provisions, Recoverables from SPV before adjustment for expected losses - Direct and accepted reinsurance business. | The amount of Recoverables from SPV before adjustment for expected losses, referred to the best estimate for premium provisions, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, regarding direct and accepted reinsurance business. |
| C0180/R0120 | Total Non-Life obligations, Best Estimate of Premium provisions, Recoverables from SPV before adjustment for expected losses | The total amount of Recoverables from SPV before adjustment for expected losses, referred to the best estimate for premium provisions. |
| C0020 to C0170/R0130 | Best Estimate of Premium provisions, Recoverables from Finite Reinsurance before adjustment for expected losses - Direct and accepted reinsurance business | The amount of Recoverables from Finite Reinsurance before adjustment for expected losses, referred to the best estimate for premium provisions, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, regarding direct and accepted reinsurance business. |
| C0180/R0130 | Total Non-Life obligations, Best Estimate of Premium provisions, Recoverables from Finite Reinsurance before adjustment for expected losses. | The total amount of Recoverables from Finite Reinsurance before adjustment for expected losses, referred to the best estimate for premium provisions. |
| C0020 to C0170/R0140 | Best Estimate of Premium provisions, Total recoverable from reinsurance/SPV and Finite reinsurance after the adjustment for expected losses due to counterparty default - Direct and accepted reinsurance business | The amount of recoverable from reinsurance/SPV and Finite reinsurance after the adjustment for expected losses due to counterparty default, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, regarding direct business and accepted reinsurance business. |
| C0180/R0140 | Total Non-Life obligations, Best Estimate of Premium provisions, Recoverable from reinsurance/SPV and Finite reinsurance after the 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, as defined in Annex I to Delegated Regulation (EU) 2015/35. |
| C0180/R0150 | Total Non-Life obligations, Net best estimate of Premium provisions | The total amount of net best estimate for premium provisions. |
| C0020 to C0170/R0160 | Best Estimate of Claims Provisions, Gross, Total | The amount of best estimate for Claims Provisions, gross of the amounts recoverable from reinsurance contracts, special purpose vehicles and finite reinsurance, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, regarding direct and accepted business. |
| C0180/R0160 | Total Non-Life obligations, Best Estimate of Claims Provisions, Gross, total | The total amount of best estimate for Claims Provisions, gross of the amounts recoverable from reinsurance contracts, special purpose vehicles and finite reinsurance. |
| C0020 to C0130/R0170 | Best Estimate of Claims Provisions, Gross - direct business | The amount of best estimate for claims provisions, gross of the amounts recoverable from reinsurance contracts, special purpose vehicles and finite reinsurance, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, regarding direct business. |
| C0180/R0170 | Total Non-Life obligations, Best Estimate of Claims Provisions, Gross, total direct business | The total amount of best estimate for Claims provisions, direct business, gross of the amounts recoverable from reinsurance contracts, special purpose vehicles and finite reinsurance. |
| C0020 to C0130/R0180 | Best Estimate of Claims Provisions, Gross - accepted proportional reinsurance business | The amount of best estimate for claims provisions, gross of the amounts recoverable from reinsurance contracts, special purpose vehicles and finite reinsurance, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, regarding accepted proportional reinsurance. |
| C0180/R0180 | Total Non-Life obligations, Best Estimate of Claims Provisions, Gross, total accepted proportional reinsurance business | The total amount of best estimate for Claims provisions, accepted proportional reinsurance business, gross of the amounts recoverable from reinsurance contracts, special purpose vehicles and finite reinsurance. |
| C0140 to C0170/R0190 | Best Estimate of Claims Provisions, Gross - accepted non proportional reinsurance business | The amount of best estimate for Claims Provisions, gross of the amounts recoverable from reinsurance contracts, special purpose vehicles and finite reinsurance, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, regarding accepted non proportional reinsurance. |
| C0180/R0190 | Total Non-Life obligations, Best Estimate of Claims Provisions, Gross - accepted non proportional reinsurance business | The total amount of best estimate for Claims Provisions, gross of the amounts recoverable from reinsurance contracts, special purpose vehicles and finite reinsurance. |
| C0020 to C0170/R0200 | Best Estimate of Claims provisions, Total recoverable from reinsurance/SPV and Finite before the adjustment for expected losses due to counterparty default | Total recoverable from reinsurance/SPV and Finite Re, before the adjustment for expected losses due to counterparty default, referred to the Best Estimate for Claims Provisions, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, regarding direct and accepted reinsurance business. |
| C0180/R0200 | Total Non-Life obligations, Best estimate of Claims Provisions, Total recoverable from reinsurance/SPV and Finite re before the adjustment for expected losses due to counterparty default | The Total recoverable from reinsurance/SPV, and Finite before the adjustment for expected losses due to counterparty default, referred to the Best Estimate for Claims Provisions. |
| C0020 to C0170/R0210 | Best Estimate of Claims provisions, Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses - Direct and accepted reinsurance business | The amount of Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses, referred to the Best Estimate for Claims Provisions, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, regarding direct and accepted reinsurance business. |
| C0180/R0210 | Total Non-Life obligations, Best estimate of Claims provisions, Total Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses - Direct and accepted reinsurance business | The total amount of Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses, referred to the Best Estimate for Claims Provisions. |
| C0020 to C0170/R0220 | Best Estimate of Claims provisions, Recoverables from SPV before adjustment for expected losses - Direct and accepted reinsurance business. | The amount of Recoverables from SPV before adjustment for expected losses, referred to the Best Estimate for Claims Provisions, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, regarding direct and accepted reinsurance business. |
| C0180/R0220 | Total Non-Life obligations, Best Estimate of Claims Provisions, Recoverables from SPV before adjustment for expected losses | The total amount of Recoverables from SPV before adjustment for expected losses, referred to the Best Estimate for Claims Provisions. |
| C0020 to C0170/R0230 | Best Estimate of Claims provisions, Recoverables from Finite Reinsurance before adjustment for expected losses - Direct and accepted reinsurance business. | The amount of Recoverables from Finite Reinsurance before adjustment for expected losses, referred to the best estimate for claims provisions, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, regarding direct business and accepted reinsurance business. |
| C0180/R0230 | Total Non-Life obligations, Best Estimate of Claims Provisions, Recoverables from Finite Reinsurance before adjustment for expected losses. | The total amount of Recoverables from Finite Reinsurance before adjustment for expected losses, referred to the Best Estimate for Claims Provisions. |
| C0020 to C0170/R0240 | Best Estimate of Claims provisions, Total recoverable from reinsurance/SPV and Finite re after the adjustment for expected losses due to counterparty default - Direct and accepted reinsurance business | The amount recoverable from reinsurance/SPV and Finite re after the adjustment for expected losses due to counterparty default, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, regarding direct and accepted reinsurance business. |
| C0180/R0240 | Total Non-Life obligations, 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, as defined in Annex I to Delegated Regulation (EU) 2015/35, regarding direct and accepted reinsurance business. |
| C0180/R0250 | Total Non-Life obligations, Net best estimate of Claims Provisions | The total amount of net Best Estimate for Claims Provisions. |
| C0020 to C0170/R0260 | Total best estimate, Gross - Direct and accepted reinsurance business | The amount of Total gross best estimate, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, regarding direct and accepted reinsurance business. |
| C0180/R0260 | Total Non-Life obligations, Total Best Estimate, Gross | The total amount of Gross Best Estimate (sum of the Premium Provision and Claims Provisions). |
| C0020 to C0170/R0270 | Total best estimate, Net - Direct and accepted reinsurance business | The amount of Total net best estimate, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, regarding direct and accepted reinsurance business. |
| C0180/R0270 | Total Non-Life obligations, Total Best Estimate, Net | The total amount of Net Best Estimate (sum of the Premium Provision and Claims Provisions). |
| C0020 to C0170/R0280 | Technical provisions calculated as a sum of a best estimate and a risk margin - Risk margin | The amount of risk margin, as required by Directive 2009/138/EC (Article 77 (3)). The risk margin is calculated to whole portfolio of (re)insurance obligations and then allocated to each single line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, regarding direct business and accepted reinsurance business. |
| C0180/R0280 | Total Non-Life obligations, Total risk margin | The total amount of risk margin, as required by Directive 2009/138/EC (Article 77 (3)). |
| *Amount of the transitional on Technical Provisions* | | |
| C0020 to C0170/R0290 | Amount of the transitional on Technical Provisions - Technical Provisions calculated as a whole | Amount of the transitional deduction to Technical Provisions allocated to the technical provisions calculated as a whole, per each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35.  This value shall be reported as a negative value when it reduces the technical provisions. |
| C0180/R0290 | Amount of the transitional on Technical Provisions - Technical Provisions calculated as a whole | Total amount, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, of the transitional deduction to technical provisions allocated to the technical provisions calculated as a whole.  This value shall be reported as a negative value when it reduces the technical provisions. |
| C0020 to C0170/R0300 | Amount of the transitional on Technical Provisions - Best Estimate | Amount of the transitional deduction to technical provisions allocated to the best estimate, per each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35.  This value shall be reported as a negative value when it reduces the technical provisions. |
| C0180/R0300 | Amount of the transitional on Technical Provisions - Best Estimate | Total amount, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, of the transitional deduction to technical provisions allocated to the best estimate.  This value shall be reported as a negative value when it reduces the technical provisions. |
| C0020 to C0170/R0310 | Amount of the transitional on Technical Provisions - Risk Margin | Amount of the transitional deduction to technical provisions allocated to the risk margin, per each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35.  This value shall be reported as a negative value when it reduces the technical provisions. |
| C0180/R0310 | Amount of the transitional on Technical Provisions - Risk Margin | Total amount, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, of the transitional deduction to technical provisions allocated to the risk margin.  This value shall be reported as a negative value when it reduces the technical provisions. |
| *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, as defined in Annex I to Delegated Regulation (EU) 2015/35, regarding direct and accepted reinsurance business, including technical provisions calculated as a whole and after the transitional deduction to technical provisions. |
| C0180/R0320 | Total Non-Life obligations, Technical Provision - total | The total amount of gross technical provisions regarding direct and accepted reinsurance business, including technical provisions calculated as a whole and after the transitional deduction to technical provisions. |
| C0020 to C0170/R0330 | Technical provisions, Total - Recoverable from reinsurance contract/SPV and Finite reinsurance, after the adjustment for expected losses due to counterparty default - Direct and accepted reinsurance business | The total amount of recoverable from reinsurance contract/SPV and Finite reinsurance, after the adjustment for expected losses due to counterparty default, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, regarding direct and accepted reinsurance business. |
| C0180/R0330 | Total Non-Life obligations, Recoverable from reinsurance contract/SPV and Finite re, after the adjustment for expected losses due to counterparty default - Direct and 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, as defined in Annex I to Delegated Regulation (EU) 2015/35, regarding direct and accepted reinsurance business, including technical provisions calculated as a whole and after the transitional deduction to technical provisions. |
| C0180/R0340 | Total Non-Life obligations, Technical provisions minus recoverables from reinsurance and SPV - Direct and accepted reinsurance business | The total amount of net technical provisions regarding direct and accepted reinsurance business, including technical provisions calculated as a whole and after the transitional deduction to technical provisions. |
| *Line of Business: further segmentation (Homogeneous Risk Groups)* | | |
| C0020 to C0170/R0350 | Line of Business, further segmentation by (Homogeneous Risk Groups) - Premium provisions - Total number of homogeneous risk groups | Information regarding the number of HRG in the segmentation, if the (re)insurance undertaking further segmented line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, into homogenous risk groups according to nature of the risks underlying the contract, for each line of business where that segmentation was performed, regarding direct business and accepted proportional reinsurance and accepted non-proportional reinsurance, in respect of premium provisions. |
| C0020 to C0170/R0360 | Line of Business, further segmentation by (Homogeneous Risk Groups) - Claims provisions - Total number of homogeneous risk groups | Information regarding the number of HRG in the segmentation, if the (re)insurance undertaking further segmented line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, into homogenous risk groups according to nature of the risks underlying the contract, for each line of business where that segmentation was performed, regarding direct business and accepted proportional reinsurance and accepted non-proportional reinsurance, in respect of claims provisions. |
| C0020 to C0170/R0370 | Best estimate Premium Provisions, Cash out-flows, future benefits and claims | The amount of split, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, regarding direct business and accepted proportional reinsurance and Accepted non-proportional reinsurance, of cash flows for future benefits and claims used to determine the gross best estimate of premium provisions, i.e. the probability-weighted average of future cash out-flows, discounted to take into account the time value of money (expected present value of future cash-flows). In case of use of a stochastic methodology for the cash-flow projection, it is required to report the average scenario. |
| C0180/R0370 | Best estimate Premium Provisions, Cash out-flows, future benefits and claims - Total | The total amount of cash flows for future benefits and claims used to determine the gross best estimate of premium provisions. |
| C0020 to C0170/R0380 | Best estimate Premium Provisions, Cash out-flows, future expenses and other cash-out flows | The amount of split, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, regarding direct business and accepted proportional reinsurance and Accepted non-proportional reinsurance, of cash flows for future expenses and other cash out-flows used to determine the gross best estimate of premium provisions, i.e. the probability-weighted average of future cash out-flows, discounted to take into account the time value of money (expected present value of future cash-flows). In case of use of a stochastic methodology for the cash-flow projection, it is required to report the average scenario. |
| C0180/R0380 | Best estimate Premium Provisions, Cash out-flows, future expenses and other cash-out flows - Total | The total amount of future expenses and other cash-out flows used to determine the gross best estimate of premium provisions. |
| C0020 to C0170/R0390 | Best estimate Premium Provisions, Cash in-flows, future premiums | The amount of split, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, regarding direct business and accepted proportional reinsurance and accepted non-proportional reinsurance, of cash flows for future premiums used to determine the gross best estimate of premium provisions, i.e. the probability-weighted average of future cash in-flows, discounted to take into account the time value of money (expected present value of future cash-flows). In case of use of a stochastic methodology for the cash-flow projection, it is required to report the average scenario. |
| C0180/R0390 | Best estimate Premium Provisions, Cash in-flows, future premiums - Total | The total amount of future premiums used to determine the gross best estimate of premium provisions. |
| C0020 to C0170/R0400 | Best estimate Premium Provisions, Cash in-flows, Other cash-in flows (incl. Recoverables from salvages and subrogations) | The amount of split, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, regarding direct business and accepted proportional reinsurance and Accepted non-proportional reinsurance, of cash flows for other cash in-flows, including recoverables from salvages and subrogations, used to determine the gross best estimate of premium provisions, i.e. the probability-weighted average of future cash in-flows, discounted to take into account the time value of money (expected present value of future cash-flows). In case of use of a stochastic methodology for the cash-flow projection, it is required to report the average scenario. |
| C0180/R0400 | Best estimate Premium Provisions, Cash in-flows, Other cash-in flows (incl. recoverables from salvages and subrogations) - Total | The total amount of Other cash-in flows (including recoverables from salvages and subrogations) used to determine the gross best estimate of premium provisions. |
| C0020 to C0170/R0410 | Best estimate Claims Provisions, Cash out-flows, future benefits and claims | The amount of split, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, regarding direct business and accepted proportional reinsurance and Accepted non-proportional reinsurance, of cash flows for future benefits and claims used to determine the gross best estimate of Claims provisions, i.e. the probability-weighted average of future cash out-flows, discounted to take into account the time value of money (expected present value of future cash-flows). In case of use of a stochastic methodology for the cash-flow projection, it is required to report the average scenario. |
| C0180/R0410 | Best estimate Claims Provisions, Cash out-flows, future benefits and claims - Total | The total amount of Claims Provisions, Cash out-flows, future benefits and claims used to determine the gross best estimate of claims provisions. |
| C0020 to C0170/R0420 | Best estimate Claims Provisions, Cash out-flows, future expenses and other cash-out flows | The amount of split, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, regarding direct business and accepted proportional reinsurance and Accepted non-proportional reinsurance, of cash flows for future expenses and other cash out-flows used to determine the gross best estimate of Claims provisions, i.e. the probability-weighted average of future cash out-flows, discounted to take into account the time value of money (expected present value of future cash-flows). In case of use of a stochastic methodology for the cash-flow projection, it is required to report the average scenario. |
| C0180/R0420 | Best estimate Claims Provisions, Cash out-flows, future expenses and other cash-out flows - Total | The total amount of Claims Provisions, Cash out-flows, future expenses and other cash-out flows used to determine the gross best estimate of claims provisions. |
| C0020 to C0170/R0430 | Best estimate Claims Provisions, Cash in-flows, future premiums | The amount of split, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, regarding direct business and accepted proportional reinsurance and accepted non-proportional reinsurance, of cash flows for future premiums used to determine the gross best estimate of claims provisions, i.e. the probability-weighted average of future cash in-flows, discounted to take into account the time value of money (expected present value of future cash-flows). In case of use of a stochastic methodology for the cash-flow projection, it is required to report the average scenario. |
| C0180/R0430 | Best estimate Claims Provisions, Cash in-flows, future premiums - Total | The total amount of Claims Provisions, cash in-flows, future premiums used to determine the gross best estimate of claims provisions. |
| C0020 to C0170/R0440 | Best estimate Claims Provisions, Cash in-flows, Other cash-in flows (incl. Recoverable from salvages and subrogations) | The amount of split, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, regarding direct business and accepted proportional reinsurance and accepted non-proportional reinsurance, of other cash-in flows (including Recoverable from salvages and subrogations) used to determine the gross best estimate of Claims provisions, i.e. the probability-weighted average of future cash in-flows, discounted to take into account the time value of money (expected present value of future cash-flows). In case of use of a stochastic methodology for the cash-flow projection, it is required to report the average scenario. |
| C0180/R0440 | Best estimate Claims Provisions, Cash in-flows, Other cash-in flows (incl. Recoverable from salvages and subrogations) - Total | The total amount of Claims Provisions, cash in-flows, Other cash-in flows (including Recoverable from salvages and subrogations) used to determine the gross best estimate of claims provisions. |
| C0020 to C0170/R0450 | Use of simplified methods and techniques to calculate technical provisions - Percentage of gross Best Estimate calculated using approximations | Percentage of gross best estimate included in Total Best Estimate Gross (R0260) calculated using approximations as established in Article 21 of Delegated Regulation (EU) 2015/35, per each Line of Business. |
| C0180/R0450 | Use of simplified methods and techniques to calculate technical provisions - Percentage of gross Best Estimate calculated using approximations - Total | Percentage of total gross best estimate included in Total Best Estimate Gross (R0260) calculated using approximations as established in Article 21 of Delegated Regulation (EU) 2015/35, per each Line of Business regarding direct business and accepted proportional reinsurance and accepted non-proportional reinsurance. |
| C0020 to C0170/R0460 | Best estimate subject to transitional of the interest rate | Amount of best estimate reported in R0260 subject to transitional adjustment to the relevant risk-free interest rate term structure, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35. |
| C0180/R0460 | Best estimate subject to transitional of the interest rate - Total Non-Life obligation | Total amount, for all lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, of Best estimate reported in R0260 subject to transitional adjustment to the relevant risk-free interest rate term structure. |
| C0020 to C0170/R0470 | Technical provisions without transitional of the interest rate | Amount of the technical provisions calculated without the transitional adjustment to the relevant risk-free interest rate term structure, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35.  In the cases where the same best estimates were also subject to the volatility adjustment, the amount reported in this item shall reflect the value without the transitional adjustment to the relevant risk-free interest rate term structure but with the volatility adjustment. |
| C0180/R0470 | Technical provisions without transitional of the interest rate - Total Non-Life obligation | Total amount, for all lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, of the technical provisions calculated without the transitional adjustment to the relevant risk-free interest rate term structure.  In the cases where the same best estimates were also subject to the volatility adjustment, the amount reported in this item shall reflect the value without the transitional adjustment to the relevant risk-free interest rate term structure but with the volatility adjustment. |
| C0020 to C0170/R0480 | Best estimate subject to volatility adjustment | Amount of best estimate reported in R0260 subject to volatility adjustment, for each Line of Business. |
| C0180/R0480 | Best estimate subject to volatility adjustment - Total Non-Life obligation | Total amount, for all lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, of the best estimate reported in R0260 subject to volatility adjustment. |
| C0020 to C0170/R0490 | Technical provisions without volatility adjustment and without others transitional measures | Amount of Technical provisions without volatility adjustment, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35.  In the cases where the same best estimates were also subject to the transitional deduction to technical provisions/transitional adjustment to the relevant risk-free interest rate term structure, the amount reported in this item shall reflect the value without both the transitional adjustment to the relevant risk-free interest rate term structure and without the volatility adjustment. |
| C0180/R0490 | Technical provisions without volatility adjustment and without others transitional measures - Total Non-Life obligation | Total amount, for all lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, of technical provisions without volatility adjustment.  In the cases where the same best estimates were also subject to the transitional deduction to technical provisions/transitional adjustment to the relevant risk-free interest rate term structure, the amount reported in this item shall reflect the value without both the transitional adjustment to the relevant risk-free interest rate term structure and without the volatility adjustment. |
| C0020, C0030, C0040, C0050, C0060, C0070, C0080, C0090, C0100, C0110, C0120, C0130, C0140, C0150, C0160, C0170 /R0500 | Expected profits included in future premiums (EPIFP) | Amount of Expected profit in future premiums (‘EPIFP’) gross of reinsurance and taxes (i.e. without considering their impact), for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35. | |
| C0180/R0500 | Expected profits included in future premiums (EPIFP)- Total Non-Life obligation | Total amount Expected profit in future premiums (‘EPIFP’) gross of reinsurance and taxes (i.e. without considering their impact) for Non-Life obligation. | |

*S.17.03 - Non-Life Technical Provisions - By country*

*General comments:*

This section relates to annual submission of information for individual entities. The template is not due when the thresholds for reporting by country described below are not applicable, i.e. the home country represents 100 % of the sum of the technical provisions calculated as a whole and gross best estimate. When this amount is higher than 90 % but lower than 100 % then only R0010, R0020,R0030, R0041, R0050, R0060, R0070, R0080 and R0090 shall be reported.

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

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

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

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

a) Information on the home country shall be always reported regardless of the amount of Technical Provisions as a whole and Gross Best Estimate;

b) Information reported by country shall at least represent 90 % of the total Technical Provisions as a whole and Gross Best Estimate of any line of business;

c) If a specific country has to be reported for a particular line of business to comply with sub-paragraph b) then that country shall be reported for all lines of business;

d) The other countries shall be reported aggregated in ‘other-EEA’ or ‘other-non EEA’;

e) For the direct insurance business for the lines of business ‘Medical expense’, ‘Income protection’, ‘Workers' compensation’, ‘Fire and other damage to property’ and ‘Credit and suretyship’ information shall be reported by country where the risk is situated as defined in Article 13 (13) of Directive 2009/138/EC;

f) For direct insurance business for all other lines of business not referred in sub-paragraph e) information shall be reported by country where the contract was entered into. In case of accepted reinsurance, the “country where the contract was entered into" should refer to the country where the ceding undertaking resides;

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

a) The country where the insurance undertaking is established (home country) when the contract was not sold through a branch or freedom to provide services;

b) The country where the branch is located (host country) when the contract was sold through a branch;

c) The country where the freedom to provide services was notified (host country) when the contract was sold through freedom to provide services.

d) If an intermediary is used or in any other situation, it is a), b) or c) depending on who sold the contract.

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

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|  | ITEM | INSTRUCTIONS |
| C0010 | Country 1  … | Report the country ISO 3166-1 alpha-2 code of each required country in the materiality threshold, row by row. |
| Z0010 | Business Type | One of the following options shall be used:  1 - Insurance  2 - Accepted proportional reinsurance |
| C0020 to C0130/R0010 | Gross TP calculated as a whole and Gross BE for different countries - Home country | Amount of gross technical provision calculated as a whole and gross best estimate, by country where the risk is situated or country where the contract was entered into when the country is the Home country, for each Line of Business, regarding direct business only (excluding accepted reinsurance).  In some cases undertaking may need to use their judgment/approximations to provide correct data, in line with assumptions used for the calculation of Technical Provisions. |
| C0020 to C0130/R0020 | Gross TP calculated as a whole and Gross BE for different countries - EEA countries outside the materiality threshold - not reported by country | Amount of gross technical provision calculated as a whole and gross best estimate, for EEA countries outside the materiality threshold (i.e. those not reported separately by country), except the home country for each Line of Business, regarding direct business only (excluding accepted reinsurance)  In some cases undertaking may need to use their judgment/approximations to provide correct data, in line with assumptions used for the calculation of TP. |
| C0020 to C0130/R0030 | Gross TP calculated as a whole and Gross BE for different countries - Non-EEA countries outside the materiality threshold - not reported by country | Amount of gross technical provision calculated as a whole and gross best estimate, for non-EEA countries outside the materiality threshold (i.e. those not reported separately by country), for each Line of Business, regarding direct business only (excluding accepted reinsurance).  In some cases undertaking may need to use their judgment/approximations to provide correct data, in line with assumptions used for the calculation of TP. |
| C0020 to C0130/R0041 | Gross TP calculated as a whole and Gross BE for different countries accepted proportional reinsurance business  - Home country | Amount of gross technical provision calculated as a whole and gross best estimate, by country of the direct insurer, for each Line of Business, regarding only accepted proportional reinsurance.  In some cases undertakings may need to use their judgment/approximations to provide correct data, in line with assumptions used for the calculation of Technical Provisions. |
| C0020 to C0130/R0050 | Gross TP calculated as a whole and Gross BE for different countries accepted proportional reinsurance business  - EEA countries outside the materiality threshold - not reported by country | Amount of gross technical provision calculated as a whole and gross best estimate, for EEA countries outside the materiality threshold (i.e. those not reported separately by country), except the country of the insurer for each Line of Business, regarding accepted proportional reinsurance.  In some cases undertakings may need to use their judgment/approximations to provide meaningful data, in line with assumptions used for the calculation of Technical Provisions. |
| C0020 to C0130/R0060 | Gross TP calculated as a whole and Gross BE for different countries accepted proportional reinsurance business - Non-EEA countries outside the materiality threshold - not reported by country | Amount of gross technical provision calculated as a whole and gross best estimate, for non-EEA countries outside the materiality threshold (i.e. those not reported separately by country), for each Line of Business, regarding only accepted proportional reinsurance.  In some cases, undertakings may need to use their judgment/approximations to provide meaningful data, in line with assumptions used for the calculation of Technical Provisions. |
| C0140 to C0170/R0070 | Gross TP calculated as a whole and Gross BE for different countries accepted non- proportional reinsurance business  - Home country | Amount of gross technical provision calculated as a whole and gross best estimate, by country of the direct insurer, for each Line of Business, regarding only accepted non-proportional reinsurance.  In some cases, undertakings may need to use their judgment/approximations to provide meaningful data, in line with assumptions used for the calculation of Technical Provisions. |
| C0140 to C0170/R0080 | Gross TP calculated as a whole and Gross BE for different countries accepted non-proportional reinsurance business  - EEA countries outside the materiality threshold - not reported by country | Amount of gross technical provision calculated as a whole and gross best estimate, for EEA countries outside the materiality threshold (i.e. those not reported separately by country), except the country of the direct insurer for each Line of Business, regarding accepted non-proportional reinsurance.  In some cases, undertakings may need to use their judgment/approximations to provide meaningful data, in line with assumptions used for the calculation of Technical Provisions. |
| C0140 to C0170/R0090 | Gross TP calculated as a whole and Gross BE for different countries accepted non-proportional reinsurance business - Non-EEA countries outside the materiality threshold - not reported by country | Amount of gross technical provision calculated as a whole and gross best estimate, for non-EEA countries outside the materiality threshold (i.e. those not reported separately by country), for each Line of Business, regarding only accepted non-proportional reinsurance.  In some cases, undertakings may need to use their judgment/approximations to provide meaningful data, in line with assumptions used for the calculation of Technical Provisions. |
| C0020 to C0130/R0100 | Gross TP calculated as a whole and Gross BE for different countries - Country 1 [one row for each country in the materiality threshold] | Amount of gross technical provision calculated as a whole and gross best estimate, by country where the risk is situated or country where the contract was entered into, for each Line of Business, regarding direct business only or accepted proportional reinsurance only depending on Z0020 (excluding non-proportional accepted reinsurance).  In some cases, undertakings may need to use their judgment/approximations to provide meaningful data, in line with assumptions used for the calculation of Technical Provisions. |
| C0140 to C0170/R0110 | Gross TP calculated as a whole and Gross BE for different countries - Country 1 [one row for each country in the materiality threshold] for accepted non-proportional reinsurance | Amount of gross technical provision calculated as a whole and gross best estimate, by country where the risk is situated or country where the contract was entered into, for each Line of Business, regarding only accepted non-proportional reinsurance.  In some cases, undertakings may need to use their judgment/approximations to provide meaningful data, in line with assumptions used for the calculation of Technical Provisions. | |

*S.18.01 - Projection of future cash flows (Best Estimate - Non Life)*

*General Comments:*

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

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

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

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

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

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

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|  | ITEM | INSTRUCTIONS |
| C0010/R0010 to R0310 | Best Estimate Premium Provision (Gross) - Cash out-flows - Future Benefits | Amounts of all the expected payments to policyholders and beneficiaries as defined in Article 78 (3) of Directive 2009/138/EC, referred to the whole portfolio of non-life obligations falling within the contract boundary, used in the calculation of premium provisions, from year 1 to year 30 and from year 31 and after. |
| C0020/R0010 to R0310 | Best Estimate Premium Provision (Gross) - Cash out-flows - Future expenses and other cash-out flows | Amount of expenses that will be incurred in servicing insurance and reinsurance obligations as defined in Article 78 (1) of Directive 2009/138/EC and in Article 31 of Delegated Regulation (EU) 2015/35 and other cash-out flow items such as taxation payments which are charged to policyholders used in the calculation of premium provisions, referred to the whole portfolio of non-life obligations from year 1 to year 30 and from year 31 and after. |
| C0030/R0010 to R0310 | Best Estimate Premium Provision (Gross) - Cash in-flows - Future Premiums | Amounts of all the future premiums stemming from existing policies, excluding the past-due premiums, referred to the whole portfolio of non-life obligations, used in the calculation of premium provisions, from year 1 to year 30 and from year 31 and after. |
| C0040/R0010 to R0310 | Best Estimate Premium Provision (Gross) - Cash in-flows - Other cash-in flows | Amount of recoverables from salvages and subrogations and other cash-in flows (not including investment returns), used in the calculation of premium provisions, referred to the whole portfolio of non-life obligations from year 1 to year 30 and from year 31 and after. |
| C0050/R0010 to R0310 | Best Estimate Claims Provision (Gross) - Cash out-flows - Future Benefits | Amounts of all the expected payments to policyholders and beneficiaries as defined in Article 78 (3) of Directive 2009/138/EC, referred to the whole portfolio of non-life obligations and relating existing contracts, used in the calculation of claims provisions, from year 1 to year 30 and from year 31 and after. |
| C0060/R0010 to R0310 | Best Estimate Claims Provision (Gross) - Cash out-flows - Future Expenses and other cash-out flows | Amount of expenses that will be incurred in servicing insurance and reinsurance obligations as defined in Article 78 (1) of Directive 2009/138/EC and other cash-flow items such as taxation payments which are charged to policyholders used in the calculation of claims provisions, referred to the whole portfolio of non-life obligations from year 1 to year 30 and from year 31 and after. |
| C0070/R0010 to R0310 | Best Estimate Claims Provision (Gross) - Cash in-flows - Future premiums | Amounts of all the future premiums stemming from existing policies, excluding the past-due premiums, referred to the whole portfolio of non-life obligations used in the calculation of claims provisions, from year 1 to year 30 and from year 31 and after. |
| C0080/R0010 to R0310 | Best Estimate Claims Provision (Gross) - Cash in-flows - Other cash-in flows | Amount of recoverables from salvages and subrogations and other cash-in flows (not including investment returns), used in the calculation of claims provisions, referred to the whole portfolio of non-life obligations and relating existing contracts, from year 1 to year 30 and from year 31 and after. |
| C0090/R0010 to R0310 | Total recoverable from reinsurance (after the adjustment) | Amount of undiscounted cash-flows expected for each year from year 1 to year 30 and from year 31 and after.  The future cash-flows undiscounted from amounts recoverables from reinsurance and SPVs/Finite Re, including ceded intra group reinsurance, including future reinsurance premiums. Amount shall be reported net of adjustment for counterparty default risk. |
| C1000/R1000 | Lines of business included | Identify the material lines of business considered in this template.  The following closed list of multi-selection choice shall be used:  1 - 1 and 13 Medical expense insurance  2 - 2 and 14 Income protection insurance  3 - 3 and 15 Workers' compensation insurance  4 - 4 and 16 Motor vehicle liability insurance  5 - 5 and 17 Other motor insurance  6 - 6 and 18 Marine, aviation and transport insurance  7 - 7 and 19 Fire and other damage to property insurance  8 - 8 and 20 General liability insurance  9 - 9 and 21 Credit and suretyship insurance  10 - 10 and 22 Legal expenses insurance  11 - 11 and 23 Assistance  12 - 12 and 24 Miscellaneous financial loss  25 - Non-proportional health reinsurance  26 - Non-proportional casualty reinsurance  27 - Non-proportional marine, aviation and transport reinsurance  28 - Non-proportional property reinsurance |

*S.19.01 - Non-life insurance claims*

*General comments:*

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

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

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

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

i. reporting by line of business: it is required to report lines of business 1-12 (as reported in S.17.01) for both direct and accepted proportional reinsurance (to be reported together) and lines of business 25-28 for accepted non-proportional reinsurance representing a coverage of 90% of the non-life Technical Provisions. Lines of business should be selected using a decreasing order of technical provisions;

ii. If the total gross best estimate for one non-life line of business represents more than 10% of the total gross best estimate of the claims provision the information shall be reported with the following split by currencies in addition to the total for the line of business:

a) Amounts for any currency that represents more than 25 % of the gross best estimate of the claims provisions from that non-life line of business; or

b) Amounts for any currency that represents less than 25 % of the gross best estimate of the claims provisions from that non-life line of business but more than 5 % of total gross best estimate of the claims provisions.

iii. If the total gross best estimate for one non-life line of business represents less than 10% of the total gross best estimate of the claims provision no currency split is required, only the total for the line of business shall be reported.

iv. The information by currency shall be reported in the original currency of the contracts unless otherwise specified.

v. For captive insurance and reinsurance undertakings complying with the conditions specified in Article 5 (4) and (5), this template shall be reported without the currency split i.e. Z0030 is reported always as Total.

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

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

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

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

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

i. All or part of the obligation has been formally settled as an annuity; and

ii. a best estimate of an obligation formally settled as an annuity can be established using life techniques.

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

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

If option „2 - reporting currency“ is selected in Z0040 “currency conversion”, the default value should be reported in Z0030 “currency”.

Claims paid, Gross Reported but not settled claims (RBNS) and the Undiscounted Best Estimate triangles include only claims management expenses, directly attributable to a claim (ALAE). Other expenses than ALAE that need to be considered in the Best Estimate calculation in accordance with Art. 31 Delegated Regulation 2015/35 are not included in the claims paid, RBNS and Undiscounted Best Estimate triangles, but reported in separate tables in a more aggregated form. For the other expenses and other cash flows only a split by line of business, but no split by accident/underwriting year and no split by currency is required. ULAE expenses as a part of other expenses refer to claims management expenses that are not directly attributable to a claim.

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|  | ITEM | INSTRUCTIONS |
| Z0010 | Line of Business | Identification of the line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, reported. The following closed list shall be used:  1 - 1 and 13 Medical expense insurance  2 - 2 and 14 Income protection insurance  3 - 3 and 15 Workers' compensation insurance  4 - 4 and 16 Motor vehicle liability insurance  5 - 5 and 17 Other motor insurance  6 - 6 and 18 Marine, aviation and transport insurance  7 - 7 and 19 Fire and other damage to property insurance  8 - 8 and 20 General liability insurance  9 - 9 and 21 Credit and suretyship insurance  10 - 10 and 22 Legal expenses insurance  11 - 11 and 23 Assistance  12 - 12 and 24 Miscellaneous financial loss  25 - Non-proportional health reinsurance  26 - Non-proportional casualty reinsurance  27 - Non-proportional marine, aviation and transport reinsurance  28 - Non-proportional property reinsurance |
| Z0020 | Accident year or Underwriting year | Report the standard used by the undertakings for reporting of claims development. One of the options from the following closed list shall be used:  1 - Accident year  2 - Underwriting year |
| Z0030 | Currency | Identify the ISO 4217 alphabetic code of the currency in which the obligation is denominated.  This item shall be filled in with ‘Total’ when reporting the total for the line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35. |
| Z0040 | Currency conversion | Identify if the information reported by currency is being reported in the original currency (default) or in the reporting currency (otherwise specified). The following closed list shall be used:  1 - Original currency  2 - Reporting currency  Only applicable when reporting by currency. |
| C0010 to C0160/ R0100 to R0250 | Gross Claims Paid (non-cumulative) -Triangle | The Gross Claims Paid, net of salvage and subrogation, in a triangle showing the developments of the gross claims payment already made: for each of the accident/underwriting years from N-14 (and prior) and all previous reporting periods to - including - N (last reporting year) report the payments already made corresponding at each development year (which is the delay between the accident/underwriting date and the payment date).  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 all years’ contains the sum of all data in rows (sum of all payments referred to the accident/underwriting year), including total. |
| C0200 to C0350/ 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-14 (and prior) and all previous reporting periods to - including - N (last reporting year). The best estimate for claims provision relates to claims events occurred before or at the valuation date, whether the claims arising from these events have been reported or not.  The data are in absolute amount, non-cumulative and undiscounted, net of salvage and subrogation.. |
| 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 |
| C0400 to C0550/ R0100 to R0250 | Gross Reported but not Settled Claims (RBNS) - Triangle | Triangles for each of the accident/underwriting years from N-14 (and prior) and all previous reporting periods to - including - N (last reporting year) of provisions in respect of claim events that have happened and been reported to the insurer, but have not yet been settled, excluding incurred but not reported claims (‘IBNR’). These may be case-by-case reserves estimated by claim handlers and do not need to be on a best estimate Solvency II basis. The reported but not settled claims (‘RBNS’) shall be measured using consistent reserve strength over time.  The data are in absolute amount, non-cumulative and undiscounted, net of salvage and subrogation. |
| C0560/ R0100 to R0260 | Gross Reported but not Settled Claims (RBNS) - 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. |
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| C0600/R0311 | Gross Best Estimate Claims Provision ULAE  (discounted data) | Best Estimate claims management expenses not directly attributable to claims (ULAE) gross of reinsurance. |
| C0600/R0312 | Gross Best Estimate Claims Provision administrative expenses  (discounted data) | Best Estimate administrative expenses in accordance with Art. 31 (1) Delegated Regulation 2015/35 gross of reinsurance. |
| C0600/R0321 | Gross Best Estimate Claims Provision investment management expenses  (discounted data) | Best Estimate investment management expenses in accordance with Art. 31 (1) Delegated Regulation 2015/35 gross of reinsurance. |
| C0600/R0331 | Gross Best Estimate Claims Provision acquisition expenses  (discounted data) | Best Estimate acquisition expenses in accordance with Art. 31 (1) Delegated Regulation 2015/35 gross of reinsurance |
| C0600/R0341 | Gross Best Estimate Claims Provision other cashflows  (discounted data) | Best Estimate other cash-flow items not relating to expenses gross of reinsurance, |
| C0600/R0351 | Total | Sum of discounted other expenses and other cash flows from cells C0600/R0311 to C0600/R0341 gross of reinsurance. |
| C1200 to C1350/ R0500 to R0650 | Net Claims Paid (non-cumulative) - Triangle | Triangles for each of the accident/underwriting years from N-14 (and prior) and all previous reporting periods to - including - N (last reporting year) of claims paid net of salvage/subrogation and reinsurance. |
| C1360/ R0500 to R0660 | Net Claims Paid (non-cumulative) - In current year | Total ‘Current year’ reflects the last diagonal (all data referred to last reporting year), from R0500 to R0650.  R0660 is the total of R0500 to R0650 |
| C1370/ R0500 to R0660 | Net Claims Paid - Sum of year (cumulative) | Total ‘Sum of years’ contains the sum of all data in rows (sum of all payments referred to the accident/underwriting year), including total. |
| C1400 to C1550/ R0500 to R0650 | Net Undiscounted Best Estimate Claims Provisions - Triangle | Triangles for each of the accident/underwriting years from N-14 (and prior) and all previous reporting periods to - including - N (last reporting year) of Best Estimate of Claims Provisions, net of reinsurance, net of salvage and subrogation. |
| C1560/ R0500 to R0660 | Net Undiscounted 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 R0500 to R0650.  R0660 is the total of R0500 to R0650 |
| C1600 to C1750/ R0500 to R0650 | Net RBNS Claims - Triangle | Triangles for each of the accident/underwriting years from N-14 (and prior) and all previous reporting periods to - including - N (last reporting year) of Claims Outstanding net of salvage/subrogation and reinsurance. |
| C1760/ R0500 to R0660 | Net RBNS Claims - Year end (discounted data) | Total ‘Year end’ reflects the last diagonal but on a discounted basis (all data referred to last reporting year) from R0500 to R0650.  R0660 is the total of R0500 to R0650. |
| C1790/R0701 | Net Best Estimate Claims Provision ULAE (discounted data) | Best Estimate claims management expenses not directly attributable to claims (ULAE) net of reinsurance. |
| C1790/R0711 | Net Best Estimate Claims Provision administrative expenses (discounted data) | Best Estimate administrative expenses in accordance with Art. 31 (1) Delegated Regulation 2015/35 net of reinsurance. |
| C1790/R0721 | Net Best Estimate Claims Provision investment management expenses (discounted data) | Best Estimate investment management expenses in accordance with Art. 31 (1) Delegated Regulation 2015/35 net of reinsurance. |
| C1790/R0731 | Net Best Estimate Claims Provision acquisition expenses (discounted data) | Best Estimate acquisition expenses in accordance with Art. 31 (1) Delegated Regulation 2015/35 net of reinsurance. |
| C1790/R0741 | Net Best Estimate Claims Provision other cashflows (discounted data) | Best Estimate other cash-flow items not relating to expenses net of reinsurance. |
| C179/R0751 | Total | Sum of discounted other expenses and other cash flows from cells C1790/R0701 to C1790/R0741 net of reinsurance. |
| *Inflation rates (only in the case of using methods that take into account inflation to adjust data)* | | |
| C1800 to C1940/ R0700 | Historic inflation rate - total | In the case of use of run-off techniques that explicitly take into account inflation in order to adjust data report by year, and for the 15 years, historic inflation rate used to adjust historical paid losses triangles. |
| C1800 to C1940/ R0710 | Historic inflation rate - external inflation | In the case of use of run-off techniques that explicitly take into account inflation in order to adjust data report, by year, and for the 15 years, historic external inflation: which is the ‘economic’ or ‘general’ inflation, i.e. the increase of the price of goods and services in a specific economy (e.g. Consumer Price Index, Producer Price Index, etc. |
| C1800 to C1940/ R0720 | Historic inflation rate - endogenous inflation | In the case of use of run-off techniques that explicitly take into account inflation in order to adjust data report, by year, and for the 15 years, historic endogenous inflation: which is an increase of claim costs specific of the line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, under consideration. |
| C2000 to C2140/ R0730 | Expected inflation rate - total | In the case of use of run-off techniques that explicitly take into account inflation in order to adjust data report by year, and for the 15 years, expected inflation rate used to adjusted historical paid losses triangles. |
| C2000 to C2140/ R0740 | Expected inflation rate - external inflation | In the case of use of run-off techniques that explicitly take into account inflation in order to adjust data report, by year, and for the 15 years, expected external inflation: which is the ‘economic’ or ‘general’ inflation, i.e. the increase of the price of goods and services in a specific economy (e.g. Consumer Price Index, Producer Price Index, etc. |
| C2000 to C2140/ R0750 | Expected inflation rate - endogenous inflation | In the case of use of run-off techniques that explicitly take into account inflation in order to adjust data report, by year, and for the 15 years, expected endogenous inflation: which is an increase of claim costs specific of the line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, under consideration. |
| C2200/ R0760 | Description of inflation rate used | In the case of use of run-off techniques that explicitly take into account inflation in order to adjust data report narrative description of inflation rate used. |

*S.20.01 - Development of the distribution of the claims incurred*

*General comments:*

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

RBNS claims shall be reported undiscounted.

This template must be filled for each material non-life line of Business for direct business, as defined in Annex I to Delegated Regulation (EU) 2015/35, representing a coverage of 90% of the non-life technical provisions. Line of business should be selected using a decreasing order of technical provisions.

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

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

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

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

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|  | ITEM | INSTRUCTIONS |
| Z0010 | Line of business | Identification of the line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, reported. The following closed list shall be used:  1 - Medical expense insurance  2 - Income protection insurance  3 - Workers' compensation insurance  4 - Motor vehicle liability insurance  5 - Other motor insurance  6 - Marine, aviation and transport insurance  7 - Fire and other damage to property insurance  8 - General liability insurance  9 - Credit and suretyship insurance  10 - Legal expenses insurance  11 - Assistance  12 - Miscellaneous financial loss |
| Z0020 | Accident year/Underwriting year | Report the standard used by the undertakings for reporting of claims development. One of the options from the following closed list shall be used:  1 - Accident year  2 - Underwriting year |
| C0020/R0010 to R0160 | RBNS claims. Open Claims at the beginning of the year, Open Claims at the end of the year - Number of claims | The number of open claims at the beginning of the year and still open at the end of the reporting year, by accident/underwriting years from the year N-1 (the year before the reporting year) to N-14, amount of all previous reporting periods prior to N-14 and the total of all the years from N-1 to prior to year N-14. |
| C0030/R0010 to R0160 | RBNS claims. Open Claims at the beginning of the year, Open Claims at the end of the year - Gross RBNS at the beginning of the year | The amount of gross RBNS Claims, net of salvage and subrogation, at the beginning of the year and still open at the end of the reporting year, by accident/underwriting years from the year N-1 (the year before the reporting year) to N-14, amount of all previous reporting periods prior to N-14 and the total of all the years from N-1 to prior to year N-14.  The amount includes all the elements that compose the claim itself but excludes any expenses except those attributable to specific claims. |
| C0040/R0010 to R0160 | RBNS claims. Open Claims at the beginning of the year, Open Claims at the end of the year - Gross payments made during the current year | The amount of gross payments, net of salvage and subrogation, made during the current year regarding claims still open at the end of the reporting year, by accident/underwriting years from the year N-1 (the year before the reporting year) to N-14, amount of all previous reporting periods prior to N-14 and the total of all the years from N-1 to prior to year N-14.  The amount includes all the elements that compose the claim itself but excludes any expenses except those attributable to specific claims. |
| C0050/R0010 to R0160 | RBNS claims. Open Claims at the beginning of the year, Open Claims at the end of the year - Gross RBNS at the end of the period | The amount of gross RBNS Claims, net of salvage and subrogation, at the end of the period regarding claims still open at the end of the reporting year, by accident/underwriting years from the year N-1 (the year before the reporting year) to N-14, amount of all previous reporting periods prior to N-14 and the total of all the years from N-1 to prior to year N-14.  The amount includes all the elements that compose the claim itself but excludes any expenses except those attributable to specific claims. |
| C0060/R0010 to R0160 | RBNS claims. Open Claims at the beginning of the year, Closed Claims at the end of the year, settled with payment - Number of claims ended with payments | The number of Claims open at the beginning of the year and closed at the end of the year and settled with payments, by accident/underwriting years from the year N-1 (the year before the reporting year) to N-14, amount of all previous reporting periods prior to N-14 and the total of all the years from N-1 to prior to year N-14. |
| C0070/R0010 to R0160 | RBNS claims. Open Claims at the beginning of the year, Closed Claims at the end of the year, settled with payment - Gross RBNS at the beginning of the year | The amount of gross RBNS Claims, net of salvage and subrogation, open at the beginning of the year and closed at the end of the year and settled with payments, by accident/underwriting years from the year N-1 (the year before the reporting year) to N-14, amount of all previous reporting periods prior to N-14 and the total of all the years from N-1 to prior to year N-14.  The amount includes all the elements that compose the claim itself but excludes any expenses except those attributable to specific claims. |
| C0080/R0010 to R0160 | RBNS claims. Open Claims at the beginning of the year, Closed Claims at the end of the year, settled with payment - Gross payments made during the current year | The amount of gross payments, net of salvage and subrogation, made during the current year regarding claims closed at the end of the reporting year and settled with payments, by accident/underwriting years from the year N-1 (the year before the reporting year) to N-14, amount of all previous reporting periods prior to N-14 and the total of all the years from N-1 to prior to year N-14.  The amount includes all the elements that compose the claim itself but excludes any expenses except those attributable to specific claims |
| C0090/R0010 to R0160 | RBNS claims. Open Claims at the beginning of the year, Closed Claims at the end of the year, settled without any payment - Number of claims ended without any payment | The number of Claims open at the beginning of the year and closed at the end of the year and settled without any payment, by accident/underwriting years from the year N-1 (the year before the reporting year) to N-14, amount of all previous reporting periods prior to N-14 and the total of all the years from N-1 to prior to year N-14. |
| C0100/R0010 to R0160 | RBNS claims. Open Claims at the beginning of the year, Closed Claims at the end of the year, settled without any payment - Gross RBNS at the beginning of the year referred to claims settled without any payment | The amount of gross RBNS Claims, net of salvage and subrogation, open at the beginning of the year and closed at the end of the year and settled without any payment, by accident/underwriting years from the year N-1 (the year before the reporting year) to N-14, amount of all previous reporting periods prior to N-14 and the total of all the years from N-1 to prior to year N-14.  The amount includes all the elements that compose the claim itself but excludes any expenses except those attributable to specific claims. |
| C0110/R0010 to R0160 | Claims reported during the year, Open Claims at the end of the year - Number of claims | The number of claims reported during the year and still open at the end of the year, by accident/underwriting years from the year N-1 (the year before the reporting year) to N-14, amount of all previous reporting periods prior to N-14 and the total of all the years from N-1 to prior to year N-14. |
| C0120/R0010 to R0160 | Claims reported during the year, Open Claims at the end of the year - Gross payments made during the current year | The amount of gross payments, net of salvage and subrogation, made during the current year regarding claims reported during the year and still open at the end of the reporting year, by accident/underwriting years from the year N-1 (the year before the reporting year) to N-14, amount of all previous reporting periods prior to N-14 and the total of all the years from N-1 to prior to year N-14.  The amount includes all the elements that compose the claim itself but excludes any expenses except those attributable to specific claims. |
| C0130/R0010 to R0160 | Claims reported during the year, Open Claims at the end of the year - Gross RBNS at the end of the period | The amount of gross RBNS Claims, net of salvage and subrogation, at the end of the period regarding claims reported during the year and still open at the end of the reporting year, by accident/underwriting years from the year N-1 (the year before the reporting year) to N-14, amount of all previous reporting periods prior to N-14 and the total of all the years from N-1 to prior to year N-14.  The amount includes all the elements that compose the claim itself but excludes any expenses except those attributable to specific claims. |
| C0140/R0010 to R0160 | Claims reported during the year, Closed Claims at the end of the year, settled with payment - Number of claims ended with payments | The number of Claims reported during the year and closed at the end of the year and settled with payments, by accident/underwriting years from the year N-1 (the year before the reporting year) to N-14, amount of all previous reporting periods prior to N-14 and the total of all the years from N-1 to prior to year N-14. |
| C0150/R0010 to R0160 | Claims reported during the year, Closed Claims at the end of the year, settled with payment - Gross payments made during the current year | The amount of gross payments, net of salvage and subrogation, made during the current year regarding claims reported during the year and closed at the end of the year and settled with payments, by accident/underwriting years from the year N-1 (the year before the reporting year) to N-14, amount of all previous reporting periods prior to N-14 and the total of all the years from N-1 to prior to year N-14.  The amount includes all the elements that compose the claim itself but excludes any expenses except those attributable to specific claims. |
| C0160/R0010 to R0160 | Claims reported during the year, Closed Claims at the end of the year, settled without any payment - Number of claims ended without any payment | The number of Claims reported during the year and closed at the end of the year and settled without any payment, by accident/underwriting years from the year N-1 (the year before the reporting year) to N-14, amount of all previous reporting periods prior to N-14 and the total of all the years from N-1 to prior to year N-14. |
| C0170/R0010 to R0160 | Reopen claims during the year, Open Claims at the end of the year - Number of claims | The number of Claims reopened during the year and still open at the end of the year, by accident/underwriting years from the year N-1 (the year before the reporting year) to N-14, amount of all previous reporting periods prior to N-14 and the total of all the years from N-1 to prior to year N-14. |
| C0180/R0010 to R0160 | Reopen claims during the year, Open Claims at the end of the year - Gross payments made during the current year | The amount of gross payments, net of salvage and subrogation, made during the current year regarding claims reopened during the year and still open at the end of the year, by accident/underwriting years from the year N-1 (the year before the reporting year) to N-14, amount of all previous reporting periods prior to N-14 and the total of all the years from N-1 to prior to year N-14.  The amount includes all the elements that compose the claim itself but excludes any expenses except those attributable to specific claims. |
| C0190/R0010 to R0160 | Reopen claims during the year, Open Claims at the end of the year - Gross RBNS at the end of the period | The amount of gross RBNS Claims, net of salvage and subrogation, at the end of the period regarding claims reopened during the year and still open at the end of the year, by accident/underwriting years from the year N-1 (the year before the reporting year) to N-14, amount of all previous reporting periods prior to N-14 and the total of all the years from N-1 to prior to year N-14.  The amount includes all the elements that compose the claim itself but excludes any expenses except those attributable to specific claims. |
| C0200/R0010 to R0160 | Reopen claims during the year, Closed Claims at the end of the period - Number of claims ended with payments | The number of Claims reopened during the year and closed at the end of the year and ended with payments, by accident/underwriting years from the year N-1 (the year before the reporting year) to N-14, amount of all previous reporting periods prior to N-14 and the total of all the years from N-1 to prior to year N-14. |
| C0210/R0010 to R0160 | Reopen claims during the year, Closed Claims at the end of the period - Gross payments made during the current year | The amount of gross payments, net of salvage and subrogation, made during the current year regarding claims reopened during the year and closed at the end of the year with payments, by accident/underwriting years from the year N-1 (the year before the reporting year) to N-14, amount of all previous reporting periods prior to N-14 and the total of all the years from N-1 to prior to year N-14.  The amount includes all the elements that compose the claim itself but excludes any expenses except those attributable to specific claims. |
| C0110/R0170 | Claims reported during the year, Open Claims at the end of the year - Number of claims | The number of claims reported during the year and still open at the end of the year, for the accident/underwriting year, regarding the reporting year N. |
| C0120/R0170 | Claims reported during the year, Open Claims at the end of the year - Gross payments made during the current year | The amount of gross payments, net of salvage and subrogation, made during the current year regarding claims reported during the year and still open at the end of the reporting year, for the accident/underwriting year, regarding the reporting year N.  The amount includes all the elements that compose the claim itself but excludes any expenses except those attributable to specific claims. |
| C0130/R0170 | Claims reported during the year, Open Claims at the end of the year - Gross RBNS at the end of the period | The amount of gross RBNS Claims, net of salvage and subrogation, at the end of the period regarding claims reported during the year and still open at the end of the reporting year, for the accident/underwriting year, regarding the reporting year N.  The amount includes all the elements that compose the claim itself but excludes any expenses except those attributable to specific claims. |
| C0140/R0170 | Claims reported during the year, Closed Claims at the end of the year, settled with payment - Number of claims ended with payments | The number of Claims reported during the year and closed at the end of the year and settled with payments, for the accident/underwriting year, regarding the reporting year N. |
| C0150/R0170 | Claims reported during the year, Closed Claims at the end of the year, settled with payment - Gross payments made during the current year | The amount of gross payments, net of salvage and subrogation, made during the current year regarding claims reported during the year and closed at the end of the year and settled with payments, for the accident/underwriting year, regarding the reporting year N.  The amount includes all the elements that compose the claim itself but excludes any expenses except those attributable to specific claims. |
| C0160/R0170 | Claims reported during the year, Closed Claims at the end of the year, settled without any payment - Number of claims ended without any payment | The number of Claims reported during the year and closed at the end of the year and settled without any payment, for the accident/underwriting year, regarding the reporting year N. |
| C0110/R0180 | Total Claims reported during the year, Open Claims at the end of the year - Number of claims | Total number of claims reported during the year still open at the end of the year. |
| C0120/R0180 | Total Claims reported during the year, Open Claims at the end of the year - Gross payments made during the current year | Total of gross payments, net of salvage and subrogation, made during the current year in relation to total number of claims reported during the year still open at the end of the year.  The amount includes all the elements that compose the claim itself but excludes any expenses except those attributable to specific claims. |
| C0130/R0180 | Total Claims reported during the year, Open Claims at the end of the year - Gross RBNS at the end of the period | Total of Gross RBNS, net of salvage and subrogation, at the end of the period in relation to total number of claims reported during the year still open at the end of the year.  The amount includes all the elements that compose the claim itself but excludes any expenses except those attributable to specific claims. |
| C0140/R0180 | Total Claims reported during the year, Closed Claims at the end of the year, settled with payment - Number of claims ended with payments | Total number of claims reported during the year and settled with payments. |
| C0150/R0180 | Total Claims reported during the year, Closed Claims at the end of the year, settled with payment - Gross payments made during the current year | Gross payments, net of salvage and subrogation, made during the current year in relation to claims reported during the year and settled with payments.  The amount includes all the elements that compose the claim itself but excludes any expenses except those attributable to specific claims. |
| C0160/R0180 | Total Claims reported during the year, Closed Claims at the end of the year, settled without any payment - Number of claims ended without any payment | Total number of claims reported during the year and settled without any payment. |



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

*General comments:*

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

This template is relevant when at least one long term guarantee (LTG) measure or transitional measure set out in Articles 77a (2), Articles 308c and 308d or, where relevant, Article 111(1), second subparagraph of Directive 2009/138/EC is used by the undertaking.

Please note te following with respect to the phasing-in mechanism for extrapolation set out in Article 77a (2) of Directive 2009/138/EC: According to Article 51(8) of this Directive there is no requirement to disclose the impact for a certain currency, if one of two conditions is satisfied. To not circumvent this proportionality measure, it is applied also to supervisory reporting. Please also note the following implication: Where the undertaking uses only the phasing-in for extrapolation set out in Article 77a (2) of Directive 2009/138/EC, the template is only relevant where at least for one currency, both conditions set out in Article 51(8) points (i) and (ii) of the Directive are not satisfied.

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

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

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|  | ITEM | INSTRUCTIONS |
| C0010/R0010 | Amount with LTG measures and transitionals - Technical Provisions | Total amount of gross technical provisions including the adjustments due to all LTG measures and transitional measures. |
| C0012/R0010 | Without phasing-in mechanism for extrapolation - Technical Provisions | Total amount of gross technical provisions without the adjustment due to phasing-in mechanism for extrapolation, but as applicable keeping adjustments due to the volatility adjustment, the matching adjustment, the transitional deduction to technical provisions and the transitional adjustment to the relevant risk-free interest rate term structure.  If the phasing-in mechanism for extrapolation is not applicable report the same amount as in C0010. |
| C0014/R0010 | Impact of phasing-in mechanism for extrapolation - Technical Provisions | Amount of the adjustment to the position of gross technical provisions due to the application of the phasing-in mechanism for extrapolation.  It shall be the difference between this position without the phasing-in mechanism for extrapolation and this position with all LTG and all transitional measures. |
| C0020/R0010 | Without transitional on technical provisions - Technical Provisions | Total amount of gross technical provisions without the adjustments due to the phasing-in mechanism for extrapolation and due to the transitional deduction to technical provisions but keeping adjustments due to the volatility adjustment and the matching adjustment.  If the transitional deduction to technical provisions is not applicable report the same amount as in C0012. |
| C0030/R0010 | Impact of transitional on technical provisions - Technical provisions | Amount of the adjustment to the position of gross technical provisions due to the application of the transitional deduction to technical provisions.  It shall be the difference between this position without the phasing-in mechanism for extrapolation and without the transitional deduction to technical provisions and this position without the phasing-in mechanism for extrapolation, i.e. the amount in C0012. |
| C0040/R0010 | Without transitional on interest rate - Technical Provisions | Total amount of gross technical provisions without the adjustment due to the phasing-in mechanism for extrapolation and due to the transitional adjustment to the relevant risk-free interest rate term structure but keeping adjustments due to the volatility adjustment and the matching adjustment.  If the transitional adjustment to the relevant risk-free interest rate term structure is not applicable report the same amount as in C0020. |
| C0050/R0010 | Impact of transitional on interest rate - Technical provisions | Amount of the adjustment to the position of 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 this position without the phasing-in mechanism for extrapolation and without the transitional adjustment to the relevant risk-free interest rate term structure and this position without the phasing-in mechanism for extrapolation, i.e. the amount in C0012. |
| C0054/R0010 | Impact of all transitionals - Technical provisions | Amount of the adjustment to the position of gross technical provisions due to the application of all transitional measures including the phasing-in mechanism for extrapolation.  It shall be the difference between this position without any transitional measures, i.e. the amount as in C0040, and this position with all LTG and transitional measures, i.e. the amount as in C0010. |
| C0060/R0010 | Without volatility adjustment and without other transitional measures - Technical Provisions | Total amount of gross technical provisions without the phasing-in mechanism for extrapolation, the adjustments due to the transitional deduction to technical provisions, the transitional adjustment to the relevant risk-free interest rate term structure and the volatility adjustment, but keeping adjustments due to the matching adjustment, if any.  If the volatility adjustment is not applicable report the same amount as in C0040. |
| C0070/R0010 | Impact of volatility adjustment set to zero - Technical provisions | Amount of the adjustment to the position of 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 this position without the volatility adjustment and without all transitional measures and this position reported under C0040. |
| C0080/R0010 | Without matching adjustment and without all the others - Technical Provisions | Total amount of gross technical provisions without any LTG measure and transitional measure.  If the matching adjustment is not applicable report the same amount as in C0060. |
| C0090/R0010 | Impact of matching adjustment set to zero - Technical Provisions | Amount of the adjustment to the position of 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 this position without the matching adjustment and without the volatility adjustment and without all transitional measures and this position reported under C0060. |
| C0100/R0010 | Impact of all LTG measures and transitionals - Technical Provisions | Amount of the adjustment to the position of gross technical provisions due to the application of the LTG measures and all transitional measures. |
| C0010/R0020 | Amount with LTG measures and transitionals - Basic own funds | Total amount of basic own funds calculated considering technical provisions including the adjustments due to the LTG measures and transitional measures. |
| C0012/R0020 | Without phasing-in mechanism for extrapolation - Basic own funds | Total amount of basic own funds calculated considering technical provisions with adjustments for LTG and transitional measures as described in C0012/R0010.  If the phasing-in mechanism for extrapolation is not applicable report the same amount as in C0010. |
| C0014/R0020 | Impact of phasing-in mechanism for extrapolation - Basic own funds | Amount of the adjustment to the position of basic own funds due to the application of the phasing-in mechanism for extrapolation.  The calculation of this amount shall be performed in accordance with the instructions set out in C0014/R0010. |
| C0020/R0020 | Without transitional on technical provisions - Basic own funds | Total amount of basic own funds calculated considering technical provisions with adjustments for LTG and transitional measures as described in C0020/R0010.  If the transitional deduction to technical provisions is not applicable report the same amount as in C0012. |
| C0030/R0020 | Impact of transitional on technical provisions - Basic own funds | Amount of the adjustment to the position of basic own funds due to the application of the transitional deduction to technical provisions.  The calculation of this amount shall be performed in accordance with the instructions set out in C0030/R0010. |
| C0040/R0020 | Without transitional on interest rate - Basic own funds | Total amount of basic own funds calculated considering technical provisions with adjustments for LTG and transitional measures as described in C0040/R0010.  If the transitional adjustment to the relevant risk-free interest rate term structure is not applicable report the same amount as in C0020. |
| C0050/R0020 | Impact of transitional on interest rate - Basic own funds | Amount of the adjustment to the position of basic own funds due to the application of the transitional adjustment to the relevant risk-free interest rate term structure.  The calculation of this amount shall be performed in accordance with the instructions set out in C0050/R0010. |
| C0054/R0020 | Impact of all transitionals - Basic own funds | Amount of the adjustment to the position of basic own funds due to the application of all transitionals including the phasing-in mechanism for extrapolation.  The calculation of this amount shall be performed in accordance with the instructions set out in C0054/R0010. |
| C0060/R0020 | Without volatility adjustment and without transitional measures - Basic own funds | Total amount of basic own funds calculated considering technical provisions with adjustments for LTG and transitional measures as described in C0060/R0010.  If the volatility adjustment is not applicable report the same amount as in C0040. |
| C0070/R0020 | Impact of volatility adjustment set to zero - Basic own funds | Amount of the adjustment to the position of basic own funds due to the application of the volatility adjustment. It shall reflect the impact of setting the volatility adjustment to zero.  The calculation of this amount shall be performed in accordance with the instructions set out in C0070/R0010. |
| C0080/R0020 | Without matching adjustment and without all the others - Basic own funds | Total amount of basic own funds calculated considering technical provisions with adjustments for LTG and transitional measures as described in C0080/R0010.  If the matching adjustment is not applicable report the same amount as in C0060. |
| C0090/R0020 | Impact of matching adjustment set to zero - Basic own funds | Amount of the adjustment to the position of 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.  The calculation of this amount shall be performed in accordance with the instructions set out in C0090/R0010. |
| C0100/R0020 | Impact of all LTG measures and transitionals - Basic own funds | Amount of the adjustment to the position of basic own funds due to the application of the LTG measures and transitional measures. |
| C0010/R0030 | Amount with LTG measures and transitionals - Basic own funds - Excess of assets over liabilities | Total amount of excess of assets over liabilities calculated considering technical provisions including the adjustments due to the LTG measures and transitional measures. |
| C0012/R0030 | Without phasing-in mechanism for extrapolation - Basic own funds - Excess of assets over liabilities | Total amount of excess of assets over liabilities calculated considering technical provisions with adjustments for LTG and transitional measures as described in C0012/R0010.  If the phasing-in mechanism for extrapolation is not applicable report the same amount as in C0010. |
| C0014/R0030 | Impact of phasing-in mechanism for extrapolation - Basic own funds - Excess of assets over liabilities | Amount of the adjustment to the position of excess of assets over liabilities due to the application of the phasing-in mechanism for extrapolation.  The calculation of this amount shall be performed in accordance with the instructions set out in C0014/R0010. |
| C0020/R0030 | Without transitional on technical provisions - Basic own funds - Excess of assets over liabilities | Total amount of excess of assets over liabilities calculated considering technical provisions with adjustments for LTG and transitional measures as described in C0020/R0010.  If transitional deduction to technical provisions is not applicable report the same amount as in C0012. |
| C0030/R0030 | Impact of transitional on technical provisions - Basic own funds - Excess of assets over liabilities | Amount of the adjustment to the position of excess of assets over liabilities due to the application of the transitional deduction to technical provisions.  The calculation of this amount shall be performed in accordance with the instructions set out in C0030/R0010. |
| C0040/R0030 | Without transitional on interest rate - Basic own funds - Excess of assets over liabilities | Total amount of excess of assets over liabilities calculated considering technical provisions with adjustments for LTG and transitional measures as described in C0040/R0010.  If the transitional adjustment to the relevant risk-free interest rate term structure is not applicable report the same amount as in C0020. |
| C0050/R0030 | Impact of transitional on interest rate - Basic own funds - Excess of assets over liabilities | Amount of the adjustment to the position of excess of assets over liabilities due to the application of the transitional adjustment to the relevant risk-free interest rate term structure.  The calculation of this amount shall be performed in accordance with the instructions set out in C0050/R0010. |
| C0054/R0030 | Impact of all transitionals - Basic own funds - Excess of assets over liabilities | Amount of the adjustment to the position of excess of assets over liabilities due to the application of all transitionals including the phasing-in mechanism for extrapolation.  The calculation of this amount shall be performed in accordance with the instructions set out in C0054/R0010. |
| C0060/R0030 | Without volatility adjustment and without other transitional measures - Basic own funds - Excess of assets over liabilities | Total amount of excess of assets over liabilities calculated considering technical provisions with adjustments for LTG and transitional measures as described in C0060/R0010.  If the volatility adjustment is not applicable report the same amount as in C0040. |
| C0070/R0030 | Impact of volatility adjustment set to zero - Basic own funds - Excess of assets over liabilities | Amount of the adjustment to the position of excess of assets over liabilities due to the application of the volatility adjustment. It shall reflect the impact of setting the volatility adjustment to zero.  The calculation of this amount shall be performed in accordance with the instructions set out in C0070/R0010. |
| C0080/R0030 | Without matching adjustment and without all the others - Basic own funds - Excess of assets over liabilities | Total amount of excess of assets over liabilities calculated considering technical provisions with adjustments for LTG and transitional measures as described in C0080/R0010.  If matching adjustment is not applicable report the same amount as in C0060. |
| C0090/R0030 | Impact of matching adjustment set to zero - Basic own funds - Excess of assets over liabilities | Amount of the adjustment to the position of excess of assets over liabilities due to the application of the matching adjustment. It shall include the impact of setting the volatility adjustment and the matching adjustment to zero.  The calculation of this amount shall be performed in accordance with the instructions set out in C0090/R0010. |
| C0100/R0030 | Impact of all LTG measures and transitionals - Basic own funds - Excess of assets over liabilities | Amount of the adjustment to the position of excess of assets over liabilities due to the application of the LTG measures and transitional measures. |
| C0010/R0040 | Amount with LTG measures and transitionals - Basic own funds - Restricted own funds due to ring-fencing and matching portfolio | Total amount of restricted own funds due to ring-fencing calculated considering technical provisions including the adjustments due to the long-term guarantee measures and transitional measures. |
| C0012/R0040 | Without phasing-in mechanism for extrapolation - Basic own funds - Restricted own funds due to ring-fencing and matching portfolio | Total amount of restricted own funds due to ring-fencing calculated considering technical provisions with adjustments for LTG and transitional measures as described in C0012/R0010.  If the phasing-in mechanism for extrapolation is not applicable report the same amount as in C0010. |
| C0014/R0040 | Impact of phasing-in mechanism for extrapolation - Basic own funds - Restricted own funds due to ring-fencing and matching portfolio | Amount of the adjustment to the position of restricted own funds due to ring-fencing due to the application of the phasing-in mechanism for extrapolation.  The calculation of this amount shall be performed in accordance with the instructions set out in C0014/R0010. |
| C0020/R0040 | Without transitional on technical provisions - Basic own funds - Restricted own funds due to ring-fencing and matching portfolio | Total amount of restricted own funds due to ring-fencing calculated considering technical provisions with adjustments for LTG and transitional measures as described in C0020/R0010.  If the transitional deduction to technical provisions is not applicable report the same amount as in C00102. |
| C0030/R0040 | Impact of transitional on technical provisions - Basic own funds - Restricted own funds due to ring-fencing and matching portfolio | Amount of the adjustment to the position of restricted own funds due to ring-fencing due to the application of the transitional deduction to technical provisions.  The calculation of this amount shall be performed in accordance with the instructions set out in C0030/R0010.- - |
| C0040/R0040 | Without transitional on interest rate - Basic own funds - Restricted own funds due to ring-fencing and matching portfolio | Total amount of restricted own funds due to ring-fencing calculated considering technical provisions with adjustments for LTG and transitional measures as described in C0040/R0010.  If the transitional adjustment to the relevant risk-free interest rate term structure is not applicable report the same amount as in C0020. |
| C0050/R0040 | Impact of transitional on interest rate - Basic own funds - Restricted own funds due to ring-fencing and matching portfolio | Amount of the adjustment to the position of restricted own funds due to ring-fencing due to the application of the transitional adjustment to the relevant risk-free interest rate term structure.  The calculation of this amount shall be performed in accordance with the instructions set out in C0050/R0010.- - |
| C0054/R0040 | Impact of all transitionals - Basic own funds - Restricted own funds due to ring-fencing and matching portfolio | Amount of the adjustment to the position of restricted own funds due to ring-fencing due to the application of all transitionals including the phasing-in mechanism for extrapolation.  The calculation of this amount shall be performed in accordance with the instructions set out in C0054/R0010. |
| C0060/R0040 | Without volatility adjustment and without other transitional measures - Basic own funds - Restricted own funds due to ring-fencing and matching portfolio | Total amount of restricted own funds due to ring-fencing calculated considering technical provisions with adjustments for LTG and transitional measures as described in C0060/R0010.  If the volatility adjustment is not applicable report the same amount as in C0040. |
| C0070/R0040 | Impact of volatility adjustment set to zero - Basic own funds - Restricted own funds due to ring-fencing and matching portfolio | Amount of the adjustment to position of the restricted own funds due to ring-fencing due to the application of the volatility adjustment. It shall reflect the impact of setting the volatility adjustment to zero.  The calculation of this amount shall be performed in accordance with the instructions set out in C0070/R0010.-- |
| C0080/R0040 | Without matching adjustment and without all the others - Basic own funds - Restricted own funds due to ring-fencing and matching portfolio | Total amount of restricted own funds due to ring-fencing calculated considering technical provisions with adjustments for LTG and transitional measures as described in C0080/R0010.  If the matching adjustment is not applicable report the same amount as in C0060. |
| C0090/R0040 | Impact of matching adjustment set to zero - Basic own funds - Restricted own funds due to ring-fencing and matching portfolio | Amount of the adjustment to the position of restricted own funds due to ring-fencing due to the application of the matching adjustment. It shall include the impact of setting the volatility adjustment and the matching adjustment to zero.  The calculation of this amount shall be performed in accordance with the instructions set out in C0090/R0010.--. |
| C0100/R0040 | Impact of all LTG measures and transitionals - Basic own funds - Restricted own funds due to ring-fencing and matching portfolio | Amount of the adjustment to the position of restricted own funds due to ring-fencing due to the application of the LTG measures and transitional measures. |
| C0010/R0050 | Amount with LTG 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 LTG measures and transitional measures. |
| C0012/R0050 | Without phasing-in mechanism for extrapolation - Eligible own funds to meet Solvency Capital Requirement | Total amount of eligible own funds to meet SCR calculated considering technical provisions with adjustments for LTG and transitional measures as described in C0012/R0010.  If the phasing-in mechanism for extrapolation is not applicable report the same amount as in C0010. |
| C0014/R0050 | Impact of phasing-in mechanism for extrapolation - Eligible own funds to meet Solvency Capital Requirement | Amount of the adjustment to the position of eligible own funds to meet SCR due to the application of the phasing-in mechanism for extrapolation.  The calculation of this amount shall be performed in accordance with the instructions set out in C0014/R0010. |
| C0020/R0050 | Without transitional on technical provisions - Eligible own funds to meet Solvency Capital Requirement | Total amount of eligible own funds to meet SCR calculated considering technical provisions with adjustments for LTG and transitional measures as described in C0020/R0010.  If the transitional deduction to technical provisions is not applicable report the same amount as in C0012. |
| C0030/R0050 | Impact of transitional on technical provisions - Eligible own funds to meet Solvency Capital Requirement | Amount of the adjustment to the position of eligible own funds to meet SCR due to the application of the transitional deduction to technical provisions.  The calculation of this amount shall be performed in accordance with the instructions set out in C0030/R0010. |
| C0040/R0050 | Without transitional on interest rate - Eligible own funds to meet Solvency Capital Requirement | Total amount of eligible own funds to meet SCR calculated considering technical provisions with adjustments for LTG and transitional measures as described in C0040/R0010.  If the transitional adjustment to the relevant risk-free interest rate term structure is not applicable report the same amount as in C0020. |
| C0050/R0050 | Impact of transitional on interest rate - Eligible own funds to meet Solvency Capital Requirement | Amount of the adjustment to the position of eligible own funds to meet SCR due to the application of the transitional adjustment to the relevant risk-free interest rate term structure.  The calculation of this amount shall be performed in accordance with the instructions set out in C0050/R0010. |
| C0054/R0050 | Impact of all transitionals - Eligible own funds to meet Solvency Capital Requirement | Amount of the adjustment to the position of eligible own funds to meet SCR due to the application of all transitionals including the phasing-in mechanism for extrapolation.  The calculation of this amount shall be performed in accordance with the instructions set out in C0054/R0010. |
| C0060/R0050 | Without volatility adjustment and without other transitional measures - Eligible own funds to meet Solvency Capital Requirement | Total amount of eligible own funds to meet SCR calculated considering technical provisions with adjustments for LTG and transitional measures as described in C0060/R0010.  If the volatility adjustment is not applicable report the same amount as in C0040. |
| C0070/R0050 | Impact of volatility adjustment set to zero - Eligible own funds to meet Solvency Capital Requirement | Amount of the adjustment to the position of 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.  The calculation of this amount shall be performed in accordance with the instructions set out in C0070/R0010. |
| C0080/R0050 | Without matching adjustment and without all the others - Eligible own funds to meet Solvency Capital Requirement | Total amount of eligible own funds to meet SCR calculated considering technical provisions with adjustments for LTG and transitional measures as described in C0080/R0010.  If the matching adjustment is not applicable report the same amount as in C0060. |
| C0090/R0050 | Impact of matching adjustment set to zero - Eligible own funds to meet Solvency Capital Requirement | Amount of the adjustment to the position of 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.  The calculation of this amount shall be performed in accordance with the instructions set out in C0090/R0010. |
| C0100/R0050 | Impact of all LTG measures and transitionals - Eligible own funds to meet Solvency Capital Requirement | Amount of the adjustment to the position of eligible own funds to meet SCR due to the application of the LTG measures and transitional measures. |
| C0010/R0060 | Amount with LTG measures and transitionals - Eligible own funds to meet Solvency Capital Requirement -Tier 1 | Total amount of eligible own funds to meet SCR-Tier 1 calculated considering technical provisions including the adjustments due to the LTG measures and transitional measures. |
| C0012/R0060 | Without phasing-in mechanism for extrapolation - Eligible own funds to meet Solvency Capital Requirement -Tier 1 | Total amount of eligible own funds to meet SCR-Tier 1 calculated considering technical provisions with adjustments for LTG and transitional measures as described in C0012/R0010.  If the phasing-in mechanism for extrapolation is not applicable report the same amount as in C0010. |
| C0014/R0060 | Impact of phasing-in mechanism for extrapolation - Eligible own funds to meet Solvency Capital Requirement -Tier 1 | Amount of the adjustment to the position of eligible own funds to meet SCR-Tier 1 due to the application of the phasing-in mechanism for extrapolation.  The calculation of this amount shall be performed in accordance with the instructions set out in C0014/R0010. |
| C0020/R0060 | Without transitional on technical provisions - Eligible own funds to meet Solvency Capital Requirement -Tier 1 | Total amount of eligible own funds to meet SCR-Tier 1 calculated considering technical provisions with adjustments for LTG and transitional measures as described in C0020/R0010.  If the transitional deduction to technical provisions is not applicable report the same amount as in C0012. |
| C0030/R0060 | Impact of transitional on technical provisions - Eligible own funds to meet Solvency Capital Requirement -Tier 1 | Amount of the adjustment to the position of eligible own funds to meet SCR-Tier 1 due to the application of the transitional deduction to technical provisions.  The calculation of this amount shall be performed in accordance with the instructions set out in C0030/R0010.- - |
| C0040/R0060 | Without transitional on interest rate - Eligible own funds to meet Solvency Capital Requirement -Tier 1 | Total amount of eligible own funds to meet SCR-Tier 1 calculated considering technical provisions with adjustments for LTG and transitional measures as described in C0040/R0010.  If the transitional adjustment to the relevant risk-free interest rate term structure is not applicable report the same amount as in C0020. |
| C0050/R0060 | Impact of transitional on interest rate - Eligible own funds to meet Solvency Capital Requirement -Tier 1 | Amount of the adjustment to the position of eligible own funds to meet SCR-Tier 1 due to the application of the transitional adjustment to the relevant risk-free interest rate term structure.  The calculation of this amount shall be performed in accordance with the instructions set out in C0050/R0010.- - |
| C0054/R0060 | Impact of all transitionals - Eligible own funds to meet Solvency Capital Requirement -Tier 1 | Amount of the adjustment to the position of eligible own funds to meet SCR-Tier 1 due to the application of all transitionals including the phasing-in mechanism for extrapolation.  The calculation of this amount shall be performed in accordance with the instructions set out in C0054/R0010. |
| C0060/R0060 | Without volatility adjustment and without other transitional measures - Eligible own funds to meet Solvency Capital Requirement -Tier 1 | Total amount of eligible own funds to meet SCR-Tier 1 calculated considering technical provisions with adjustments for LTG and transitional measures as described in C0060/R0010.  If the volatility adjustment is not applicable report the same amount as in C0040. |
| C0070/R0060 | Impact of volatility adjustment set to zero - Eligible own funds to meet Solvency Capital Requirement -Tier 1 | Amount of the adjustment to the position of eligible own funds to meet SCR-Tier 1 due to the application of the volatility adjustment. It shall reflect the impact of setting the volatility adjustment to zero.  The calculation of this amount shall be performed in accordance with the instructions set out in C0070/R0010.-- |
| C0080/R0060 | Without matching adjustment and without all the others - Eligible own funds to meet Solvency Capital Requirement -Tier 1 | Total amount of eligible own funds to meet SCR-Tier 1 calculated considering technical provisions with adjustments for LTG and transitional measures as described in C0080/R0010.  If the matching adjustment is not applicable report the same amount as in C0060. |
| C0090/R0060 | Impact of matching adjustment set to zero - Eligible own funds to meet Solvency Capital Requirement -Tier 1 | Amount of the adjustment to the position of eligible own funds to meet SCR-Tier 1 due to the application of the matching adjustment. It shall include the impact of setting the volatility adjustment and the matching adjustment to zero.  The calculation of this amount shall be performed in accordance with the instructions set out in C0090/R0010.-- |
| C0100/R0060 | Impact of all LTG measures and transitionals - Eligible own funds to meet Solvency Capital Requirement -Tier 1 | Amount of the adjustment to the position of eligible own funds to meet SCR-Tier 1 due to the application of the LTG measures and transitional measures. |
| C0010/R0070 | Amount with LTG measures and transitionals - Eligible own funds to meet Solvency Capital Requirement -Tier 2 | Total amount of position of eligible own funds to meet SCR-Tier 2 calculated considering technical provisions including the adjustments due to the LTG measures and transitional measures. |
| C0012/R0070 | Without phasing-in mechanism for extrapolation - Eligible own funds to meet Solvency Capital Requirement -Tier 2 | Total amount of eligible own funds to meet SCR-Tier 2 calculated considering technical provisions with adjustments for LTG and transitional measures as described in C0012/R0010.  If the phasing-in mechanism for extrapolation is not applicable report the same amount as in C0010. |
| C0014/R0070 | Impact of phasing-in mechanism for extrapolation - Eligible own funds to meet Solvency Capital Requirement -Tier 2 | Amount of the adjustment to the position of eligible own funds to meet SCR-Tier 2 due to the application of the phasing-in mechanism for extrapolation.  The calculation of this amount shall be performed in accordance with the instructions set out in C0014/R0010. |
| C0020/R0070 | Without transitional on technical provisions - Eligible own funds to meet Solvency Capital Requirement -Tier 2 | Total amount of eligible own funds to meet SCR-Tier 2 calculated considering technical provisions with adjustments for LTG and transitional measures as described in C0020/R0010.  If the transitional deduction to technical provisions is not applicable report the same amount as in C0012. |
| C0030/R0070 | Impact of transitional on technical provisions - Eligible own funds to meet Solvency Capital Requirement -Tier 2 | Amount of the adjustment to the position of eligible own funds to meet SCR-Tier 2 due to the application of the transitional deduction to technical provisions.  The calculation of this amount shall be performed in accordance with the instructions set out in C0030/R0010.- - |
| C0040/R0070 | Without transitional on interest rate - Eligible own funds to meet Solvency Capital Requirement -Tier 2 | Total amount of eligible own funds to meet SCR-Tier 2 calculated considering technical provisions with adjustments for LTG and transitional measures as described in C0040/R0010.  If the transitional adjustment to the relevant risk-free interest rate term structure is not applicable report the same amount as in C0020. |
| C0050/R0070 | Impact of transitional on interest rate - Eligible own funds to meet Solvency Capital Requirement -Tier 2 | Amount of the adjustment to the position of eligible own funds to meet SCR-Tier 2 due to the application of the transitional adjustment to the relevant risk-free interest rate term structure.  The calculation of this amount shall be performed in accordance with the instructions set out in C0050/R0010.- - |
| C0054/R0070 | Impact of all transitionals - Eligible own funds to meet Solvency Capital Requirement -Tier 2 | Amount of the adjustment to the position of eligible own funds to meet SCR-Tier 2 due to the application of all transitionals including the phasing-in mechanism for extrapolation.  The calculation of this amount shall be performed in accordance with the instructions set out in C0054/R0010. |
| C0060/R0070 | Without volatility adjustment and without other transitional measures - Eligible own funds to meet Solvency Capital Requirement -Tier 2 | Total amount of eligible own funds to meet SCR-Tier 2 calculated considering technical provisions with adjustments for LTG and transitional measures as described in C0060/R0010.  If the volatility adjustment is not applicable report the same amount as in C0040. |
| C0070/R0070 | Impact of volatility adjustment set to zero - Eligible own funds to meet Solvency Capital Requirement -Tier 2 | Amount of the adjustment to the position of eligible own funds to meet SCR-Tier 2 due to the application of the volatility adjustment. It shall reflect the impact of setting the volatility adjustment to zero.  The calculation of this amount shall be performed in accordance with the instructions set out in C0070/R0010.-- |
| C0080/R0070 | Without matching adjustment and without all the others - Eligible own funds to meet Solvency Capital Requirement -Tier 2 | Total amount of eligible own funds to meet SCR-Tier 2 calculated considering technical provisions with adjustments for LTG and transitional measures as described in C0080/R0010.  If the matching adjustment is not applicable report the same amount as in C0060. |
| C0090/R0070 | Impact of matching adjustment set to zero - Eligible own funds to meet Solvency Capital Requirement -Tier 2 | Amount of the adjustment to the position of eligible own funds to meet SCR-Tier 2 due to the application of the matching adjustment. It shall include the impact of setting the volatility adjustment and the matching adjustment to zero.  The calculation of this amount shall be performed in accordance with the instructions set out in C0090/R0010.-- |
| C0100/R0070 | Impact of all LTG measures and transitionals - Eligible own funds to meet Solvency Capital Requirement -Tier 2 | Amount of the adjustment to the position of eligible own funds to meet SCR-Tier 2 due to the application of the LTG measures and transitionals. |
| C0010/R0080 | Amount with LTG measures and transitionals - Eligible own funds to meet Solvency Capital Requirement -Tier 3 | Total amount of eligible own funds to meet SCR-Tier 3 calculated considering technical provisions including the adjustments due to the LTG measures and transitional measures. |
| C0012/R0080 | Without phasing-in mechanism for extrapolation - Eligible own funds to meet Solvency Capital Requirement -Tier 3 | Total amount of eligible own funds to meet SCR-Tier 3 calculated considering technical provisions with adjustments for LTG and transitional measures as described in C0012/R0010.  If the phasing-in mechanism for extrapolation is not applicable report the same amount as in C0010. |
| C0014/R0080 | Impact of phasing-in mechanism for extrapolation - Eligible own funds to meet Solvency Capital Requirement -Tier 3 | Amount of the adjustment to the position of eligible own funds to meet SCR-Tier 3 due to the application of the phasing-in mechanism for extrapolation.  The calculation of this amount shall be performed in accordance with the instructions set out in C0014/R0010. |
| C0020/R0080 | Without transitional on technical provisions - Eligible own funds to meet Solvency Capital Requirement -Tier 3 | Total amount of eligible own funds to meet SCR-Tier 3 calculated considering technical provisions with adjustments for LTG and transitional measures as described in C0020/R0010.  If the transitional deduction to technical provisions is not applicable report the same amount as in C0012. |
| C0030/R0080 | Impact of transitional on technical provisions - Eligible own funds to meet Solvency Capital Requirement -Tier 3 | Amount of the adjustment to the position of eligible own funds to meet SCR-Tier 3 due to the application of the transitional deduction to technical provisions.  The calculation of this amount shall be performed in accordance with the instructions set out in C0030/R0010.- - |
| C0040/R0080 | Without transitional on interest rate - Eligible own funds to meet Solvency Capital Requirement -Tier 3 | Total amount of eligible own funds to meet SCR-Tier 3 calculated considering technical provisions with adjustments for LTG and transitional measures as described in C0040/R0010.  If the transitional adjustment to the relevant risk-free interest rate term structure is not applicable report the same amount as in C0020. |
| C0050/R0080 | Impact of transitional on interest rate - Eligible own funds to meet Solvency Capital Requirement -Tier 3 | Amount of the adjustment to the position of eligible own funds to meet SCR-Tier 3 due to the application of the transitional adjustment to the relevant risk-free interest rate term structure.  The calculation of this amount shall be performed in accordance with the instructions set out in C0050/R0010.- - |
| C0054/R0080 | Impact of all transitionals - Eligible own funds to meet Solvency Capital Requirement -Tier 3 | Amount of the adjustment to the position of eligible own funds to meet SCR-Tier 3 due to the application of all transitionals including the phasing-in mechanism for extrapolation.  The calculation of this amount shall be performed in accordance with the instructions set out in C0054/R0010. |
| C0060/R0080 | Without volatility adjustment and without other transitional measures - Eligible own funds to meet Solvency Capital Requirement -Tier 3 | Total amount of eligible own funds to meet SCR-Tier 3 calculated considering technical provisions with adjustments for LTG and transitional measures as described in C0060/R0010.  If the volatility adjustment is not applicable report the same amount as in C0040. |
| C0070/R0080 | Impact of volatility adjustment set to zero - Eligible own funds to meet Solvency Capital Requirement -Tier 3 | Amount of the adjustment to the position of eligible own funds to meet SCR-Tier 3 due to the application of the volatility adjustment. It shall reflect the impact of setting the volatility adjustment to zero.  The calculation of this amount shall be performed in accordance with the instructions set out in C0070/R0010.-- |
| C0080/R0080 | Without matching adjustment and without all the others - Eligible own funds to meet Solvency Capital Requirement -Tier 3 | Total amount of eligible own funds to meet SCR-Tier 3 calculated considering technical provisions with adjustments for LTG and transitional measures as described in C0080/R0010.  If the matching adjustment is not applicable report the same amount as in C0060. |
| C0090/R0080 | Impact of matching adjustment set to zero - Eligible own funds to meet Solvency Capital Requirement -Tier 3 | Amount of the adjustment to the position of eligible own funds to meet SCR-Tier 3 due to the application of the matching adjustment. It shall include the impact of setting the volatility adjustment and the matching adjustment to zero.  The calculation of this amount shall be performed in accordance with the instructions set out in C0090/R0010.-- |
| C0100/R0080 | Impact of all LTG measures and transitionals - Eligible own funds to meet Solvency Capital Requirement -Tier 3 | Amount of the adjustment to the position of eligible own funds to meet SCR-Tier 3 due to the application of the LTG measures and transitional measures. |
| C0010/R0090 | Amount with LTG 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 |
| C0012/R0090 | Without phasing-in mechanism for extrapolation -Solvency Capital Requirement | Total amount of SCR calculated considering technical provisions with adjustments for LTG and transitional measures as described in C0012/R0010.  If the phasing-in mechanism for extrapolation is not applicable report the same amount as in C0010. |
| C0014/R0090 | Impact of phasing-in mechanism for extrapolation - Solvency Capital Requirement | Amount of the adjustment to the position of SCR due to the application of the phasing-in mechanism for extrapolation.  The calculation of this amount shall be performed in accordance with the instructions set out in C0014/R0010. |
| C0020/R0090 | Without transitional on technical provisions -Solvency Capital Requirement | Total amount of SCR calculated considering technical provisions with adjustments for LTG and transitional measures as described in C0020/R0010.  If the transitional deduction to technical provisions is not applicable report the same amount as in C0012. |
| C0030/R0090 | Impact of transitional on technical provisions - Solvency Capital Requirement | Amount of the adjustment to the position of SCR due to the application of the transitional deduction to technical provisions.  The calculation of this amount shall be performed in accordance with the instructions set out in C0030/R0010. |
| C0040/R0090 | Without transitional on interest rate - Solvency Capital Requirement | Total amount of SCR calculated considering technical provisions with adjustments for LTG and transitional measures as described in C0040/R0010.  If the transitional adjustment to the relevant risk-free interest rate term structure is not applicable report the same amount as in C0020. |
| C0050/R0090 | Impact of transitional on interest rate - Solvency Capital Requirement | Amount of the adjustment to the position of SCR due to the application of the transitional adjustment to the relevant risk-free interest rate term structure.  The calculation of this amount shall be performed in accordance with the instructions set out in C0050/R0010.. |
| C0054/R0090 | Impact of all transitionals - Solvency Capital Requirement | Amount of the adjustment to the position of SCR due to the application of all transitional measures including the phasing-in mechanism for extrapolation.  The calculation of this amount shall be performed in accordance with the instructions set out in C0054/R0010. |
| C0060/R0090 | Without volatility adjustment and without other transitional measures - Solvency Capital Requirement | Total amount of SCR calculated considering Technical provisions with adjustments for LTG and transitional measures as described in C0060/R0010.  If the volatility adjustment is not applicable report the same amount as in C0040. |
| C0070/R0090 | Impact of volatility adjustment set to zero - Solvency Capital Requirement | Amount of the adjustment to the position of SCR due to the application of the volatility adjustment. It shall reflect the impact of setting the volatility adjustment to zero.  The calculation of this amount shall be performed in accordance with the instructions set out in C0070/R0010. |
| C0080/R0090 | Without matching adjustment and without all the others - Solvency Capital Requirement | Total amount of SCR calculated considering technical provisions with adjustments for LTG and transitional measures as described in C0080/R0010.  If the matching adjustment is not applicable report the same amount as in C0060. |
| C0090/R0090 | Impact of matching adjustment set to zero - Solvency Capital Requirement | Amount of the adjustment to the position of 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.  The calculation of this amount shall be performed in accordance with the instructions set out in C0090/R0010. |
| C0100/R0090 | Impact of all LTG measures and transitionals - Solvency Capital Requirement | Amount of the adjustment to the position of SCR due to the application of the LTG measures and transitional measures. |
| C0010/R0100 | Amount with LTG 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 LTG measures and transitional measures. |
| C0012/R0100 | Without phasing-in mechanism for extrapolation - Eligible own funds to meet Minimum Capital Requirement | Total amount of eligible own funds to meet MCR calculated considering technical provisions with adjustments for LTG and transitional measures as described in C0012/R0010.  If the phasing-in mechanism for extrapolation is not applicable report the same amount as in C0010. |
| C0014/R0100 | Impact of phasing-in mechanism for extrapolation - Eligible own funds to meet Minimum Capital Requirement | Amount of the adjustment to the position of eligible own funds to meet MCR due to the application of the phasing-in mechanism for extrapolation.  The calculation of this amount shall be performed in accordance with the instructions set out in C0014/R0010. |
| C0020/R0100 | Without transitional on technical provisions - Eligible own funds to meet Minimum Capital Requirement | Total amount of eligible own funds to meet MCR calculated considering technical provisions with adjustments for LTG and transitional measures as in C0020/R0010.  If the transitional deduction to technical provisions is not applicable report the same amount as in C0012. |
| C0030/R0100 | Impact of transitional on technical provisions - Eligible own funds to meet Minimum Capital Requirement | Amount of the adjustment to the position of eligible own funds to meet MCR due to the application of the transitional deduction to technical provisions.  The calculation of this amount shall be performed in accordance with the instructions set out in C0030/R0010. |
| C0040/R0100 | Without transitional on interest rate - Eligible own funds to meet Minimum Capital Requirement | Total amount of eligible own funds to meet MCR calculated considering technical provisions with adjustments for LTG and transitional measures as described in C0040/R0010.  If the transitional adjustment to the relevant risk-free interest rate term structure is not applicable report the same amount as in C0020. |
| C0050/R0100 | Impact of transitional on interest rate - Eligible own funds to meet Minimum Capital Requirement | Amount of the adjustment to the position of eligible own funds to meet MCR due to the application of the transitional adjustment to the relevant risk-free interest rate term structure.  The calculation of this amount shall be performed in accordance with the instructions set out in C0050/R0010. |
| C0054/R0100 | Impact of all transitionals - 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 all transitional measures including the phasing-in mechanism for extrapolation.  The calculation of this amount shall be performed in accordance with the instructions set out in C0054/R0010. |
| C0060/R0100 | Without volatility adjustment and without other transitional measures - Eligible own funds to meet Minimum Capital Requirement | Total amount of eligible own funds to meet MCR calculated considering Technical provisions with adjustments for LTG and transitional measures as described in C0060/R0010.  If the volatility adjustment is not applicable report the same amount as in C0040. |
| C0070/R0100 | Impact of volatility adjustment set to zero - Eligible own funds to meet Minimum Capital Requirement | Amount of the adjustment to the position of 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.  The calculation of this amount shall be performed in accordance with the instructions set out in C0070/R0010. |
| C0080/R0100 | Without matching adjustment and without all the others - Eligible own funds to meet Minimum Capital Requirement | Total amount of eligible own funds to meet MCR calculated considering technical provisions with adjustments for LTG and transitional measures as described in C0080/R0010.  If the matching adjustment is not applicable report the same amount as in C0060. |
| C0090/R0100 | Impact of matching adjustment set to zero - Eligible own funds to meet Minimum Capital Requirement | Amount of the adjustment to the position of 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.  The calculation of this amount shall be performed in accordance with the instructions set out in C0090/R0010. |
| C0100/R0100 | Impact of all LTG measures and transitionals - Eligible own funds to meet Minimum Capital Requirement | Amount of the adjustment to the position of eligible own funds to meet MCR due to the application of the LTG measures and transitional measures. |
| C0010/R0110 | Amount with LTG measures and transitionals - Minimum Capital Requirement | Total amount of MCR calculated considering technical provisions including the adjustments due to the long-term guarantee measures and transitional measures. |
| C0012/R0110 | Without phasing-in mechanism for extrapolation - Minimum Capital Requirement | Total amount of MCR calculated considering technical provisions with adjustments for LTG and transitional measures as in C0012/R0010.  If the phasing-in mechanism for extrapolation is not applicable report the same amount as in C0010. |
| C0014/R0110 | Impact of phasing-in mechanism for extrapolation - Minimum Capital Requirement | Amount of the adjustment to the position of MCR due to the application of the phasing-in mechanism for extrapolation.  The calculation of this amount shall be performed in accordance with the instructions set out in C0014/R0010. |
| C0020/R0110 | Without transitional on technical provisions - Minimum Capital Requirement | Total amount of MCR calculated considering technical provisions with adjustments for LTG and transitional measures as described in C0020/R0010.  If the transitional deduction to technical provisions is not applicable report the same amount as in C0012. |
| C0030/R0110 | Impact of transitional on technical provisions - Minimum Capital Requirement | Amount of the adjustment to the position of MCR due to the application of the transitional deduction to technical provisions.  The calculation of this amount shall be performed in accordance with the instructions set out in C0030/R0010. |
| C0040/R0110 | Without transitional on interest rate - Minimum Capital Requirement | Total amount of MCR calculated considering technical provisions with adjustments for LTG and transitional measures as described in C0040/R0010.  If the transitional adjustment to the relevant risk-free interest rate term structure is not applicable report the same amount as in C0020. |
| C0050/R0110 | Impact of transitional on interest rate - Minimum Capital Requirement | Amount of the adjustment to the position of MCR due to the application of the transitional adjustment to the relevant risk-free interest rate term structure.  The calculation of this amount shall be performed in accordance with the instructions set out in C0050/R0010. |
| C0054/R0110 | Impact of all transitionals - Minimum Capital Requirement | Amount of the adjustment to the position of MCR due to the application of all transitional measures including the phasing-in mechanism for extrapolation.  The calculation of this amount shall be performed in accordance with the instructions set out in C0054/R0010. |
| C0060/R0110 | Without volatility adjustment and without other transitional measures - Minimum Capital Requirement | Total amount of MCR calculated considering technical provisions with adjustments for LTG and transitional measures as described in C0060/R0010.  If the volatility adjustment is not applicable report the same amount as in C0040. |
| C0070/R0110 | Impact of volatility adjustment set to zero - Minimum Capital Requirement | Amount of the adjustment to the position of MCR due to the application of the volatility adjustment. It shall reflect the impact of setting the volatility adjustment to zero.  The calculation of this amount shall be performed in accordance with the instructions set out in C0070/R0010. |
| C0080/R0110 | Without matching adjustment and without all the others - MCR | Total amount of MCR calculated considering technical provisions with adjustments for LTG and transitional measures as described in C0080/R0010.  If the matching adjustment is not applicable report the same amount as in C0060. |
| C0090/R0110 | Impact of matching adjustment set to zero - Minimum Capital Requirement | Amount of the adjustment to the position of 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.  The calculation of this amount shall be performed in accordance with the instructions set out in C0090/R0010. |
| C0100/R0110 | Impact of all LTG measures and transitionals - Minimum Capital Requirement | Amount of the adjustment to the position of MCR due to the application of the LTG measures and transitional measures. |

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

*General comments:*

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

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

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|  | ITEM | INSTRUCTIONS |
| Z0010 | Matching portfolio | Indicate the number which is attributed by the undertaking, corresponding to the unique number assigned to each matching portfolio.  This number shall be consistent over time and shall be used to identify the matching portfolio number in other templates. |
| C0020/R0010 to R0450 | Projection of future cash-flows at the end of the reporting period - Longevity, mortality and revision obligations cash outflows | Future cash out-flows related to the longevity, mortality and revision benefits of insurance and reinsurance obligations for each matching portfolio and split by year of due payment of the cash flow, counting the periods of 12 months from the date of reference of the reporting. |
| C0030/R0010 to R0450 | Projection of future cash-flows at the end of the reporting period - Expenses cash outflows | Future cash out-flows related to the expenses of insurance and reinsurance obligations for each matching portfolio and split by year of due payment of the cash flow, counting the periods of 12 months from the date of reference of the reporting. |
| C0040/R0010 to R0450 | Projection of future cash-flows at the end of the reporting period - De-risked Assets cash-flows | Cash flows (out-flows and in-flows) of assets linked to each matching portfolio and split by year of due payment or receipt of the cash flow. These flows shall be appropriately corrected to take into account the probability of default or the portion of the long term average of the spread over the risk-free interest rate as set out in Article 53 of Delegated Regulation (EU) 2015/35. |
| C0050/R0010 to R0450 | Mismatch during reporting period - Positive undiscounted mismatch (inflows > outflows) | If the frequency is lower than yearly, then report the sum of the positive undiscounted mismatches (inflows > outflows) through the year of each row.  Positive mismatches for some periods shall not be netted off of negative mismatches. |
| C0060/R0010 to R0450 | Mismatch during reporting period - Negative undiscounted mismatch (inflows < outflows) | If the frequency is lower than yearly, then report the sum of the deficit undiscounted mismatches (inflows < outflows) through the year of each row.  Negative mismatches for some periods shall not be netted off of positive mismatches. |

*S.22.03 -Information on the matching adjustment calculation*

*General comments:*

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

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

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|  | ITEM | INSTRUCTIONS |
| Z0010 | Matching portfolio | Indicate the number which is attributed by the undertaking, corresponding to the unique number assigned to each matching portfolio.  This number has to be consistent over time and shall be used to identify the matching portfolio number in other templates. |
| *Overall calculation of the matching adjustment* | | |
| C0010/R0010 | Annual effective rate applied to the CF of the obligations | The annual effective rate, calculated as the single discount rate that, where applied to the cash flows (‘CF’) of the portfolio of insurance or reinsurance obligations, results in a value that is equal to the value in accordance with Article 75 of Directive 2009/138/EC of the portfolio of assigned assets. |
| C0010/R0020 | Annual effective rate of the best estimate | The annual effective rate, calculated as the single discount rate that, where applied to the cash flows of the portfolio of insurance or reinsurance obligations, results in a value that is equal to the value of the best estimate of the portfolio of insurance or reinsurance obligations where the time value of money is taken into account using the basic risk-free interest rate term structure. |
| C0010/R0030 | Probability of default used to de-risk assets cash flows | The probability of default corresponds to the amount expressed as a financial percentage (same format as for rows R0010 and R0020) used to adjust the assets cash flows of the assigned portfolio of assets pursuant to Article 53 of Delegated Regulation (EU) 2015/35.  ‘De-risked assets cash flows’ means ‘expected assets cash-flows’ as referred to in Article 53 of Delegated Regulation (EU) 2015/35.  This amount shall not include the increase reported in row R0050. |
| C0010/R0040 | Portion of the fundamental spread not reflected when de-risking assets cash flows | Portion of the fundamental spread that has not been reflected in the adjustment to the cash-flows of the assigned portfolio of assets as set out in Article 53 of Delegated Regulation (EU) 2015/35.  This amount shall be expressed as a financial percentage (same format as rows R0010 and R0020). This amount shall not include the increase reported in row R0050. |
| C0010/R0050 | Increase of fundamental spread for sub investment grade assets | Increase of the fundamental spread for sub-investment grade assets expressed as a financial percentage (same format as rows R0010, R0020 and R0120). The increase of the probability of default for sub investment grade assets shall be considered in the de-risking of cash flows. |
| C0010/R0060 | Matching adjustment to the risk free rate | Matching adjustment to the risk-free rate for the reported portfolio, reported in basis points using decimal notation, e.g. 100bp reported as 0.01. |
| *Eligibility criteria using SCR mortality stress* | | |
| C0010/R0070 | Mortality risk stress for the purpose of the matching adjustment | Increase of the gross best estimate calculated with the basic risk-free rate following a mortality risk stress compared to the gross best estimate calculated with the basic risk rate, as set out in Article 77b (1-f) of Directive 2009/138/EC and Article 52 of Delegated Regulation (EU) 2015/35. |
| *Portfolio* |  |  |
| C0010/R0080 | Market value of the assets of the portfolio | Solvency II value of the assets of the portfolio. |
| C0010/R0090 | Market value of assets linked to inflation | Solvency II value of the assets with return linked to inflation (Article 77b (1) of Directive 2009/138/EC). |
| C0010/R0100 | Best estimate linked to inflation | Amount of best estimate of cash flows of the insurance or reinsurance obligations that depend on inflation. |
| C0010/R0110 | Market value assets where third party can change the cash flows | Value of the assets where third party can change the cash flows (Article 77b (1) of Directive 2009/138/EC). |
| C0010/R0120 | Return on assets - portfolio assets | Identify the de-risked Internal Rate of Return (‘IRR’) of the assets linked to any matching adjustment portfolio measured as the discount rate at which the present value of the cash outflows of an asset equals the present value of its de-risked cash inflows. |
| C0010/R0130 | Market value of surrendered contracts | Value of the best estimate of the insurance and reinsurance obligations stemming from contracts underlying each matching adjustment portfolio which have been surrendered during the reporting period. |
| C0010/R0140 | Number of surrender options exercised | Number of surrender options exercised during the reporting period related to insurance and reinsurance obligations of each matching portfolio. |
| C0010/R0150 | Market value of assets covering surrendered contracts | Value of the assets, valued in accordance with Article 75 of the Directive 2009/138/EC, covering the insurance and reinsurance obligations surrendered at the time the surrender options were exercised. |
| C0010/R0160 | Amount paid to policyholders | Value of the amount paid to policyholders according to their surrender rights.  This amount differs from row R0130 and R0150 where the surrender clause of the contract does not give the policyholder the right to receive the full amount in those rows. |
| *Liabilities* | | |
| C0010/R0170 | Duration | Measure equivalent to Macaulay duration for liabilities considering all cash flows of insurance or reinsurance obligations arising from portfolios where the matching adjustment has been used. |

*S.22.04 - Information on the transitional on interest rates calculation*

*General comments:*

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

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

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

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|  | ITEM | INSTRUCTIONS |
| *Overall calculation of the transitional adjustment* | | |
| Z0010 | Currency | Identify the ISO 4217 alphabetic code of each of the currency for which the transitional adjustment to the relevant risk-free interest rate term structure is applied. |
| C0010/R0010 | Solvency I interest rate | The interest rate (as a decimal) as determined by the insurance or reinsurance undertaking in accordance with the laws, regulations and administrative provisions which are adopted pursuant to Article 20 of Directive 2002/83/EC at the last date of the application of that Directive. |
| C0010/R0020 | Annual effective rate | The annual effective rate, calculated as the single discount rate that, where applied to the cash flows of the portfolio of admissible insurance and reinsurance obligations, results in a value that is equal to the value of the best estimate of the portfolio of admissible insurance and reinsurance obligations where the time value of money is taken into account using the relevant risk-free interest rate term structure referred to in Article 77(2) of Directive 2009/138/EC. |
| C0010/R0030 | Portion of the difference applied at the reporting date | Percentage (as a decimal) of the difference between the Solvency I interest rate (R0010) and the Annual effective rate (R0020) (e.g. 1,00 at the beginning of the transitional period and 0,00 at the end). |
| C0010/R0040 | Adjustment to risk free rate | Transitional adjustment to the risk-free rate expressed as a percentage (as a decimal). |
| *Solvency I interest rate* | | |
| C0020/R0100 | Best estimate - Up to 0.5 per cent | Value of the best estimate of the insurance and reinsurance obligations for which the interest rate as determined by the insurance or reinsurance undertaking in accordance with the laws, regulations and administrative provisions which are adopted pursuant to Article 20 of Directive 2002/83/EC at the last date of the application of that Directive was up to 0,5 % (inclusive).  Only the guaranteed Best Estimate of obligations stemming from products providing a guaranteed rate shall be considered. The Future Discretionary Benefits shall not be considered. |
| C0020/R0110 to R0200 | Best estimate - between 0.5% and 8.0% | Value of the best estimate of the insurance and reinsurance obligations for which the interest rate as determined by the insurance or reinsurance undertaking in accordance with the laws, regulations and administrative provisions which are adopted pursuant to Article 20 of Directive 2002/83/EC at the last date of the application of that Directive was in the correspondent interval.  The lower reference is exclusive and the higher reference is inclusive.  Only the guaranteed Best Estimate of obligations stemming from products providing a guaranteed rate shall be considered. The Future Discretionary Benefits shall not be considered. |
| C0020/R0210 | Best estimate - Above 8.0 per cent | Value of the best estimate of the insurance and reinsurance obligations for which the interest rate as determined by the insurance or reinsurance undertaking in accordance with the laws, regulations and administrative provisions which are adopted pursuant to Article 20 of Directive 2002/83/EC at the last date of the application of that Directive was above 8,0 % (exclusive).  Only the guaranteed Best Estimate of obligations stemming from products providing a guaranteed rate shall be considered. The Future Discretionary Benefits shall not be considered. |
| C0030/R0100 | Average duration of insurance and reinsurance obligations - Up to 0.5 per cent | Residual Macaulay duration of the insurance and reinsurance obligations for which the interest rate as determined by the insurance or reinsurance undertaking in accordance with the laws, regulations and administrative provisions which are adopted pursuant to Article 20 of Directive 2002/83/EC at the last date of the application of that Directive was up to 0,5 % (inclusive). |
| C0030/R0110 to R0200 | Average duration of insurance and reinsurance obligations - between 0.5% and 8.0% | Residual Macaulay duration of the insurance and reinsurance obligations for which the interest rate as determined by the insurance or reinsurance undertaking in accordance with the laws, regulations and administrative provisions which are adopted pursuant to Article 20 of Directive 2002/83/EC at the last date of the application of that Directive was in the correspondent interval.  The lower reference is exclusive and the higher reference is inclusive. |
| C0030/R0210 | Average duration of insurance and reinsurance obligations - Above 8.0 per cent | Residual Macaulay duration of the insurance and reinsurance obligations for which the interest rate as determined by the insurance or reinsurance undertaking in accordance with the laws, regulations and administrative provisions which are adopted pursuant to Article 20 of Directive 2002/83/EC at the last date of the application of that Directive was above 8,0 % (exclusive). |

*S.22.05 - Overall calculation of the transitional on technical provisions*

*General comments:*

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

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|  | ITEM | INSTRUCTIONS |
| C0010/R0010 | Day 1 Solvency II technical provisions | Amount of technical provisions, subject to transitional deduction to technical provisions, after deduction of the amounts recoverable from reinsurance contracts and special purpose vehicles, calculated in accordance with Article 76 of Directive 2009/138/EC at the first date of the application of the Directive 2009/138/EC. This calculation shall consider all insurance and reinsurance obligations existing at the first date of application of the Directive 2009/138/EC.  If a re-calculation was requested on the basis of Article 308d(3) of the Directive 2009/138/EC this calculation shall consider only those insurance and reinsurance obligations subject to the transitional and that still exist at the recalculation reference date valued at the reporting date (Solvency II value reducing the contracts not existing anymore). |
| C0010/R0020 | Technical provisions subject to transitional measure on technical provisions - TP calculated as a whole | Amount of the technical provisions calculated as a whole, subject to transitional deduction to technical provisions, after deduction of the amounts recoverable from reinsurance contracts and special purpose vehicles, calculated in accordance with Article 76 of Directive 2009/138/EC at the reporting date, before the application of the transitional. |
| C0010/R0030 | Technical provisions subject to transitional measure on technical provisions - Best estimate | Amount of the best estimate, subject to transitional deduction to technical provisions, after deduction of the amounts recoverable from reinsurance contracts and special purpose vehicles, calculated in accordance with Article 76 of Directive 2009/138/EC at the reporting date, before the application of the transitional.  If a re-calculation was requested on the basis of Article 308d(3) of Directive 2009/138/EC this calculation shall consider only those insurance and reinsurance obligations subject to the transitional and that still exist at the recalculation reference date valued at the reporting date (Solvency II value minus contracts not existing anymore). |
| C0010/R0040 | transitional measure on technical provisions - Risk margin | Amount of the Risk margin, subject to transitional deduction to technical provisions, after deduction of the amounts recoverable from reinsurance contracts and special purpose vehicles, calculated in accordance with Article 76 of Directive 2009/138/EC at the reporting date, before the application of the transitional.  If a re-calculation was requested on the basis of Article 308d(3) of Directive 2009/138/EC this calculation shall consider only those insurance and reinsurance obligations subject to the transitional and that still exist at the recalculation reference date valued at the reporting date (Solvency II value minus contracts not existing anymore). |
| C0010/R0050 | Technical provisions subject to transitional measure on technical provisions - Solvency I technical provisions | Amount of technical provisions, subject to transitional deduction to technical provisions, after deduction of the amounts recoverable from reinsurance contracts calculated in accordance with the laws, regulations and administrative provisions which are adopted pursuant to Article 15 of Directive 73/239/EEC, Article 20 of Directive 2002/83/EC and Article 32 of Directive 2005/68/EC on the day before those Directives are repealed pursuant to Article 310 of Directive 2009/138/EC.  If a re-calculation was requested on the basis of Article 308d(3) of Directive 2009/138/EC this calculation shall consider only those insurance and reinsurance obligations existing at the recalculation reference date. |
| C0010/R0060 | Technical provisions subject to transitional measure on technical provisions - Portion of the difference adjusted | Percentage (in decimals) of the portion of the difference adjusted.  The maximum portion deductible shall decrease linearly at the end of each year from 1 during the year starting from 1 January 2016 to 0 on 1 January 2032. |
| C0010/R0070 | Adjustment to technical provisions after any limitation applied in accordance with Article 308d(4) | Amount of the adjustment to the technical provisions after any limitation applied in accordance with Article 308d(4) of Directive 2009/138/EC, if applicable.  If no limitation the amount calculated as R0060\*(R0010-R0050) shall be reported. |
| C0010/R0080 | Technical provision after transitional on technical provisions | Amount of technical provisions, subject to transitional deduction to technical provisions, after transitional deduction to technical provisions. |

*S.22.07 - Calculated volatility adjustment and corresponding best estimates by country and currency*

*General comments:*

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

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

This template according to Article 51 (1c) (b) of Directive 2009/138/EC collects for each relevant currency or, as applicable, country, the volatility adjustment calculated in accordance with Article 77d of Directive 2009/138/EC and the corresponding best estimates for insurance or reinsurance obligations. Regarding the best estimate it shall reflect the gross best estimate of insurance and reinsurance obligations subject to volatility adjustment split by currency of the obligations and, when written in currency euro, by country in which the products giving rise to the obligations were sold. The best estimate reported shall take into account the volatility adjustment. The best estimate subject to any matching adjustment shall not be reported in this template. Furthermore, the nominator and the denominator of the Credit Spread Sensitivity Ratio (CSSR) are collected. If the undertaking applies the undertaking specific adjustment to the risk corrected spread according to Article 77d (1c) of Directive 2009/138/EC, also the risk corrected spread on the undertakings own portfolio is collected.

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|  | ITEM | INSTRUCTIONS |
| R0010 | Other than currency euro | Report the ISO 4217 alphabetic code of each currency reported. |
| *Calculated volatility adjustment and total best estimate subject to the volatility adjustment - Total all countries by currency* | | |
| C0040/R0020 | Part of the best estimate subject to the volatility adjustment written in currency euro /Total value of all countries | Total value for all countries, of the best estimate of the insurance and reinsurance obligations subject to volatility adjustment for the currency euro. |
| C0042/R0020 | Sensitivity of assets in the currency euro to changes in credit spreads / all countries | Calculated nominator of the Credit Spread Sensitivity Ratio (CSSR) for the currency euro. |
| C0044/R0020 | Sensitivity of the best estimate in the currency euro to changes in interest rates / all countries | Calculated denominator of the Credit Spread Sensitivity Ratio (CSSR) for the currency euro. |
| C0046/R0020 | Risk-corrected spread calculated on the basis of the undertaking's portfolio of investments in debt instruments for the currency euro/all countries | If relevant, calculated nominator of the undertaking-specific adjustment to the risk-corrected spread referred to in Article 77d (1c) of Directive 2009/138/EC, for the currency euro. |
| C0050/R0020 | Part of the best estimate subject to volatility adjustment written in currencies/Total value of all countries | Total value for all countries of the best estimate of the insurance and reinsurance obligations subject to volatility adjustment split by currency. |
| C0052/R0020 | Sensitivity of assets in currencies other than euro to changes in credit spreads / all countries | Calculated nominator of the Credit Spread Sensitivity Ratio (CSSR) split by currency for currencies other than euro. |
| C0054/R0020 | Sensitivity of the best estimate in currencies other than euro to changes in interest rates / all countries | Calculated denominator of the Credit Spread Sensitivity Ratio (CSSR) split by currency for currencies other than euro. |
| C0056/R0020 | Risk-corrected spread calculated on the basis of the undertaking's portfolio of investments in debt instruments for currencies other than euro / all countries | If relevant, calculated nominator of the undertaking-specific adjustment to the risk-corrected spread referred to in Article 77d (1c) of Directive 2009/138/EC, split by currency for currencies other than euro. |
| C0058/R0020 | Volatility Adjustment for currencies other than euro / all countries | Calculated volatility adjustment, split by currency for currencies other than euro. |
| *Calculated volatility adjustment and best estimate subject to the volatility adjustment for the currency euro - By country* | | |
| C0020/R0040 | Countries | Report the ISO 3166-1 alpha-2 code of each country reported. |
| C0040/R0040 | Part of the best estimate subject to the volatility adjustment written in currency euro - by country | Value of the best estimate of the insurance and reinsurance obligations subject to the volatility adjustment for the currency euro split by country. |
| C0044/R0040 | Volatility adjustment for the currency euro - by country | Calculated volatility adjustment for the currency euro, split by country. |

*S.23.01 - Own Funds*

*General comments:*

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

For undertakings with ring-fenced funds the restricted tier 3 own funds as defined in Article 80 of Delegated Regulation should only be included there in case, they are not part of the adjustment to the reconciliation reserve laid down in Article 81 of Delegated Regulation 2015/35.

Undertakings exempted of reporting quarterly the template shall report quarterly only C0010/R0600.

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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 meets the criteria for Tier 1 or Tier 2 items. |
| R0040/C0020 | Initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual-type undertakings - tier 1 unrestricted | This is the amount of the initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual-type undertakings that meets the criteria for Tier 1 unrestricted. |
| R0040/C0040 | Initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual-type undertakings - tier 2 | This is the amount of the initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual-type undertakings that meets Tier 2 criteria. |
| R0050/C0010 | Subordinated mutual member accounts - 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 Directive 2009/138/EC. |
| R0070/C0020 | Surplus funds - tier 1 unrestricted | These are the surplus funds that fall under Article 91 (2) of 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 in accordance with 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 in accordance with 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. |
| R0180/C0010 | Other own fund items approved by the supervisory authority as basic own funds not specified above - total | 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 fund items from financial statements that are not represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds.  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 reported 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 1 unrestricted in accordance with Article 68 of Delegated Regulation (EU) 2015/35. |
| R0230/C0030 | Deduction for participations in financial and credit institutions - tier 1 restricted | This is the amount of the deduction for participations in financial and credit institutions that are deducted from tier 1 restricted in accordance with Article 68 of Delegated Regulation (EU) 2015/35. |
| R0230/C0040 | Deduction for participations in financial and credit institutions - tier 2 | This is the amount of the deduction for participations in financial and credit institutions that are deducted from tier 2 in accordance with Article 68 of Delegated Regulation (EU) 2015/35. |
| R0230/C0050 | Deduction for participations in financial and credit institutions - Tier 3 | This is the amount of the deduction for participations in financial and credit institutions that are deducted from Tier 3 in accordance with Article 68 of Delegated Regulation (EU) 2015/35. |
| *Total basic own funds after deductions* | | |
| R0290/C0010 | Total basic own funds after deductions - total | This is the total amount of basic own fund items after deductions. |
| R0290/C0020 | Total basic own funds after deductions - tier 1 unrestricted | This is the amount of basic own fund items after deductions that meet the criteria for Tier 1 unrestricted items. |
| R0290/C0030 | Total basic own funds after deductions - tier 1 restricted | This is the amount of basic own fund items after deductions that meet the criteria for Tier 1 restricted items. |
| R0290/C0040 | Total basic own funds after deductions - tier 2 | This is the amount of basic own fund items after deductions that meet the criteria for Tier 2. |
| R0290/C0050 | Total basic own funds after deductions - tier 3 | This is the amount of basic own fund items after deductions that meet the criteria for Tier 3. |
| *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 meet the criteria for Tier 2. |
| R0310/C0010 | Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand - total | This is the total amount of initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual-type undertakings that has not been called up or paid up but that is callable on demand. |
| R0310/C0040 | Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual-type undertakings, callable on demand - tier 2 | This is the amount of initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual-type undertakings that has not been called up or paid up but that is callable on demand that meet the criteria for Tier 2. |
| R0320/C0010 | Unpaid and uncalled preference shares 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 2013/36/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 2013/36/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 2013/36/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 2013/36/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 2013/36/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 - total | 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, after deductions, and ancillary own fund items that meet the Tier 1, Tier 2 and Tier 3 criteria and that are therefore available to meet the SCR. |
| R0500/C0020 | Total available own funds to meet the SCR - tier 1 unrestricted | This is the sum of all basic own fund items, after deductions, that meet the criteria to be included in Tier 1 unrestricted items and that are therefore available to meet the SCR. |
| R0500/C0030 | Total available own funds to meet the SCR - tier 1 restricted | This is the sum of all basic own fund items, after deductions, that meet the criteria to be included in Tier 1 restricted items and that are therefore available to meet the SCR. |
| R0500/C0040 | Total available own funds to meet the SCR - tier 2 | This is the sum of all basic own fund items, after deductions, and ancillary own fund items that meet the criteria to be included in Tier 2 and that are therefore available to meet the SCR. |
| R0500/C0050 | Total available own funds to meet the SCR - tier 3 | This is the sum of all basic own fund items, after deductions, and ancillary own fund items that meet the criteria to be included in Tier 3 and that are therefore available to meet the SCR. |
| R0510/C0010 | Total available own funds to meet the MCR | This is the sum of all basic own fund items, after deductions, that meet the Tier 1 and Tier 2 criteria and that are therefore available to meet the MCR. |
| R0510/C0020 | Total available own funds to meet the MCR - tier 1 unrestricted | This is the sum of all basic own fund items, after deductions, that meet the criteria to be included in Tier 1 unrestricted items and that are therefore available to meet the MCR. |
| R0510/C0030 | Total available own funds to meet the MCR - tier 1 restricted | This is the sum of all basic own fund items, after deductions, that meet the criteria to be included in Tier 1 restricted items and that are therefore available to meet the MCR. |
| R0510/C0040 | Total available own funds to meet the MCR - tier 2 | This is the sum of all basic own fund items, after deductions, that meet the criteria to be included in Tier 2 and that are therefore available to meet the MCR. |
| R0540/C0010 | Total eligible own funds to meet the SCR | This is the total amount of available own funds that are eligible to cover the SCR. |
| R0540/C0020 | Total eligible own funds to meet the SCR - tier 1 unrestricted | This is the amount of unrestricted Tier 1 own fund items that are eligible to meet the SCR. |
| R0540/C0030 | Total eligible own funds to meet the SCR - tier 1 restricted | This is the amount of restricted Tier 1 own fund items that are eligible to meet the SCR. |
| R0540/C0040 | Total eligible own funds to meet the 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 reported on the relevant SCR template.  For quarterly reporting this is the latest SCR to be calculated and reported in accordance with Articles 103 to 127 of Directive 2009/138/EC, either the annual one or a more recent one in case the SCR has been recalculated due to for example a change in risk profile, a breach or a risk of breaching the SCR. The amount shall include any capital add on set by the National Supervisory Authority.  In case no full recalculation has been performed for the purpose of the quarterly reporting but undertakings have updated the SCR via approximations, then this updated SCR can be reported in the quarterly submission. |
| R0600/C0010 | MCR | This is the MCR of the undertaking and shall correspond to the total MCR reported in the relevant MCR template. |
| R0620/C0010 | Ratio of eligible own funds to SCR | This is the solvency ratio calculated as the total eligible own funds to meet the SCR divided by the SCR amount. |
| R0640/C0010 | Ratio of eligible own funds to MCR | This is the MCR ratio calculated as the total of eligible own funds to meet the MCR divided by the MCR amount. |
| *Reconciliation Reserve* | | |
| R0700/C0060 | Excess of assets over liabilities | This is the excess of assets over liabilities as reported in the Solvency 2 balance sheet. |
| R0710/C0060 | Own shares (held directly and indirectly) | This is the amount of own shares held by the undertaking, both directly and indirectly. |
| R0720/C0060 | Foreseeable dividends, distributions and charges | These are the foreseeable dividends, distributions and charges according to Article 70 Delegated Regulation (EU) 2015/35. |
| 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. It shall be reported gross of reinsurance and taxes. |



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*-S.23.04 - List of items on own funds*

*General comments:*

This section relates to annual submission for individual entities.

This template shall be reported if the amount of the own funds for any tier change is more than 5% or less than -5% compared to the previous year calculated as below.

*% change (T; T-1)*:=

|  |  |  |
| --- | --- | --- |
|  | ITEM | INSTRUCTIONS |
| C0010 | Description of subordinated mutual member accounts | This shall list subordinated mutual member accounts for an individual undertaking. |
| C0020 | Subordinated mutual member accounts - Amount (in reporting currency) | This is the amount of individual subordinated mutual member accounts. |
| C0030 | Subordinated mutual member accounts - Tier | This shall indicate the tier of the subordinated mutual member accounts.  One of the options in the following closed list shall be used:  1 - Tier 1  2 - Tier 1 - unrestricted  3 - Tier 1 - restricted  4 - Tier 2  5 - Tier 3 |
| C0040 | Subordinated mutual member accounts -Currency Code | Identify the ISO 4217 alphabetic code of the currency. This is the original currency. |
| C0070 | Subordinated mutual member accounts - Counted under transitionals? | This shall indicate whether the subordinated mutual member accounts are counted under the transitional provisions.  One of the options in the following closed list shall be used:  1 - Counted under transitionals  2 - Not counted under transitionals |
| C0080 | Subordinated mutual member accounts - Counterparty (if specific) | This shall list the counterparty of the subordinated mutual member accounts |
| C0090 | Subordinated mutual member accounts - Issue date | This is the issue date of the subordinated mutual member accounts. This shall be in ISO 8601 format (yyyy-mm-dd). |
| C0100 | Subordinated mutual member accounts - Maturity date | This is the maturity date of the subordinated mutual member accounts. This shall be in ISO 8601 format (yyyy-mm-dd). |
| C0110 | Subordinated mutual member accounts - First call date | This is the first call date of the subordinated mutual member accounts. This shall be in ISO 8601 format (yyyy-mm-dd). |
| C0120 | Subordinated mutual member accounts - Details of further call dates | These are the further call dates of the subordinated mutual member accounts. |
| C0130 | Subordinated mutual member accounts - Details of incentives to redeem | These are the incentives to redeem the subordinated mutual member accounts. |
| C0140 | Subordinated mutual member accounts - Notice period | This is the notice of the subordinated mutual member accounts. The date shall be entered here, using ISO 8601 format (yyyy-mm-dd). |
| C0160 | Subordinated mutual member account - Buy back during the year | Explanation if the item has been bought back during the year. |
| C0190 | Description of preference shares | This shall list individual preference shares |
| C0200 | Preference shares - Amount | This is the amount of the preference shares. |
| C0210 | Preference shares - Counted under transitionals? | This shall indicate whether the preference shares are counted under the transitional provisions.  One of the options in the following closed list shall be used:  1 - Counted under transitionals  2 - Not counted under transitionals |
| C0220 | Preference shares - Counterparty (if specific) | This shall list the holder of the preference shares if limited to a single party. If the shares are broadly issued, no data is required. |
| C0230 | Preference shares - Issue date | This is the issue date of the preference share. This shall be in ISO 8601 format (yyyy-mm-dd). |
| C0240 | Preference shares - First call date | This is the first call date of the preference share. This shall be in ISO 8601 format (yyyy-mm-dd). |
| C0250 | Preference shares - Details of further call dates | These are the further call dates of the preference shares. |
| C0260 | Preference shares - Details of incentives to redeem | These are the incentives to redeem the preference share. |
| C0270 | Description of subordinated liabilities | This shall list the individual subordinated liabilities for an individual undertaking. |
| C0280 | Subordinated liabilities -Amount | This is the amount of individual subordinated liabilities. |
| C0290 | Subordinated liabilities -Tier | This shall indicate the tier of the subordinated liabilities. |
| C0300 | Subordinated liabilities Currency Code | Identify the ISO 4217 alphabetic code of the currency. |
| C0320 | Subordinated liabilities - Lender (if specific) | This shall list the lender of the subordinated liabilities if specific. If not specific this item shall not be reported. |
| C0330 | Subordinated liabilities - Counted under transitionals? | This shall indicate whether the subordinated liability is counted under the transitional provisions.  One of the options in the following closed list shall be used:  1 - Counted under transitionals  2 - Not counted under transitionals |
| C0350 | Subordinated liabilities - Issue date | This is the issue date of the subordinated liabilities. This shall be in ISO 8601 format (yyyy-mm-dd). |
| C0360 | Subordinated liabilities - Maturity date | This is the maturity date of the subordinated liabilities. This shall be in ISO 8601 format (yyyy-mm-dd). |
| C0370 | Subordinated liabilities - First call date | This is the first future call date of the subordinated liabilities. This shall be in ISO 8601 format (yyyy-mm-dd). |
| C0380 | Subordinated liabilities - Further call dates | These are the further call dates of the subordinated liabilities. |
| C0390 | Subordinated liabilities - Details of incentives to redeem | These are the details about the incentives to redeem the subordinated liabilities. |
| C0400 | Subordinated liabilities - Notice period | This is the notice of the subordinated liabilities. The date shall be entered here, using ISO 8601 format (yyyy-mm-dd). |
| C0450 | Other items approved by supervisory authority as basic own funds not specified above | This shall list the other individual items approved by the supervisory authority for an individual undertaking. |
| C0460 | Other items approved by supervisory authority as basic own funds not specified above -Amount | This is the amount of other individual items approved by the supervisory authority. |
| C0470 | Other items approved by supervisory authority as basic own funds not specified above -Currency code | Identify the ISO 4217 alphabetic code of the currency. |
| C0480 | Other items approved by supervisory authority as basic own funds not specified above -Tier 1 | This is the amount of other individual items approved by the supervisory authority that meet the criteria for Tier 1. |
| C0490 | Other items approved by supervisory authority as basic own funds not specified above -Tier 2 | This is the amount of other individual items approved by the supervisory authority that meet the criteria for Tier 2. |
| C0500 | Other items approved by supervisory authority as basic own funds not specified above -Tier 3 | This is the amount of other individual items approved by the supervisory authority that meet the criteria for Tier 3. |
| C0510 | Other items approved by supervisory authority as basic own funds not specified above -Date of authorisation | This is the date of authorisation of other individual items approved by the supervisory authority. It shall be in ISO 8601 format (yyyy-mm-dd). |
| C0570 | Own funds- from the financial statements that shall not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds - Description | This cell shall contain a description of the own fund item from the financial statements that shall not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds. |
| C0580 | Own funds from the financial statements that shall not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds - Total amount | This is the total amount of the own fun item from the financial statements that shall not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds. |
| C0590 | Ancillary own funds -Description | This is details of each ancillary own fund for an individual undertaking. |
| C0600 | Ancillary own funds - Amount | This is the amount for each ancillary own fund. |
| C0610 | Ancillary own funds - Counterpart | This is the counterpart of each ancillary own fund. |
| C0620 | Ancillary own funds - Issue date | This is the issue date of each ancillary own fund. This shall be in ISO 8601 format (yyyy-mm-dd). |
| C0630 | Ancillary own fund - Date of authorisation | This is the date of authorisation of each ancillary own fund. This shall be in 1SO 8601 format (yyyy-mm-dd). |
| *Adjustment for ring-fenced funds and matching adjustment portfolios* | | |
| C0660 | Ring-fenced fund/matching adjustment portfolio - Number | Identification number for a ring-fenced fund or matching adjustment portfolio. This number is attributed by the undertaking and must be consistent over time and with the fund/portfolio number reported in other templates. |
| C0670 | Ring-fenced fund/matching adjustment portfolio - Notional SCR | This is the notional SCR of each ring-fenced fund/each matching adjustment portfolio. |
| C0680 | Ring-fenced fund/matching adjustment portfolio - Notional SCR (negative results set to zero) | This is the notional SCR. When the value is negative zero shall be reported. |
| C0690 | Ring-fenced fund/matching adjustment portfolio - Excess of assets over liabilities | This is the amount of excess of assets over liabilities of each ring-fenced fund/matching adjustment portfolio. This value shall reflect any deduction of future transfers attributable to shareholders. |
| C0700 | Ring-fenced fund/matching adjustment portfolio - Future transfers attributable to shareholders | Value of future transfers attributable to shareholders' of each ring-fenced fund/matching adjustment portfolio in accordance with Article 80 (2) of Delegated Regulation (EU) 2015/35. |
| C0710 | Ring-fenced funds/matching adjustment portfolio - Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring-fenced funds | This is the deduction for each ring-fenced fund/matching adjustment portfolio in accordance with Article 81 of Delegated Regulation (EU) 2015/35. |
| RFF/matching adjustment portfolios deduction | | |
| C0970/R0010 | Ring-fenced funds/matching adjustment portfolio - Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring-fenced funds | This is the total deduction for ring-fenced funds and matching adjustment portfolios reported in C0710. |

*S.24.01 - Participations held*

*General Comments:*

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

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|  | ITEM | INSTRUCTIONS |
| *Table 1 - Participations in related undertakings that are financial and credit institutions which individually exceed 10 % of items included in (a) (i), (ii), (iv) and (vi) of Article 69, not including consolidated strategic participations for the purpose of deductions under Article 68 (1) of the Delegated Regulation (EU) 2015/35* | | |
| C0010 | Name of related undertaking | This is the name of the related undertaking in which the participation is held. These are participations in financial and credit institutions which individually exceed 10 % of items included in (a) (i), (ii), iv) and (vi), of Article 69 of Delegated Regulation (EU) 2015/35. This does not include consolidated strategic participations. |
| C0020 | Asset ID Code | Asset ID code using the following priority:   1. ISO 6166 code of ISIN when available 2. Other recognised codes (e.g.: CUSIP, Bloomberg Ticker, Reuters RIC) 3. Code attributed by the undertaking, when the options above are not available. This code must be unique and kept consistent over time.   When the same Asset ID Code needs to be reported for one asset that is issued in 2 or more different currencies, it is necessary to specify the Asset ID code and the ISO 4217 alphabetic code of the currency, as in the following example: ‘code+EUR’ |
| C0030 | Asset ID Code type | Type of ID Code used for the ‘Asset ID Code’ item. One of the options in the following closed list shall be used:  1 - ISO 6166 for ISIN code  2 - CUSIP (The Committee on Uniform Securities Identification Procedures number assigned by the CUSIP Service Bureau for U.S. and Canadian companies)  3 - SEDOL (Stock Exchange Daily Official List for the London Stock Exchange)  4 - WKN (Wertpapier Kenn-Nummer, the alphanumeric German identification number)  5 - Bloomberg Ticker (Bloomberg letters code that identify a company's securities)  6 - BBGID (The Bloomberg Global ID)  7 - Reuters RIC (Reuters instrument code)  8 - FIGI (Financial Instrument Global Identifier)  9 - Other code by members of the Association of National Numbering Agencies  99 - Code attributed by the undertaking  When the same Asset ID Code needs to be reported for one asset that is issued in 2 or more different currencies and the code in C0020 is defined by Asset ID code and the ISO 4217 alphabetic code of the currency, the Asset ID Code Type shall refer to option 99 and the option of the original Asset ID Code, as in the following example for which the code reported was ISIN code + currency: ‘99/1’. |
| C0040 | Total | This is the full total value for all tiers held in each participation in financial and credit institutions which individually exceed 10 % of items included in (a) (i), (ii), iv) and (vi) of Article 69. This does not include consolidated strategic participations. |
| C0050 | Common Equity Tier 1 | This is the full value of Common Equity Tier 1 held in each participation in financial and credit institutions which individually exceed 10 % of items included in (a) (i), (ii), iv) and (vi), of Article 69). This does not include consolidated strategic participations. Common Equity Tier 1 has the meaning as defined in the relevant sector rules. |
| C0060 | Additional Tier 1 | This is the full value of Additional Tier 1 held in each participation in financial and credit institutions which individually exceed 10 % of items included in (a) (i), (ii), iv) and (vi), of Article 69). This does not include consolidated strategic participations. Additional Tier 1 has the meaning as defined in the relevant sector rules. |
| C0070 | Tier 2 | This is the full value of Tier 2 held in each participation in financial and credit institutions which individually exceed 10 % of items included in (a) (i), (ii), iv) and (vi), of Article 69). This does not include consolidated strategic participations. Tier 2 has the meaning as defined in the relevant sector rules. |
| *Table 2 - Participations in related undertakings that are financial and credit institutions which when aggregated exceed 10 % of items included in (a) (i), (ii), (v) and (vi) of Article 69, not including consolidated strategic participations for the purpose of deductions under Article 68 (2) of the Delegated Regulation (EU) 2015/35* | | |
| C0080 | Name of related undertaking | This is the name of the related undertaking in which the participation is held.  These are participations in financial and credit institutions which when aggregated exceed 10 % of items included in (a) (i), (ii), (iv) and (vi) of Article 69 of Delegated Regulation (EU) 2015/35, not including consolidated strategic participations. |
| C0090 | Asset ID Code | Asset ID code using the following priority:   1. ISO 6166 code of ISIN when available 2. Other recognised codes (e.g.: CUSIP, Bloomberg Ticker, Reuters RIC) 3. Code attributed by the undertaking, when the options above are not available. This code must be unique and kept consistent over time.   When the same Asset ID Code needs to be reported for one asset that is issued in 2 or more different currencies, it is necessary to specify the Asset ID code and the ISO 4217 alphabetic code of the currency, as in the following example: ‘code+EUR’ |
| C0100 | Asset ID Code type | Type of ID Code used for the ‘Asset ID Code’ item. One of the options in the following closed list shall be used:  1 - ISO 6166 for ISIN code  2 - CUSIP (The Committee on Uniform Securities Identification Procedures number assigned by the CUSIP Service Bureau for U.S. and Canadian companies)  3 - SEDOL (Stock Exchange Daily Official List for the London Stock Exchange)  4 - WKN (Wertpapier Kenn-Nummer, the alphanumeric German identification number)  5 - Bloomberg Ticker (Bloomberg letters code that identify a company's securities)  6 - BBGID (The Bloomberg Global ID)  7 - Reuters RIC (Reuters instrument code)  8 - FIGI (Financial Instrument Global Identifier)  9 - Other code by members of the Association of National Numbering Agencies  99 - Code attributed by the undertaking  When the same Asset ID Code needs to be reported for one asset that is issued in 2 or more different currencies and the code in C0090 is defined by Asset ID code and the ISO 4217 alphabetic code of the currency, the Asset ID Code Type shall refer to option 99 and the option of the original Asset ID Code, as in the following example for which the code reported was ISIN code + currency: ‘99/1’. |
| C0110 | Total | This is the total value held in the participation (not yet the amount to be deducted).  These are participations in financial and credit institutions which when aggregated exceed 10 % of items included in (a) (i),(ii),(iv) and (vi) of Article 69 of Delegated Regulation (EU) 2015/35, not including consolidated strategic participations. |
| C0120 | Common Equity Tier 1 | This is the value of Common Equity Tier 1 held in the participation (not only the part to be deducted).  Common Equity Tier 1 has the meaning as defined in the relevant sector rules.  These are participations in financial and credit institutions which when aggregated exceed 10 % of items included in (a) (i), (ii), (iv) and (vi) of Article 69 of Delegated Regulation (EU) 2015/35, not including consolidated strategic participations. |
| C0130 | Additional Tier 1 | This is the value of Additional Tier 1 held in the participation (not only the part to be deducted).  Additional Tier 1 has the meaning as defined in the relevant sector rules.  These are participations in financial and credit institutions which when aggregated exceed 10 % of items included in (a) (i), (ii), (iv) and (vi) of Article 69 of Delegated Regulation (EU) 2015/35, not including consolidated strategic participations. |
| C0140 | Tier 2 | This is the value of Tier 2 held in the participation.  Tier 2 has the meaning as defined in relevant sector rules (not only the part to be deducted).  These are participations in financial and credit institutions which when aggregated exceed 10 % of items included in (a) (i), (ii), (iv) and (vi) of Article 69 of Delegated Regulation (EU) 2015/35, not including consolidated strategic participations |
| *Total participations in related undertakings that are financial and credit institutions (for which there is an OF deduction)* | | |
| R0001/C0150 | Total participations in financial and credit institutions - Total | This is the total value of participations in financial and credit institutions. (for which there is an OF deduction) |
| R0001/C0160 | Total participations in financial and credit institutions - Common Equity Tier 1 | This is the total value of Common Equity Tier 1 held in financial and credit institutions. (for which there is an OF deduction) |
| R0001/C0170 | Total participations in financial and credit institutions - Additional Tier 1 | This is the total value of Additional Tier 1 held in financial and credit institutions. (for which there is an OF deduction) |
| R0001/C0180 | Total participations in financial and credit institutions- Tier 2 | This is the total value of Tier 2 held in financial and credit institutions. (for which there is an OF deduction) |
| *Own funds deductions* |  |  |
| R0010/C0190 | Article 68 (1) deduction - total | This is the total value of the Article 68 (1) deduction, specified in Delegated Regulation (EU) 2015/35. |
| R0010/C0200 | Article 68 (1) deduction - tier 1 unrestricted | This is the value of the Article 68(1) deduction which is deducted from tier 1 unrestricted items in accordance with Article 68 (5) of Delegated Regulation (EU) 2015/35. |
| R0010/C0210 | Article 68 (1) deduction - tier 1 restricted | This is the value of the Article 68(1) deduction which is deducted from tier 1 restricted items in accordance with Article 68 (5) of Delegated Regulation (EU) 2015/35. |
| R0010/C0220 | Article 68 (1) deduction - Tier 2 | This is the value of the Article 68(1) deduction which is deducted from tier 2 items in accordance with Article 68 (5) of Delegated Regulation (EU) 2015/35. |
| R0020/C0190 | Article 68(2) deduction - total | This is the total value of the Article 68 (2) deduction of Delegated Regulation (EU) 2015/35. |
| R0020/C0200 | Article 68 (2) deduction - tier 1 unrestricted | This is the value of the Article 68(2) deduction which is deducted from tier 1 unrestricted items in accordance with Article 68 (5) of Delegated Regulation (EU) 2015/35. |
| R0020/C0210 | Article 68 (2) deduction - tier 1 restricted | This is the value of the Article 68 (2) deduction which is deducted from tier 1 restricted items in accordance with Article 68 (5) of Delegated Regulation (EU) 2015/35. |
| R0020/C0220 | Article 68 (2) deduction - tier 2 | This is the value of the Article 68(2) deduction which is deducted from tier 2 items in accordance with Article 68 (5) of Delegated Regulation (EU) 2015/35. |
| R0030/C0190 | Total deductions | The overall total of all deductions of participations under Article 68 (1) and Article 68 (2) of Delegated Regulation (EU) 2015/35. |
| R0030/C0200 | Total deductions - tier 1 unrestricted | The overall total of all deductions of participations for tier 1 unrestricted under Article 68 (1) and Article 68 (2) of Delegated Regulation (EU) 2015/35. |
| R0030/C0210 | Total deductions - tier 1 restricted | The overall total of all deductions of participations for tier 1 restricted under Article 68 (1) and Article 68 (2) of Delegated Regulation (EU) 2015/35. |
| R0030/C0220 | Total deductions - tier 2 | The overall total of all deductions of participations for tier 2 under Article 68 (1) and Article 68 (2) of Delegated Regulation (EU) 2015/35. |
| *Table 3 - Participations in related undertakings that are financial and credit institutions which are considered strategic as defined in Article 171 of the Delegated Regulation (EU) 2015/35 and which are included in the calculation of the group solvency on the basis of method 1 (no OF deduction according to Article 68(3)).* | | |
| C0230 | Name of related undertaking | This is the name of the related undertaking in which the participation is held. These are participations in financial and credit institutions which are considered strategic as defined in Article 171 of the Delegated Regulation (EU) 2015/35) and which are included in the calculation of the group solvency on the basis of method 1. |
| C0240 | Asset ID Code | Asset ID code using the following priority:   1. ISO 6166 code of ISIN when available 2. Other recognised codes (e.g.: CUSIP, Bloomberg Ticker, Reuters RIC) 3. Code attributed by the undertaking, when the options above are not available. This code must be unique and kept consistent over time.   When the same Asset ID Code needs to be reported for one asset that is issued in 2 or more different currencies, it is necessary to specify the Asset ID code and the ISO 4217 alphabetic code of the currency, as in the following example: ‘code+EUR’ |
| C0250 | Asset ID Code type | Type of ID Code used for the ‘Asset ID Code’ item. One of the options in the following closed list shall be used:  1 - ISO 6166 for ISIN code  2 - CUSIP (The Committee on Uniform Securities Identification Procedures number assigned by the CUSIP Service Bureau for U.S. and Canadian companies)  3 - SEDOL (Stock Exchange Daily Official List for the London Stock Exchange)  4 - WKN (Wertpapier Kenn-Nummer, the alphanumeric German identification number)  5 - Bloomberg Ticker (Bloomberg letters code that identify a company's securities)  6 - BBGID (The Bloomberg Global ID)  7 - Reuters RIC (Reuters instrument code)  8 - FIGI (Financial Instrument Global Identifier)  9 - Other code by members of the Association of National Numbering Agencies  99 - Code attributed by the undertaking  When the same Asset ID Code needs to be reported for one asset that is issued in 2 or more different currencies and the code in C0240 is defined by Asset ID code and the ISO 4217 alphabetic code of the currency, the Asset ID Code Type shall refer to option 99 and the option of the original Asset ID Code, as in the following example for which the code reported was ISIN code + currency: ‘99/1’. |
| C0260 | Total | This is the total value for all tiers held in each participation in financial and credit institutions which are considered strategic as defined in Article 171 of the Delegated Regulation (EU) 2015/35) and which are included in the calculation of the group solvency on the basis of method 1. |
| C0270 | Type 1 Equity | This is the value of type 1 equity held in each participation in financial and credit institutions which are considered strategic as defined in Article 171 of the Delegated Regulation (EU) 2015/35) and which are included in the calculation of the group solvency on the basis of method 1.  Type 1 equity has the meaning as defined in Article 168 (2) of the Delegated Regulation (EU) 2015/35). |
| C0280 | Type 2 Equity | This is the value of type 2 equity held in each participation. in financial and credit institutions which are considered strategic as defined in Article 171 of the Delegated Regulation (EU) 2015/35) and which are included in the calculation of the group solvency on the basis of method 1.  Type 2 equity has the meaning as defined in Article 168(3) of the Delegated Regulation (EU) 2015/35). |
| C0290 | Subordinated liabilities | This is the value of subordinated liabilities held in each participations in financial and credit institutions which are considered strategic as defined in Article 171 of the Delegated Regulation (EU) 2015/35) and which are included in the calculation of the group solvency on the basis of method 1. |
| *Table 4 - Participations in related undertakings that are financial and credit institutions which are strategic (as defined in Article 171 of the Delegated Regulation (EU) 2015/35), not included in the calculation of the group solvency on the basis of method 1 and which are not deducted according to art 68(1) and 68 (2) (It shall include the remaining part (the part of participation which was not deducted) following the partial deduction according to Article 68 (2) of the Delegated Regulation (EU) 2015/35)* | | |
| C0300 | Name of related undertaking | This is the name of the related undertaking that is financial or credit institution in which the participation is held. The participations in these related undertakings is strategic (as defined in Article 171 of the Delegated Regulation (EU) 2015/35)), not included in the calculation of the group solvency on the basis of method 1 and not deducted in accordance with Article 68(1) and Article 68(2). |
| C0310 | Asset ID Code | Asset ID code using the following priority:   1. ISO 6166 code of ISIN when available 2. Other recognised codes (e.g.: CUSIP, Bloomberg Ticker, Reuters RIC) 3. Code attributed by the undertaking, when the options above are not available. This code must be unique and kept consistent over time.   When the same Asset ID Code needs to be reported for one asset that is issued in 2 or more different currencies, it is necessary to specify the Asset ID code and the ISO 4217 alphabetic code of the currency, as in the following example: ‘code+EUR’ |
| C0320 | Asset ID Code type | Type of ID Code used for the ‘Asset ID Code’ item. One of the options in the following closed list shall be used:  1 - ISO 6166 for ISIN code  2 - CUSIP (The Committee on Uniform Securities Identification Procedures number assigned by the CUSIP Service Bureau for U.S. and Canadian companies)  3 - SEDOL (Stock Exchange Daily Official List for the London Stock Exchange)  4 - WKN (Wertpapier Kenn-Nummer, the alphanumeric German identification number)  5 - Bloomberg Ticker (Bloomberg letters code that identify a company's securities)  6 - BBGID (The Bloomberg Global ID)  7 - Reuters RIC (Reuters instrument code)  8 - FIGI (Financial Instrument Global Identifier)  9 - Other code by members of the Association of National Numbering Agencies  99 - Code attributed by the undertaking  When the same Asset ID Code needs to be reported for one asset that is issued in 2 or more different currencies and the code in C0310 is defined by Asset ID code and the ISO 4217 alphabetic code of the currency, the Asset ID Code Type shall refer to option 99 and the option of the original Asset ID Code, as in the following example for which the code reported was ISIN code + currency: ‘99/1’. |
| C0330 | Total | This is the total value for all tiers of each participation in related undertakings that are financial and credit institutions which are strategic, not included in the calculation of the group solvency on the basis of method 1 and which are not deducted in accordance with Article 68(1) and Article 68(2) of Delegated Regulation (EU) 2015/35, meaning the sum of:  1) the value of strategic participations in financial and credit institutions which are not deducted in accordance with both Article 68(1) and 68(2) of Delegated Regulation (EU) 2015/35, because the sum of participations in financial and credit institutions is less than 10 %,  2) the remainder of the strategic participations which are deducted following the Article 68(2) of Delegated Regulation (EU) 2015/35. |
| C0340 | Type 1 Equity | This is the value of each participation in related undertakings that are financial and credit institutions which are strategic, not included in the calculation of the group solvency on the basis of method 1, not deducted in accordance with Article 68(1) and Article 68(2) of Delegated Regulation (EU) 2015/35and held in Type 1 equities, meaning the sum of:  1) the value of strategic participations in financial and credit institutions which are not deducted according to both Article 68(1) and 68(2) of Delegated Regulation (EU) 2015/35, because the sum of participations in financial and credit institutions is less than 10 %,  2) the remainder of the strategic participations which are deducted following the Article 68(2) of Delegated Regulation (EU) 2015/35.  Type 1 equity has the meaning as defined in Article 168 (2) of the Delegated Regulation (EU) 2015/35. |
| C0350 | Type 2 Equity | This is the value of each participation in related undertakings that are financial and credit institutions which are strategic, not included in the calculation of the group solvency on the basis of method 1, not deducted in accordance with Article 68(1) and Article 68(2) of Delegated Regulation (EU) 2015/35 and held in Type 2 equities, meaning the sum of:  1) the value of strategic participations in financial and credit institutions which are not deducted in accordance with both Article 68(1) and 68(2) of Delegated Regulation (EU) 2015/35, because the sum of participations in financial and credit institutions is less than 10 %,  2) the remainder of the strategic participations which are deducted following the Article 68(2) of Delegated Regulation (EU) 2015/35.  Type 2 equity has the meaning as defined in Article 168 (3) of the Delegated Regulation (EU) 2015/35. |
| C0360 | Subordinated liabilities | This is the value of each participation in related undertakings that are financial and credit institutions which are strategic, not included in the calculation of the group solvency on the basis of method 1, not deducted in accordance with Article 68(1) and Article 68(2) of Delegated Regulation (EU) 2015/35 and held in subordinated liabilities, meaning the sum of:  1) the value of strategic participations in financial and credit institutions which are not deducted in accordance with both Article 68(1) and 68(2) of Delegated Regulation (EU) 2015/35, because the sum of participations in financial and credit institutions is less than 10 %,  2) the remainder of the strategic participations which are deducted following the Article 68(2) of Delegated Regulation (EU) 2015/35. |
| *Table 5 - Participations in related undertakings that are financial and credit institutions which are not strategic and which are not deducted according to art 68(1) and 68(2) of Delegated Regulation (EU) 2015/35*  *(It shall include the remaining part following the partial deduction according to Article 68 (2) of the Delegated Regulation (EU) 2015/35)* | | |
| C0370 | Name of related undertaking | This is the name of the related undertaking that are financial and credit institutions in which the participation is held. These are participations in related undertakings which are not strategic and not deducted in accordance with Article 68(1) and 68 (2) of Delegated Regulation (EU) 2015/35. |
| C0380 | Asset ID Code | Asset ID code using the following priority:   1. ISO 6166 code of ISIN when available 2. Other recognised codes (e.g.: CUSIP, Bloomberg Ticker, Reuters RIC) 3. Code attributed by the undertaking, when the options above are not available. This code must be unique and kept consistent over time.   When the same Asset ID Code needs to be reported for one asset that is issued in 2 or more different currencies, it is necessary to specify the Asset ID code and the ISO 4217 alphabetic code of the currency, as in the following example: ‘code+EUR’ |
| C0390 | Asset ID Code type | Type of ID Code used for the ‘Asset ID Code’ item. One of the options in the following closed list shall be used:  1 - ISO 6166 for ISIN code  2 - CUSIP (The Committee on Uniform Securities Identification Procedures number assigned by the CUSIP Service Bureau for U.S. and Canadian companies)  3 - SEDOL (Stock Exchange Daily Official List for the London Stock Exchange)  4 - WKN (Wertpapier Kenn-Nummer, the alphanumeric German identification number)  5 - Bloomberg Ticker (Bloomberg letters code that identify a company's securities)  6 - BBGID (The Bloomberg Global ID)  7 - Reuters RIC (Reuters instrument code)  8 - FIGI (Financial Instrument Global Identifier)  9 - Other code by members of the Association of National Numbering Agencies  99 - Code attributed by the undertaking  When the same Asset ID Code needs to be reported for one asset that is issued in 2 or more different currencies and the code in C0380 is defined by Asset ID code and the ISO 4217 alphabetic code of the currency, the Asset ID Code Type shall refer to option 99 and the option of the original Asset ID Code, as in the following example for which the code reported was ISIN code + currency: ‘99/1’. |
| C0400 | Total | This is the total value for all tiers of each participation in related undertakings that are financial and credit institutions, which are not strategic and which are not deducted in accordance with Article 68(1) and 68 (2) of Delegated Regulation (EU) 2015/35 meaning the sum of:  1) the value of non-strategic participations in financial and credit institutions which are not deducted in accordance with o both Articles 68(1) and 68(2) of Delegated Regulation (EU) 2015/35, because the sum of participations in financial and credit institutions is less than 10 %,  2) the remainder of the non-strategic participations which are deducted following the Article 68(2) of Delegated Regulation (EU) 2015/35. |
| C0410 | Type 1 Equity | This is the value of each participation in related undertakings that are financial and credit institutions which are not strategic, not deducted in accordance with Article 68(1) and Article 68(2) of Delegated Regulation (EU) 2015/35 and held in Type 1 equities, meaning the sum of:.  1) the value of non-strategic participations in financial and credit institutions which are not deducted in accordance with both Articles 68(1) and 68(2) of Delegated Regulation (EU) 2015/35, because the sum of participations in financial and credit institutions is less than 10 %,  2) the remainder of the non-strategic participations which are deducted following the Article 68(2) of Delegated Regulation (EU) 2015/35.  Type 1 equity has the meaning as defined in Article 168 (2) of the Delegated Regulation (EU) 2015/35. |
| C0420 | Type 2 Equity | This is the value of each participation in related undertakings that are financial and credit institutions, which are not strategic, not deducted in accordance with Article 68(1) and Article 68(2) of Delegated Regulation (EU) 2015/35 and held in Type 2 equities, meaning the sum of:.  1) the value of non-strategic participations in financial and credit institutions which are not deducted in accordance with both Article 68(1) and 68(2) of Delegated Regulation (EU) 2015/35, because the sum of participations in financial and credit institutions is less than 10 %,  2) the remainder of the non-strategic participations which are deducted following the Article 68(2) of Delegated Regulation (EU) 2015/35.  Type 2 equity has the meaning as defined in Article 168 (3) of the Delegated Regulation (EU) 2015/35. |
| C0430 | Subordinated liabilities | This is the value of each participation in related undertakings that are financial and credit institutions, which are not strategic, not deducted in accordance with Article 68(1) and Article 68(2) of Delegated Regulation (EU) 2015/35 and held in subordinated liabilities, meaning the sum of:  1) the value of non-strategic participations in financial and credit institutions which are not deducted in accordance with both Article 68(1) and 68(2) of Delegated Regulation (EU) 2015/35, because the sum of participations in financial and credit institutions is less than 10 %,  2) the remainder of the non-strategic participations which are deducted following the Article 68(2) of Delegated Regulation (EU) 2015/35. |
| *Table 6 - Other strategic participations not in financial and credit institution* | | |
| C0440 | Name of related undertaking | This is the name of the related undertaking in which the participation is held.  These are participations which are not in financial and credit institutions, and which are considered strategic. |
| C0450 | Asset ID Code | Asset ID code using the following priority:   1. ISO 6166 code of ISIN when available 2. Other recognised codes (e.g.: CUSIP, Bloomberg Ticker, Reuters RIC) 3. Code attributed by the undertaking, when the options above are not available. This code must be unique and kept consistent over time.   When the same Asset ID Code needs to be reported for one asset that is issued in 2 or more different currencies, it is necessary to specify the Asset ID code and the ISO 4217 alphabetic code of the currency, as in the following example: ‘code+EUR’ |
| C0460 | Asset ID Code type | Type of ID Code used for the ‘Asset ID Code’ item. One of the options in the following closed list shall be used:  1 - ISO 6166 for ISIN code  2 - CUSIP (The Committee on Uniform Securities Identification Procedures number assigned by the CUSIP Service Bureau for U.S. and Canadian companies)  3 - SEDOL (Stock Exchange Daily Official List for the London Stock Exchange)  4 - WKN (Wertpapier Kenn-Nummer, the alphanumeric German identification number)  5 - Bloomberg Ticker (Bloomberg letters code that identify a company's securities)  6 - BBGID (The Bloomberg Global ID)  7 - Reuters RIC (Reuters instrument code)  8 - FIGI (Financial Instrument Global Identifier)  9 - Other code by members of the Association of National Numbering Agencies  99 - Code attributed by the undertaking  When the same Asset ID Code needs to be reported for one asset that is issued in 2 or more different currencies and the code in C0450 is defined by Asset ID code and the ISO 4217 alphabetic code of the currency, the Asset ID Code Type shall refer to option 99 and the option of the original Asset ID Code, as in the following example for which the code reported was ISIN code + currency: ‘99/1’. |
| C0470 | Total | This is the total value held for all tiers in each participation that are not financial and credit institutions and that are considered strategic. |
| C0480 | Type 1 Equity | This is the value of type 1 equity held in each participation that are not financial and credit institutions and that are considered strategic.  Type 1 equity has the meaning as defined in Article 168 (2) of the Delegated Regulation (EU) 2015/35). |
| C0490 | Type 2 Equity | This is the value of type 2 equity held in each participation that are not financial and credit institutions and that are considered strategic.  Type 2 equity has the meaning as defined in Article 168 (3) of Delegated Regulation (EU) 2015/35. |
| C0500 | Subordinated liabilities | This is the value of subordinated liabilities held in each participation that are not financial and credit institutions and that are considered strategic. |
| *Table 7 - Other non-strategic participations not in financial and credit institution* | | |
| C0510 | Name of related undertaking | This is the name of the related undertaking in which the participation is held.  These are participations which are not in financial and credit institutions and which are not considered strategic. |
| C0520 | Asset ID Code | Asset ID code using the following priority:   1. ISO 6166 code of ISIN when available 2. Other recognised codes (e.g.: CUSIP, Bloomberg Ticker, Reuters RIC) 3. Code attributed by the undertaking, when the options above are not available. This code must be unique and kept consistent over time.   When the same Asset ID Code needs to be reported for one asset that is issued in 2 or more different currencies, it is necessary to specify the Asset ID code and the ISO 4217 alphabetic code of the currency, as in the following example: ‘code+EUR’ |
| C0530 | Asset ID Code type | Type of ID Code used for the ‘Asset ID Code’ item. One of the options in the following closed list shall be used:  1 - ISO 6166 for ISIN code  2 - CUSIP (The Committee on Uniform Securities Identification Procedures number assigned by the CUSIP Service Bureau for U.S. and Canadian companies)  3 - SEDOL (Stock Exchange Daily Official List for the London Stock Exchange)  4 - WKN (Wertpapier Kenn-Nummer, the alphanumeric German identification number)  5 - Bloomberg Ticker (Bloomberg letters code that identify a company's securities)  6 - BBGID (The Bloomberg Global ID)  7 - Reuters RIC (Reuters instrument code)  8 - FIGI (Financial Instrument Global Identifier)  9 - Other code by members of the Association of National Numbering Agencies  99 - Code attributed by the undertaking    When the same Asset ID Code needs to be reported for one asset that is issued in 2 or more different currencies and the code in C0520 is defined by Asset ID code and the ISO 4217 alphabetic code of the currency, the Asset ID Code Type shall refer to option 99 and the option of the original Asset ID Code, as in the following example for which the code reported was ISIN code + currency: ‘99/1’. |
| C0540 | Total | This is the total value held for all tiers in each participation that are not financial and credit institutions and that are not considered strategic. |
| C0550 | Type 1 Equity | This is the value of type 1 equity held in each participation that are not financial and credit institutions and that are not considered strategic.  Type 1 equity has the meaning as defined in Article 168 (2) of the Delegated Regulation (EU) 2015/35. |
| C0560 | Type 2 Equity | This is the value of type 2 equity held in each participation that are not financial and credit institutions and that are not considered strategic.  Type 2 equity has the meaning as defined in Article 168 (3) of Delegated Regulation (EU) 2015/35. |
| C0570 | Subordinated liabilities | This is the value of subordinated liabilities held in each participations that are not financial and credit institutions and that are not considered strategic. |
| *Total for SCR calculation* |  |  |
| R0040/C0580 | Total participations in related undertakings that are financial and credit institutions -Total | This is the total value of participations in undertakings which are financial and credit institutions. |
| R0040/C0590 | Total participations in related undertakings that are financial and credit institutions - Type 1 Equity | This is the total value of Type 1 Equity of participations in undertakings which are financial and credit institutions.  Type 1 equity has the meaning as defined in Article 168 (2) of the Delegated Regulation (EU) 2015/35. |
| R0040/C0600 | Total participations in related undertakings that are financial and credit institutions - Type 2 Equity | This is the total value of Type 2 Equity of participations in undertakings which are financial and credit institutions.  Type 2 equity has the meaning as defined in Article 168 (3) of Delegated Regulation (EU) 2015/35. |
| R0040/C0610 | Total participations in related undertakings that are financial and credit institutions - Subordinated liabilities | This is the total value of Subordinated liabilities of participations in undertakings which are financial and credit institutions. |
| R0050/C0580 | Total participations in related undertakings that are financial and credit institutions, of which strategic (method 1 or less than 10 % not method 1 -Total | This is the total value of strategic participations in undertakings (method 1 or less than 10 % not method 1) which are financial and credit institutions. |
| R0050/C0590 | Total participations in related undertakings that are financial and credit institutions, of which strategic (method 1 or less than 10 % not method 1) - Type 1 Equity | This is the total value of Type 1 Equity of strategic participations in undertakings (method 1 or less than 10 % not method 1) which are financial and credit institutions.  Type 1 equity has the meaning as defined in Article 168 (2) of the Delegated Regulation (EU) 2015/35. |
| R0050/C0600 | Total participations in related undertakings that are financial and credit institutions, of which strategic (method 1 or less than 10 % not method 1) - Type 2 Equity | This is the total value of Type 2 Equity of strategic participations in undertakings (method 1 or less than 10 % not method 1) which are financial and credit institutions.  Type 2 equity has the meaning as defined in Article 168 (3) of Delegated Regulation (EU) 2015/35. |
| R0050/C0610 | Total participations in related undertakings that are financial and credit institutions, of which strategic (method 1 or less than 10 % not method 1) - Subordinated liabilities | This is the total value of Subordinated liabilities of strategic participations in undertakings (method 1 or less than 10 % not method 1) which are financial and credit institutions. |
| R0060/C0580 | Total participations in related undertakings that are financial and credit institutions of which non-strategic (less than 10 %) -Total | This is the total value of not strategic participations in undertakings (less than 10 %) which are financial and credit institutions. |
| R0060/C0590 | Total participations in related undertakings that are financial and credit institutions of which non-strategic (less than 10 %) - Type 1 Equity | This is the total value of Type 1 Equity of not strategic participations in undertakings (less than 10 % - C0500) which are financial and credit institutions.  Type 1 equity has the meaning as defined in Article 168 (2) of the Delegated Regulation (EU) 2015/35. |
| R0060/C0600 | Total participations in related undertakings that are financial and credit institutions of which non-strategic (less than 10 %) - Type 2 Equity | This is the total value of Type 2 Equity of not strategic participations in undertakings (less than 10 %) which are financial and credit institutions.  Type 2 equity has the meaning as defined in Article 168 (3) of Delegated Regulation (EU) 2015/35. |
| R0060/C0610 | Total participations in related undertakings that are financial and credit institutions of which non-strategic (less than 10 %) - Subordinated liabilities | This is the total value of Subordinated liabilities of not strategic participations in undertakings (less than 10 %) which are financial and credit institutions. |
| R0070/C0580 | Total participations in related undertakings that are not financial and credit institutions -Total | This is the total value of participations in undertakings which are not financial and credit institutions. This is the sum of C0470 and C0540. |
| R0070/C0590 | Total participations in related undertakings that are not financial and credit institutions - Type 1 Equity | This is the total value of Type 1 Equities held in participations in undertakings which are not financial and credit institutions.  Type 1 equity has the meaning as defined in Article 168 (2) of Delegated Regulation (EU) 2015/35. This is the sum of C0480 and C550. |
| R0070/C0600 | Total participations in related undertakings that are not financial and credit institutions - Type 2 Equity | This is the total value of Type 2 Equities held in participations in undertakings which are not financial and credit institutions.  Type 2 equity has the meaning as defined in Article 168 (3) of Delegated Regulation (EU) 2015/35. This is the sum of C0490 and C0560) |
| R0070/C0610 | Total participations in related undertakings that are not financial and credit institutions - Subordinated liabilities | This is the total value of subordinated liabilities held in participations in undertakings which are not financial and credit institutions. This is the sum of C0500 and C0570. |
| R0080/C0580 | Total participations in related undertakings that are not financial and credit institutions - Total- of which strategic | This is the total value of strategic participations in undertakings which are not financial and credit institutions. This is the sum of C0470. |
| R0080/C0590 | Total participations in related undertakings that are not financial and credit institutions - Type 1 Equity - of which strategic | This is the total value of Type 1 Equities held in strategic participations in undertakings which are not financial and credit institutions.  Type 1 equity has the meaning as defined in Article 168 (2) of Delegated Regulation (EU) 2015/35. This is the sum of C0480. |
| R0080/C0600 | Total participations in related undertakings that are not financial and credit institutions - Type 2 Equity - of which strategic | This is the total value of Type 2 Equities held in strategic participations in undertakings which are not financial and credit institutions. This is the sum of C0490). |
| R0080/C0610 | Total participations in related undertakings that are not financial and credit institutions - Subordinated liabilities - of which strategic | This is the total value of subordinated liabilities held in strategic participations in undertakings which are not financial and credit institutions. This is the sum of C0500. |
| R0090/C0580 | Total participations in related undertakings that are not financial and credit institutions - total - of which non-strategic | This is the total value of non-strategic participations in undertakings which are not financial and credit institutions. This is the sum of C0540. |
| R0090/C0590 | Total participations in related undertakings that are not financial and credit institutions - Type 1 Equity - of which non-strategic | This is the total value of Type 1 Equities held in non-strategic participations in undertakings which are not financial and credit institutions. Type 1 equity has the meaning as defined in Article 168 (2) of Delegated Regulation (EU) 2015/35. This is the sum of C0550. |
| R0090/C0600 | Total participations in related undertakings that are not financial and credit institutions - Type 2 Equity - of which non-strategic | This is the total value of Type 2 Equities held in non-strategic participations in undertakings which are not financial and credit institutions. This is the sum of C0560. |
| R0090/C0610 | Total participations in related undertakings that are not financial and credit institutions - Subordinated liabilities - of which non-strategic | This is the total value of subordinated liabilities held in non-strategic participations in undertakings which are not financial and credit institutions. This is the sum of C0570. |
| *Total* |  |  |
| C0620 | Total of all participations | This is the total value of all participations. |

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

*General comments:*

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

Template SR.25.01 has to be filled in for each ring-fenced fund (RFF), each matching adjustment portfolio (MAP) and for the remaining part. However, where a RFF/MAP includes a MAP/RFF embedded, the fund should be treated as different funds. This template shall be reported for all sub-funds of a material RFF/MAP as identified in the second table of template S.01.03.

Where the entity has MAP or RFF (except those under the scope of Article 304 of Directive 2009/138/EC) when reporting at the level of the whole undertaking, the notional Solvency Capital Requirement (‘nSCR’) at risk module level and the loss-absorbing capacity (LAC) of technical provisions and deferred taxes to be reported shall be calculated as follows:

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

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

1. , where

|  |  |  |  |
| --- | --- | --- | --- |
| - | *adjustment* | = | Adjustment calculated according to one of the three methods referred above |
| - | *BSCR′* | = | Basic solvency capital requirement calculated according to the information reported in this template (C0040/R0100) |
| - | *nSCRint* | = | nSCR for intangible assets risk according to the information reported in this template (C0040/R0070) |

1. Multiplication of this ‘q factor’ by the nSCR of each relevant risk module (i.e. market risk, counterparty default risk, life underwriting risk, health underwriting risk and non-life underwriting risk)

|  |  |  |
| --- | --- | --- |
|  | ITEM | INSTRUCTIONS |
| Z0010 | Article 112 | Identifies whether the reported figures have been requested under Article 112(7) of Directive 2009/138/EC, to provide an estimate of the SCR using standard formula.  One of the options in the following closed list shall be used:  1 - Article 112(7) reporting  2 - Regular reporting |
| Z0020 | Ring-fenced fund, matching adjustment portfolio or remaining part | Identifies whether the reported figures are with regard to a RFF, matching adjustment portfolio or to the remaining part. One of the options in the following closed list shall be used:  1 - RFF/MAP  2 - Remaining part |
| Z0030 | Fund/Portfolio number | When item Z0020 = 1, identification number for a ring-fenced fund or matching adjustment portfolio. This number is attributed by the undertaking and must be consistent over time and with the fund/portfolio number reported in other templates. |
| R0010-R0050/C0030 | Net solvency capital requirement | Amount of the net 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 in accordance with Article 205 of Delegated Regulation (EU) 2015/35.  This amount shall fully consider diversification effects in accordance with Article 304 of Directive 2009/138/EC where applicable.  These cells do not include the allocation of the adjustment due to the aggregation of the nSCR of the RFF/MAP at entity level. These figures represent the SCR as if there was no loss of diversification. |
| R0010-R0050/C0040 | 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 as laid down in Article 206 of Delegated Regulation (EU) 2015/35.  This amount shall fully consider diversification effects as laid down in Article 304 of Directive 2009/138/EC where applicable.  These cells do not include the allocation of the adjustment due to the aggregation of the nSCR of the RFF/MAP at entity level. These figures represent the SCR as if there was no loss of diversification. |
| R0010-R0050/C0050 | Allocation of RFF adjustment due to RFF and Matching adjustments portfolios | Part of the adjustment allocated to each risk module according to the procedure described in the general comments. This amount shall be positive. |
| R0060/C0030 | Net solvency capital requirement - Diversification | Amount of the diversification effects between Basic SCR of net risk modules, 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 shall be reported as a negative value. |
| R0060/C0040 | Gross solvency capital requirement - Diversification | Amount of the diversification effects between Basic SCR of gross risk modules, 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 shall be reported as a negative value. |
| R0070/C0030 | Net solvency capital requirement - Intangible asset risk | Amount of the capital charge, after the adjustment for the loss-absorbing capacity of technical provisions, for intangible assets risk, as calculated using the standard formula. |
| R0070/C0040 | Gross solvency capital requirement - Intangible assets risk | The future discretionary benefits in accordance with Article 205 of the Delegated Regulation (EU) 2015/35 for intangible assets risk is zero under standard formula, hence R0070/C0040 equals R0070/C0030. |
| R0100/C0030 | Net solvency capital requirement - Basic Solvency Capital Requirement | Amount of the basic capital requirements, after the consideration of future discretionary benefits as laid down in Article 206 of Delegated Regulation (EU) 2015/35, as calculated using the standard formula.  This amount shall fully consider the diversification effects referred to in Article 304 of Directive 2009/138/EC where applicable.  This cell does not include the allocation of the adjustment due to the aggregation of the nSCR of the RFF/MAP at entity level. These figures represent the SCR as if there was no loss of diversification.  This amount shall be calculated as a sum of the net capital charges for each risk module within the standard formula, including adjustment for diversification effect within standard formula. |
| R0100/C0040 | Gross solvency capital requirement - Basic Solvency Capital Requirement | Amount of the basic capital requirements, before the consideration of future discretionary benefits referred to in Article 205 of Delegated Regulation (EU) 2015/35, as calculated using the standard formula.  This amount shall fully consider diversification effects as laid down in Article 304 of Directive 2009/138/EC where applicable.  This cell does not include the allocation of the adjustment due to the aggregation of the nSCR of the RFF/MAP at entity level. These figures represent the SCR as if there was no loss of diversification.  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 |
| *Calculation of Solvency Capital Requirement* | | |
| R0120/C0100 | Adjustment due to RFF/MAP nSCR aggregation | Adjustment to correct the bias on SCR calculation due to aggregation of RFF/MAP nSCR at risk module level. This amount shall be positive. |
| R0130/C0100 | Operational risk | Amount of the capital requirements for operational risk module as calculated using the standard formula. |
| R0140/C0100 | Loss-absorbing capacity of technical provisions | Amount of the adjustment for loss-absorbing capacity of technical provisions calculated in accordance with the standard formula.  This amount shall be reported as a negative value.  At RFF/MAP level and at entity level where there are no RFF (other than those under Article 304 of Directive 2009/138/EC) nor MAP it is the maximum between zero and the amount corresponding to the minimum between the amount of technical provisions without risk margin in relation to future discretionary benefits net of reinsurance and the difference between gross and net basic solvency capital requirement.  Where there are RFF (other than those under Article 304 of Directive 2009/138/EC) or MAP, this amount shall be calculated as the sum of the loss-absorbing capacity of technical provisions of each RFF/MAP and remaining part, taking into account the net future discretionary benefits as a top limit. |
| 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 shall be negative. |
| R0160/C0100 | Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC | Amount of the capital requirement, calculated in accordance with the rules stated in Article 17 of Directive 2003/41/EC, for ring-fenced funds relating to pension business operated under article 4 of Directive 2003/41/EC to which transitional measures are applied. This item is to be reported only during the transitional period. |
| R0200/C0100 | Solvency capital requirement excluding capital add-on | Amount of the total diversified SCR before any capital add-on. |
| R0210/C0100 | Capital add-ons already set | 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. |
| R0211/C0100 | of which, capital add-ons already set - Article 37 (1) Type a | Amount of capital add-on set by the NSA in accordance with Article 37 (1) paragraph (a), 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. |
| R0212/C0100 | of which, capital add-ons already set - Article 37 (1) Type b | Amount of capital add-on set by the NSA in accordance with Article 37 (1) paragraph (b), 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. |
| R0213/C0100 | of which, capital add-ons already set - Article 37 (1) Type c | Amount of capital add-on set by the NSA in accordance with Article 37 (1) paragraph (c), 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. |
| R0214/C0100 | of which, capital add-ons already set - Article 37 (1) Type d | Amount of capital add-on that set by the NSA in accordance with Article 37 (1) paragraph (d), 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. |
| 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 under Article 304 of Directive 2009/138/EC and the remaining part where applicable. |
| R0450/C0100 | Method used to calculate the adjustment due to RFF/MAP nSCR aggregation | Method used to calculate the adjustment due to RFF nSCR aggregation. One of the options in the following closed list 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. |
| R0460/C0100 | Net future discretionary benefits | Amount of technical provisions without risk margin in relation to future discretionary benefits net of reinsurance. |
| *Approach to tax rate* |  |  |
| R0590/C0109 | Approach based on average tax rate | One of the options in the following closed list shall be used:  1 - Yes  2 - No  3 - Not applicable as the adjustment for the loss-absorbing capacity of deferred taxes (LAC DT) is not used (in this case R0600 to R0690 are not applicable)  See EIOPA Guidelines on loss-absorbing capacity of technical provisions and deferred taxes (EIOPA-BoS-14/177) |
| *Calculation of the adjustment for loss-absorbing capacity of deferred taxes* | | |
| R0600/C0110 | DTA Before the shock | Total amount of the deferred tax assets (DTA) in the balance-sheet using Solvency II valuation before the instantaneous loss described in Article 207(1) and (2) of Delegated Regulation (EU) 2015/35. The DTA amount of this cell shall be consistent with the value in the cell R0040/C0010 in S.02.01 |
| R0600/C0120 | DTA After the shock | Total amount of the deferred tax assets (DTA) if a balance-sheet using Solvency II valuation was set up after the instantaneous loss, as provided for in Article 207(1) and (2) of Delegated Regulation (EU) 2015/35. This cell shall be left blank where R0590/C0109 is filled with ‘1-Yes’. |
| R0610/C0110 | DTA carry forward - Before the shock | Amount of deferred tax assets (DTA) in the balance-sheet using Solvency II valuation due to carry forward of previous losses or tax deductions before the instantaneous loss described in Article 207(1) and (2) of Delegated Regulation (EU) 2015/35. |
| R0610/C0120 | DTA carry forward - After the shock | Amount of deferred tax assets (DTA) due to carry forward of previous losses or tax deductions if a balance-sheet using Solvency II valuation was set up after the instantaneous loss, as provided for in Article 207(1) and (2) of Delegated Regulation (EU) 2015/35. This cell shall be left blank where R0590/C0109 is filled with ‘1-Yes’. |
| R0620/C0110 | DTA due to deductible temporary differences - Before the shock | Amount of deferred tax assets (DTA) in the balance-sheet using Solvency II valuation due to differences between the Solvency II valuation of an asset or liability and its tax base before the instantaneous loss described in Article 207(1) and (2) of Delegated Regulation (EU) 2015/35 |
| R0620/C0120 | DTA due to deductible temporary differences - After the shock | Amount of deferred tax assets (DTA) due to differences between the Solvency II valuation of an asset or liability and its tax base if a balance-sheet using Solvency II valuation was set up after the instantaneous loss, as provided for in Article 207(1) and (2) of Delegated Regulation (EU) 2015/35. This cell shall be left blank if R0590/C0109 is filled with ‘1-Yes’. |
| R0630/C0110 | DTL - Before the shock | Amount of Deferred Tax Liabilities (DTL) in the balance-sheet using Solvency II valuation before the instantaneous loss described in Article 207(1) and (2) of Delegated Regulation (EU) 2015/35. The DTL amount of this cell shall be consistent with the value in the cell R0780/C0010 in S.02.01. |
| R0630/C0120 | DTL - After the shock | Amount of Deferred Tax Liabilities (DTL) if a balance-sheet using Solvency II valuation was set up after the instantaneous loss, as provided for in Article 207(1) and (2) of Delegated Regulation (EU) 2015/35.  This cell shall be left blank in case of an average tax rate approach and where R0590/C0109 is filled with ‘1-Yes’. |
| R0640/C0130 | LAC DT | Amount of loss-absorbing capacity of deferred taxes, calculated in accordance with Article 207 of Delegated Regulation (EU) 2015/35. The LAC amount of this cell shall be the same as the value in the cell R0150/C0100 in S.25.01.01. |
| R0650/C0130 | LAC DT justified by reversion of deferred tax liabilities | Amount of loss-absorbing capacity of deferred taxes, calculated in accordance with Article 207 of Delegated Regulation (EU) 2015/35, justified by reversion of deferred tax liabilities |
| R0660/C0130 | LAC DT justified by reference to probable future taxable economic profit | Amount of loss-absorbing capacity of deferred taxes, calculated in accordance with Article 207 of Delegated Regulation (EU) 2015/35, justified by reference to probable future taxable economic profit |
| R0670/C0130 | LAC DT justified by carry back, current year | Amount of loss-absorbing capacity of deferred taxes, calculated in accordance with Article 207 of Delegated Regulation (EU) 2015/35, justified by profits from past years. Amount of the losses allocated to the next year. |
| R0680/C0130 | LAC DT justified by carry back, future years | Amount of loss-absorbing capacity of deferred taxes, calculated in accordance with Article 207 of Delegated Regulation (EU) 2015/35, justified by profits from past years. Amount of losses allocated to the years after next year. |
| R0690/C0130 | Maximum LAC DT | Maximal amount of loss-absorbing capacity of deferred taxes, that could be available, before the assessment whether the increase in net deferred tax assets can be used for the purposes of the adjustment, as provided for in Article 207(2) of Delegated Regulation (EU) 2015/35. |

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

*General comments:*

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

This template shall be reported based on availability of data 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 should be reported before any tax effects unless otherwise stated.

Partial internal models:

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.

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

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

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

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

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

* Calculation of “q factor” = , where
  + = Adjustment calculated according to one of the three methods referred above
  + = Basic solvency capital requirement calculated according to the information reported in this template
  + = nSCR for intangible assets risk according to the information reported in this template
* Multiplication of this “q factor” by the nSCR of each relevant risk module (i.e. market risk, counterparty default risk, life underwriting risk, health underwriting risk and non-life underwriting risk)

Full internal models:

Template SR.25.05 has to be filled in for each ring-fenced fund (RFF), each matching adjustment portfolio (MAP) and for the remaining part for every undertaking under a full internal model. However, where a RFF/MAP includes a MAP/RFF embedded, the fund should be treated as different funds. This template should be reported for all sub-funds of a material RFF/MAP as identified in the second table of S.01.03.

|  |  |  |
| --- | --- | --- |
| CODE | ITEM | INSTRUCTIONS |
| Aggregation | | |
| Z0020 | Ring-fenced fund, matching adjustment portfolio or Remaining Part | Identifies whether the reported figures are with regard to a RFF, matching adjustment portfolio or to the remaining part. One of the options in the following closed list shall be used: 1 - RFF/MAP 2 - Remaining part |
| Z0030 | Fund/Portfolio number | When item Z0020 = 1, identification number for a ring-fenced fund or matching adjustment portfolio. This number is attributed by the undertaking and must be consistent over time and with the fund/portfolio number reported in other templates.  When item Z0020 = 2, then report “0” |
| C0010/R0020 | Total diversification | Amount of the diversification effects within and between risk modules.  This amount should be reported as a negative value.  Same as S.26.08.01 C0010/R0020. |
| C0010/R0030 | Total diversified risk before tax | Amount of diversified capital charges before tax.  Same as S.26.08.01 C0010/R0030. |
| C0010/R0040 | Total diversified risk after tax | Amount of diversified capital charges after tax.  Same as S.26.08.01 C0010/R0040. |
| C0010/R0070 | Total market & credit risk | Sum of the respective following values from C0020 of S.26.09.01:   * Interest rate risk diversified (R0050) * Inflation risk (R0080) * Equity risk diversified (R0100) * Property risk (R0130) * Currency risk (R0140) * Credit risk sum (R0150)   Same as S.26.08.01 C0010/R0070. |
| C0010/R0080 | Market & Credit risk - diversified | Same as S.26.08.01 C0010/R0080. |
| C0010/R0190 | Credit event risk not covered in market & credit risk | Same as S.26.08.01 C0010/R0190. |
| C0010/R0200 | Credit event risk not covered in market & credit risk - diversified | Same as S.26.08.01 C0010/R0200. |
| C0010/R0270 | Total Business risk | Same as S.26.08.01 C0010/R0270. |
| C0010/R0280 | Total Business risk - diversified | Same as S.26.08.01 C0010/R0280. |
| C0010/R0310 | Total Net Non-life underwriting risk | Same as S.26.08.01 C0010/R0310. |
| C0010/R0320 | Total Net Non-life underwriting risk - diversified | Same as S.26.08.01 C0010/R0320. |
| C0010/R0400 | Total Life & Health underwriting risk | Same as S.26.08.01 C0010/R0370. |
| C0010/R0410 | Total Life & Health underwriting risk - diversified | Same as S.26.08.01 C0010/R0380. |
| C0010/R0480 | Total Operational risk | Same as S.26.08.01 C0010/R0480. |
| C0010/R0490 | Total Operational risk - diversified | Same as S.26.08.01 C0010/R0490. |
| C0010/R0500 | Other risk | Same as S.26.08.01 C0010/R0500. |
| C0050/R0020-R0530 | Allocation from adjustments due to RFF and Matching adjustment portfolios | Where applicable, part of the adjustment allocated to each risk module according to the procedure described in the general comments. This amount shall be positive. |
| C0060/R0020-R0530 | Consideration of the future management actions regarding technical provisions and/or deferred taxes | To identify if the future management actions relating to the loss absorbing capacity of technical provisions and/or deferred taxes are embedded in the calculation, the following closed list of options shall be used:  1 - Future management actions regarding the loss-absorbing capacity of technical provisions embedded within the component  2 - Future management actions regarding the loss-absorbing capacity of deferred taxes embedded within the component  3 - Future management actions regarding the loss-absorbing capacity of technical provisions and deferred taxes embedded within the component  4 - No embedded consideration of future management actions. |
| C0070/R0020-R0530 | Amount modelled | For each component this cell represents the amount calculated according to the partial internal model. |
| R0110/C0100 | Total undiversified components | Sum of all undiversified components.  S.25.05\_C0010\_R0070 + S.25.05, C0010\_R0190 + S.26.08\_C0010\_R0210 + S.26.08\_C0010\_R0220 + S.26.08\_C0010\_R0230 + S.26.08\_C0010\_R0240 + S.26.08\_C0010\_R0250 + S.26.08\_C0010\_R0260 + S.25.05\_C0010\_R0270 + S.25.05\_C0010\_R0310 + S.25.05\_C0010\_R0400 + S.25.05\_C0010\_R0480 + S.25.05\_C0010\_R0500 |
| R0060/C0100 | Diversification | The total amount of the diversification between components reported in C0010.  This amount does not include diversification effects inside each component, which shall be embedded in the values reported in C0010.  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 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. |
| 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 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) 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. |
| 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. |
| 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. |
| 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 options 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. |
| *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  3 - Not applicable as the adjustment for the loss-absorbing capacity of deferred taxes (LAC DT) is not used (in this case R0600 to R0690 are not applicable)  See EIOPA Guidelines on loss-absorbing capacity of technical provisions and deferred taxes. |
| *Calculation of adjustment for loss-absorbing capacity of deferred taxes if calculated under the standard formula* | | |
| R0600/C0110 | DTA Before the shock | Total amount of the Deferred Tax Assets (DTA) in the balance-sheet using Solvency II valuation before the instantaneous loss described in Article 207(1) and (2) of Delegated Regulation (EU) 2015/35. The DTA amount of this cell shall be consistent with the value in the cell R0040/C0010 in S.02.01. |
| R0600/C0120 | DTA After the shock | Total amount/estimate of the Deferred Tax Assets (DTA) if a balance-sheet using Solvency II valuation was set up after the instantaneous loss, as provided for in Article 207(1) and (2) of Delegated Regulation (EU) 2015/35. This cell shall be left blank where R0590/C0109 is filled with ‘1-Yes’. |
| R0610/C0110 | DTA carry forward - Before the shock | Amount of deferred tax assets (DTA) in the balance-sheet using Solvency II valuation due to carry forward of previous loses or tax deductions before the instantaneous loss described in Article 207(1) and (2) of Delegated Regulation (EU) 2015/35. |
| R0610/C0120 | DTA carry forward - After the shock | Amount/estimate of deferred tax assets (DTA) due to carry forward of previous loses or tax deductions if a balance-sheet using Solvency II valuation was set up after the instantaneous loss, as provided for in Article 207(1) and (2) of Delegated Regulation (EU) 2015/35. This cell shall be left blank where R0590/C0109 is filled with ‘1-Yes’. |
| R0620/C0110 | DTA due to deductible temporary differences - Before the shock | Amount of deferred tax assets (DTA) in the balance-sheet using Solvency II valuation due to differences between the Solvency II valuation of an asset or liability and its tax base before the instantaneous loss described in Article 207(1) and (2) of Delegated Regulation (EU) 2015/35. |
| R0620/C0120 | DTA due to deductible temporary differences - After the shock | Amount/estimate of deferred tax assets (DTA) due to differences between the Solvency II valuation of an asset or liability and its tax base if a balance-sheet using Solvency II valuation was set up after the instantaneous loss, as provided for in Article 207(1) and (2) of Delegated Regulation (EU) 2015/35. This cell shall be left blank where R0590/C0109 is filled with ‘1-Yes’. |
| R0630/C0110 | DTL - Before the shock | Amount of Deferred Tax Liabilities (DTL) in balance-sheet using Solvency II valuation before the instantaneous loss described in Article 207(1) and (2) of Delegated Regulation (EU) 2015/35. The DTL amount of this cell shall be consistent with the value in the cell R0780/C0010 in S.02.01. |
| R0630/C0120 | DTL - After the shock | Amount/estimate of Deferred Tax Liabilities (DTL) if a balance-sheet using Solvency II valuation was set up after the instantaneous loss, as provided for in Article 207(1) and (2) of Delegated Regulation (EU) 2015/35.  This cell shall be left blank in case of an average tax rate approach and where R0590/C0109 is filled with ‘1-Yes’. |
| R0640/C0130 | Amount/estimate of LAC DT | Amount/estimate of loss-absorbing capacity of deferred taxes, calculated in accordance with Article 207 of Delegated Regulation (EU) 2015/35. The LAC amount of this cell shall be the same as the value in the cell R0310/C0100 in S.25.05.01. |
| 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.26.01 - Solvency Capital Requirement - Market risk*

*General comments:*

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

The template SR.26.01.01 has to be filled in for each ring-fenced fund (RFF), each matching adjustment portfolio (MAP) and for the remaining part. However, where a RFF/MAP includes a MAP/RFF embedded, the fund should be treated as different funds. This template shall be reported for all sub-funds of a material RFF/MAP as identified in the second table of S.01.03.

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

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| --- | --- | --- |
|  | ITEM | INSTRUCTIONS |
| Z0010 | Article 112 | Identifies whether the reported figures have been requested under Article 112(7), to provide an estimate of the SCR using standard formula. One of the options in the following closed list shall be used:  1 - Article 112(7) reporting  2 - Regular reporting |
| Z0020 | Ring-fenced fund, matching adjustment portfolio or remaining part | Identifies whether the reported figures are with regard to a RFF, matching adjustment portfolio or to the remaining part. One of the options in the following closed list shall be used:  1 - RFF/MAP  2 - Remaining part |
| Z0030 | Fund/Portfolio number | When item Z0020 = 1, identification number for a ring-fenced fund or matching adjustment portfolio. This number is attributed by the undertaking and must be consistent over time and with the fund/portfolio number reported in other templates. |
| R0012/C0010 | Simplifications spread risk - bonds and loans | The options in the following closed list shall be used:  1 - Simplification for the purposes of Article 104  2 - Simplifications for the purposes of Article 105a  9 - Simplifications not used  Options 1 and 2 may be used simultaneously.  If R0012/C0010 = 1, only C0060 and C0080 shall be filled in for R0410 |
| R0014/C0010 | Simplifications market risk concentration- simplifications used | One of the options in the following closed list shall be used:  1 - Simplifications for the purposes of Article 105a  9 - Simplifications not used |
| R0020/C0010 | Captives simplifications - interest rate risk | Identify whether a captive undertaking used simplifications for the calculation of interest rate risk. The following options shall be used:  1 - Simplifications used  2 - Simplifications not used  If R0020/C0010 = 1, only C0060 and C0080 shall be filled in for R0100-R0120 |
| R0030/C0010 | Captives simplifications - spread risk on bonds and loans | Identify whether a captive undertaking used simplifications for the calculation of spread risk with regard to bonds and loans. The following options shall be used:  1 - Simplifications used  2 - Simplifications not used |
| R0040/C0010 | Captives simplifications - market risk concentration | Identify whether a captive undertaking used simplifications for the calculation of market risk concentration. The following options shall be used:  1 - Simplifications used  2 - Simplifications not used |
| *Interest rate risk* |  |  |
| R0100/C0060 | Absolute value after shock - Net solvency capital requirement - interest rate risk | This is the net capital charge for interest rate risk, i.e. after adjustment for the loss absorbing capacity of technical provisions.  If R0020/C0010=1, this item represents the net capital charge for interest rate risk calculated using simplified calculations for captive undertakings. |
| R0100/C0080 | Absolute value after shock - Gross solvency capital requirement- interest rate risk | This is the gross capital charge for interest rate risk, i.e. before the loss absorbing capacity of technical provisions.  If R0020/C0010=1, this item represents the gross capital charge for interest rate risk calculated using simplified calculations for captive undertakings. |
| R0110-R0120/C0020 | Initial absolute values before shock - Assets - Interest rate risk - interest rate down/up shock | This is the total value of the assets sensitive to interest rate down/up risk, before shock.  Recoverables from reinsurance and SPVs shall not be included in this cell. |
| R0110-R0120/C0030 | Initial absolute values before shock - Liabilities - Interest rate risk - interest rate down/up shock | This is the total value of the liabilities sensitive to interest rate down/up risk, before shock.  The amount of Technical Provisions (TP) shall be net of reinsurance and SPV recoverables. |
| R0110-R0120/C0040 | Absolute values after shock - Assets - Interest rate risk - interest rate down/up shock | This is the absolute value of assets sensitive to interest rate down/up risks after the shock.  Recoverables from reinsurance and SPVs shall not be included in this cell. |
| R0110-R0120/C0050 | Absolute values after shock - Liabilities (after the loss absorbing capacity of technical provisions) - Interest rate risk- interest rate down/up shock | This is the absolute value of liabilities (after the loss absorbing capacity of technical provisions) sensitive to interest rate down/up risks after the shock.  The amount of TP shall be net of reinsurance and SPV recoverables. |
| R0110-R0120/C0060 | Absolute value after shock - Net solvency capital requirement- interest rate risk- interest rate down/up shock | This is the net capital charge for interest rate down/up risk, after adjustment for the loss absorbing capacity of technical provisions.  If R0020/C0010=1, this item represents the net capital charge for interest rate down/up risk calculated using simplifications. |
| R0110-R0120/C0070 | Absolute values after shock - Liabilities (before the loss-absorbing capacity of technical provisions) - Interest rate risk - Interest rate down/up shock | This is the absolute value of liabilities (before the loss absorbing capacity of technical provisions) sensitive to interest rate down/up risks after the shock.  The amount of TP shall be net of reinsurance and SPV recoverables. |
| R0110-R0120/C0080 | Absolute value after shock - Gross solvency capital requirement - interest rate risk - interest rate down/up shock | This is the gross capital charge for the interest rate down/up risk, i.e. before the loss absorbing capacity of Technical provisions  If R0020/C0010=1, this item represents the gross capital charge for interest rate down/up risk calculated using simplifications. |
| *Equity risk* |  |  |
| R0200/C0060 | Absolute value after shock - Net solvency capital requirement - equity risk | This is the net capital charge for equity risk, i.e. after adjustment for the loss absorbing capacity of technical provisions. |
| R0200/C0080 | Absolute value after shock - Gross solvency capital requirement - equity risk | This is the gross capital charge for equity risk, i.e. before the loss absorbing capacity of technical provisions. |
| R0210/C0020 | Initial absolute values before shock - Assets - equity risk - type 1 equities | This is the initial absolute value of the assets sensitive to the equity risk charge related to type 1 equities  Recoverables from reinsurance and SPVs shall not be included in this cell. |
| R0210/C0030 | Initial absolute values before shock - Liabilities - equity risk - type 1 equities | This is the initial absolute value of the liabilities sensitive to equity risk related to type 1 equities.  The amount of TP shall be net of reinsurance and SPV recoverables. |
| R0210/C0040 | Absolute values after shock - Assets - Equity risk - type 1 equities | This is the absolute value of the assets sensitive to the equity risk charge related to type 1 equities category, after the shock.  Recoverables from reinsurance and SPVs shall not be included in this cell. |
| R0210/C0050 | Absolute values after shock - Liabilities (after the loss absorbing capacity of technical provisions) - Equity risk -type 1 equities | This is the absolute value of the liabilities sensitive to equity risk charge related to type 1 equities, after the shock and after the loss absorbing capacity of technical provisions.  The amount of TP shall be net of reinsurance and SPV recoverables. |
| R0210/C0060 | Absolute value after shock - Net solvency capital requirement - equity risk -type 1 equities | This is the net capital charge for equity risk (for type 1 equities), after adjustment for the loss absorbing capacity of technical provisions. |
| R0210/C0070 | Absolute values after shock - Liabilities (before the loss absorbing capacity of technical provisions) - equity risk -type 1 equities | This is the absolute value of the liabilities sensitive to equity risk charge related to type 1 equities, after the shock but before the loss absorbing capacity of technical provisions.  The amount of TP shall be net of reinsurance and SPV recoverables. |
| R0210/C0080 | Absolute value after shock - Gross solvency capital requirement - Equity risk -type 1 equities | This is the gross capital charge for equity risk for type 1 equities, i.e. before the loss absorbing capacity of technical provisions. |
| R0221, R0230, R0231, R0240/C0020 | Initial absolute values before shock - Assets - equity risk -type 1 equities | This is the initial absolute value of the assets sensitive to the equity risk (for each kind of type 1 equity).  Recoverables from reinsurance and SPVs shall not be included in this cell. |
| R0221, R0230, R0231, R0240/C0040 | Absolute values after shock - Assets - equity risk -type 1 equities | This is the absolute value of the assets sensitive the equity risk charge, (for each kind of type 1 equity), after the shock.  Recoverables from reinsurance and SPVs shall not be included in this cell. |
| R0250/C0020 | Initial absolute values before shock - Assets - equity risk -type 2 equities | This is the initial absolute value of the assets sensitive to the equity risk for type 2 equities  Recoverables from reinsurance and SPVs shall not be included in this cell. |
| R0250/C0030 | Initial absolute values before shock - Liabilities - equity risk -type 2 equities | This is the initial absolute value of liabilities sensitive to the equity risk for type 2 equities.  The amount of TP shall be net of reinsurance and SPV recoverables. |
| R0250/C0040 | Absolute values after shock - Assets - Equity risk - type 2 equities | This is the absolute value of the assets sensitive to equity risk charge for type 2 equities, after the shock.  Recoverables from reinsurance and SPVs shall not be included in this cell. |
| R0250/C0050 | Absolute values after shock - Liabilities (after the loss absorbing capacity of technical provisions) - Equity risk -type 2 equities | This is the absolute value of liabilities sensitive to equity risk (for type 2 equities), after the shock and after the loss absorbing capacity of technical provisions.  The amount of TP shall be net of reinsurance and SPV recoverables. |
| R0250/C0060 | Absolute value after shock - Net solvency capital requirement - equity risk -type 2 equities | This is the net capital charge for equity risk (for type 2 equities) after adjustment for the loss absorbing capacity of technical provisions. |
| R0250/C0070 | Absolute values after shock - Liabilities (before the loss absorbing capacity of technical provisions) equity risk -type 2 equities | This is the absolute value of the liabilities sensitive to equity risk (for type 2 equities), after the shock but before the loss absorbing capacity of technical provisions.  The amount of TP shall be net of reinsurance and SPV recoverables. |
| R0250/C0080 | Absolute value after shock - Gross solvency capital requirement - Equity risk - type 2 equities | This is the gross capital charge for equity risk for type 2 equities, i.e. before the loss absorbing capacity of technical provisions. |
| R0261, R0270, R0271, R0280/C0020 | Initial absolute values before shock - Assets - equity risk -type 2 equities | This is the value of the assets sensitive to the equity risk (for each kind of type 2 equities)  Recoverables from reinsurance and SPVs shall not be included in this cell. |
| R0261, R0270, R0271,R0280/C0040 | Absolute values after shock - Assets - equity risk -type 2 equities | This is the absolute value of the assets sensitive to equity risk (for each kind of type 2 equities), after the equity shock.  Recoverables from reinsurance and SPVs shall not be included in this cell. |
| R0291/C0020, R0293-R0295/C0020 | Initial absolute values before shock - Assets - Equity risk -qualifying infrastructure corporate equities | This is the initial absolute value of the assets sensitive to the equity risk for each kind of qualifying infrastructure corporate equities.  Recoverables from reinsurance and SPVs shall not be included in this cell. |
| R0291/C0030 | Initial absolute values before shock - Liabilities - Equity risk - qualifying infrastructure corporate equities | This is the initial absolute value of liabilities sensitive to the equity risk for each kind of qualifying infrastructure corporate equities.  The amount of TP shall be net of reinsurance and SPV recoverables. |
| R0291/C0040, R0293-R0295/C0040 | Absolute values after shock - Assets - Equity risk - qualifying infrastructure corporate equities | This is the absolute value of the assets sensitive to equity risk for each kind of qualifying infrastructure corporate equities, after the shock.  Recoverables from reinsurance and SPVs shall not be included in this cell. |
| R0291/C0050 | Absolute values after shock - Liabilities (after the loss-absorbing capacity of technical provisions) - Equity risk - qualifying infrastructure corporate equities | This is the absolute value of liabilities sensitive to equity risk (for each kind of qualifying infrastructure corporate equities), after the shock and after the application of the adjustment for the loss-absorbing capacity of technical provisions.  The amount of TP shall be net of reinsurance and SPV recoverables. |
| R0291/C0060 | Absolute value after shock - Net solvency capital requirement - Equity risk -qualifying infrastructure corporate equities | This is the net capital charge for equity risk (for each kind of qualifying infrastructure corporate equities) after the application of the adjustment for the loss-absorbing capacity of technical provisions. |
| R0291/C0070 | Absolute values after shock - Liabilities (before the loss-absorbing capacity of technical provisions) - Equity risk - qualifying infrastructure corporate equities | This is the absolute value of the liabilities sensitive to equity risk (for each kind of qualifying infrastructure corporate equities), after the shock but before the application of the adjustment for the loss-absorbing capacity of technical provisions.  The amount of TP shall be net of reinsurance and SPV recoverables. |
| R0291/C0080 | Absolute value after shock - Gross solvency capital requirement - Equity risk - qualifying infrastructure corporate equities | This is the gross capital charge for equity risk for each kind of qualifying infrastructure corporate equities, i.e. before the application of the adjustment for the loss-absorbing capacity of technical provisions. |
| R0292/C0020, R0296-R0298/C0020 | Initial absolute values before shock - Assets - Equity risk - qualifying infrastructure equities other than corporate equities | This is the initial absolute value of the assets sensitive to the equity risk for each kind of qualifying infrastructure equities, other than corporate equities.  Recoverables from reinsurance and SPVs shall not be included in this cell. |
| R0292/C0030 | Initial absolute values before shock - Liabilities - Equity risk - qualifying infrastructure equities other than corporate equities | This is the initial absolute value of liabilities sensitive to the equity risk for each kind of qualifying infrastructure equities, other than corporate equities.  The amount of TP shall be net of reinsurance and SPV recoverables. |
| R0292/C0040, R0296-R0298/C0040 | Absolute values after shock - Assets - Equity risk - qualifying infrastructure equities other than corporate equities | This is the absolute value of the assets sensitive to equity risk for each kind of qualifying infrastructure equities, other than corporate equities, after the shock.  Recoverables from reinsurance and SPVs shall not be included in this cell. |
| R0292/C0050 | Absolute values after shock - Liabilities (after the loss-absorbing capacity of technical provisions) - Equity risk - qualifying infrastructure equities other than corporate equities | This is the absolute value of liabilities sensitive to equity risk (for each kind of qualifying infrastructure equities, other than corporate equities), after the shock and after the application of the adjustment for the loss-absorbing capacity of technical provisions.  The amount of TP shall be net of reinsurance and SPV recoverables. |
| R0292/C0060 | Absolute value after shock - Net solvency capital requirement - Equity risk -qualifying infrastructure equities other than corporate equities | This is the net capital charge for equity risk (for each kind of qualifying infrastructure equities, other than corporate equities) after the application of the adjustment for the loss-absorbing capacity of technical provisions. |
| R0292/C0070 | Absolute values after shock - Liabilities (before the loss-absorbing capacity of technical provisions) - Equity risk - qualifying infrastructure equities other than corporate equities | This is the absolute value of the liabilities sensitive to equity risk (for each kind of qualifying infrastructure equities, other than corporate equities), after the shock but before the application of the adjustment for the loss-absorbing capacity of technical provisions.  The amount of TP shall be net of reinsurance and SPV recoverables. |
| R0292/C0080 | Absolute value after shock - Gross solvency capital requirement - Equity risk - qualifying infrastructure equities other than corporate equities | This is the gross capital charge for equity risk for each kind of qualifying infrastructure equities, other than corporate equities, i.e. before the application of the adjustment for the loss-absorbing capacity of technical provisions. |
| *Property risk* |  |  |
| R0300/C0020 | Initial absolute values before shock - Assets - Property risk | This is the absolute value of the assets sensitive to the property risk.  Recoverables from reinsurance and SPVs shall not be included in this cell. |
| R0300/C0030 | Initial absolute values before shock - Liabilities - Property risk | This is the value of the liabilities sensitive to the property risk.  The amount of TP shall be net of reinsurance and SPV recoverables. |
| R0300/C0040 | Absolute values after shock - Assets - Property risk | This is the absolute value of the assets sensitive to property risk charge, after the property shock.  Recoverables from reinsurance and SPVs shall not be included in this cell. |
| R0300/C0050 | Absolute values after shock - Liabilities (after the loss absorbing capacity of technical provisions) - Property risk | This is the absolute value of the liabilities underlying property risk charge, after the property shock and after the loss absorbing capacity of technical provisions.  The amount of TP shall be net of reinsurance and SPV recoverables. |
| R0300/C0060 | Absolute value after shock - Net solvency capital requirement - property risk | This is the net capital charge for property risk, after adjustment for the loss absorbing capacity of technical provisions. |
| R0300/C0070 | Absolute values after shock - Liabilities (before the loss absorbing capacity of technical provisions) - property risk | This is the absolute value of the liabilities underlying property risk charge, after the property shock but before the loss absorbing capacity of technical provisions.  The amount of TP shall be net of reinsurance and SPV recoverables. |
| R0300/C0080 | Absolute value after shock - Gross solvency capital requirement - Property risk | This is the gross capital charge for property risk, i.e. before the loss absorbing capacity of technical provisions. |
| *Spread risk* |  |  |
| R0400/C0060 | Absolute value after shock - Net solvency capital requirement - spread risk | This is the net capital charge for spread risk, after adjustment for the loss absorbing capacity of technical provisions. |
| R0400/C0080 | Absolute value after shock - Gross solvency capital requirement - spread risk | This is the gross capital charge for spread risk, before the loss absorbing capacity of technical provisions. |
| R0410/C0020 | Initial absolute values before shock - Assets - spread risk - bonds and loans | This is the absolute value of the assets sensitive to the spread risk on bonds and loans.  Recoverables from reinsurance and SPVs shall not be included in this cell. |
| R0410/C0030 | Initial absolute values before shock - Liabilities - spread risk - bonds and loans | This is the absolute value of the liabilities sensitive to the spread risk on bonds and loans.  The amount of TP shall be net of reinsurance and SPV recoverables. |
| R0410/C0040 | Absolute values after shock - Assets - spread risk - bonds and loans | This is the absolute value of the assets sensitive to the spread risk on bonds and loans, after the shock.  Recoverables from reinsurance and SPVs shall not be included in this cell. |
| R0410/C0050 | Absolute values after shock - Liabilities (after the loss absorbing capacity of technical provisions) - spread risk - bonds and loans | This is the absolute value of the liabilities underlying the spread risk charge for bonds and loans, after the shock and after the loss absorbing capacity of technical provisions.  The amount of TP shall be net of reinsurance and SPV recoverables. |
| R0410/C0060 | Absolute value after shock - Net solvency capital requirement - spread risk - bonds and loans | This is the net capital charge for spread risk on bonds and loans, after adjustment for the loss absorbing capacity of technical provisions.  If R0012/C0010 = 1 and/or 2, this item represents the net solvency capital requirement for spread risk - bonds and loans, calculated using simplifications |
| R0410/C0070 | Absolute values after shock - Liabilities (before the loss absorbing capacity of technical provisions)- spread risk - bonds and loans | This is the absolute value of the liabilities sensitive to the spread risk on bonds and loans, after the shock but before the loss absorbing capacity of technical provisions.  The amount of TP shall be net of reinsurance and SPV recoverables. |
| R0410/C0080 | Absolute value after shock - Gross solvency capital requirement - spread risk - bonds and loans | This is the gross capital charge for spread risk on bonds and loans, i.e. before the loss absorbing capacity of technical provisions.  If R0012/C0010 = 1 and/or 2, this item represents gross solvency capital requirement for spread risk - bonds and loans calculated using simplifications. |
| R0412/C0020 | Initial absolute values before shock - Assets - Spread risk - bonds and loans (other than qualifying infrastructure investment) | This is the initial absolute value of the assets sensitive to the spread risk on bonds and loans other than qualifying infrastructure investment and infrastructure corporate.  Recoverables from reinsurance and SPVs shall not be included in this cell. |
| R0412/C0030 | Initial absolute values before shock - Liabilities - Spread risk - bonds and loans (other than qualifying infrastructure investment) | This is the initial absolute value of the liabilities sensitive to the spread risk on bonds and loans other than qualifying infrastructure investment and infrastructure corporate. This value shall be reported only where the split between R0412, R0413 and R0414 could be derived from the method used for the calculation. When the split is not possible only R0410 shall be filled in.  The amount of TP shall be net of reinsurance and SPV recoverables. |
| R0412/C0040 | Absolute values after shock - Assets - Spread risk - bonds and loans (other than qualifying infrastructure investment) | This is the absolute value of the assets sensitive to the spread risk on bonds and loans other than qualifying infrastructure investment and infrastructure corporate, after the shock.  Recoverables from reinsurance and SPVs shall not be included in this cell. |
| R0412/C0050 | Absolute values after shock - Liabilities (after the loss absorbing capacity of technical provisions) - Spread risk - bonds and loans (other than qualifying infrastructure investment) | This is the absolute value of the liabilities underlying the spread risk charge for bonds and loans other than qualifying infrastructure investment and infrastructure corporate, after the shock and after the loss absorbing capacity of technical provisions. This value shall be reported only where the split between R0412, R0413 and R0414 could be derived from the method used for the calculation. When the split is not possible only R0410 shall be filled in.  The amount of TP shall be net of reinsurance and SPV recoverables. |
| R0412/C0060 | Absolute value after shock - Net solvency capital requirement - Spread risk - bonds and loans (other than qualifying infrastructure investment) | This is the net capital charge for spread risk on bonds and loans other than qualifying infrastructure investment and infrastructure corporate, after adjustment for the loss absorbing capacity of technical provisions. This value shall be reported only where the split between R0412, R0413 and R0414 could be derived from the method used for the calculation. When the split is not possible only R0410 shall be filled in.  If R0012/C0010 = 1, this item shall not be reported. |
| R0412/C0070 | Absolute values after shock - Liabilities (before the loss absorbing capacity of technical provisions) - Spread risk - bonds and loans (other than qualifying infrastructure investment) | This is the absolute value of the liabilities sensitive to the spread risk on bonds and loans other than qualifying infrastructure investment and infrastructure corporate, after the shock but before the loss absorbing capacity of technical provisions. This value shall be reported only where the split between R0412, R0413 and R0414 could be derived from the method used for the calculation. When the split is not possible only R0410 shall be filled in.  The amount of TP shall be net of reinsurance and SPV recoverables. |
| R0412/C0080 | Absolute value after shock - Gross solvency capital requirement - Spread risk - bonds and loans (other than qualifying infrastructure investment) | This is the gross capital charge for spread risk on bonds and loans other than qualifying infrastructure investment and infrastructure corporate, i.e. before the loss absorbing capacity of technical provisions. This value shall be reported only where the split between R0412, R0413 and R0414 could be derived from the method used for the calculation. When the split is not possible only R0410 shall be filled in.  If R0012/C0010 = 1, this item shall not be reported. |
| R0413/C0020 | Initial absolute values before shock - Assets - Spread risk - bonds and loans (qualifying infrastructure investment) | This is the initial absolute value of the assets sensitive to the spread risk on bonds and loans that are qualifying infrastructure investment other than infrastructure corporate.  Recoverables from reinsurance and SPVs shall not be included in this cell. |
| R0413/C0030 | Initial absolute values before shock - Liabilities - Spread risk - bonds and loans (qualifying infrastructure investment) | This is the initial absolute value of the liabilities sensitive to the spread risk on bonds and loans that are qualifying infrastructure investment other than infrastructure corporate. This value shall be reported only where the split between R0412, R0413 and R0414 could be derived from the method used for the calculation. If splitting is not possible, only R0410 shall be filled in.  The amount of TP shall be net of reinsurance and SPV recoverables. |
| R0413/C0040 | Absolute values after shock - Assets - Spread risk - bonds and loans (qualifying infrastructure investment) | This is the absolute value of the assets sensitive to the spread risk on bonds and loans that are qualifying infrastructure investment other than infrastructure corporate, after the shock.  Recoverables from reinsurance and SPVs shall not be included in this cell. |
| R0413/C0050 | Absolute values after shock - Liabilities (after the loss absorbing capacity of technical provisions) - Spread risk - bonds and loans (qualifying infrastructure investment) | This is the absolute value of the liabilities underlying the spread risk charge for bonds and loans that are qualifying infrastructure investment other than infrastructure corporate, after the shock and after the loss absorbing capacity of technical provisions. This value shall be reported only where the split between R0412, R0413 and R0414 could be derived from the method used for the calculation. When the split is not possible only R0410 shall be filled in.  The amount of TP shall be net of reinsurance and SPV recoverables. |
| R0413/C0060 | Absolute value after shock - Net solvency capital requirement - Spread risk - bonds and loans (qualifying infrastructure investment) | This is the net capital charge for spread risk on bonds and loans that are qualifying infrastructure investment other than infrastructure corporate, after adjustment for the loss absorbing capacity of technical provisions. This value shall be reported only where the split between R0412, R0413 and R0414 could be derived from the method used for the calculation. When the split is not possible only R0410 shall be filled in.  If R0012/C0010 = 1, this item shall not be reported. |
| R0413/C0070 | Absolute values after shock - Liabilities (before the loss absorbing capacity of technical provisions) - Spread risk - bonds and loans (qualifying infrastructure investment) | This is the absolute value of the liabilities sensitive to the spread risk on bonds and loans that are qualifying infrastructure investment other than infrastructure corporate, after the shock but before the loss absorbing capacity of technical provisions. This value shall be reported only where the split between R0412, R0413 and R0414 could be derived from the method used for the calculation. When the split is not possible only R0410 shall be filled in.  The amount of TP shall be net of reinsurance and SPV recoverables. |
| R0413/C0080 | Absolute value after shock - Gross solvency capital requirement - Spread risk - bonds and loans (qualifying infrastructure investment) | This is the gross capital charge for spread risk on bonds and loans that are qualifying infrastructure investment other than infrastructure corporate, i.e. before the loss absorbing capacity of technical provisions. This value shall be reported only where the split between R0412, R0413 and R0414 could be derived from the method used for the calculation. When the split is not possible only R0410 shall be filled in.  If R0012/C0010 = 1, this item shall not be reported. |
| R0414/C0020 | Initial absolute values before shock - Assets - Spread risk - bonds and loans (qualifying infrastructure corporate investment) | This is the initial absolute value of the assets sensitive to the spread risk on bonds and loans that are qualifying infrastructure corporate investment.  Recoverables from reinsurance and SPVs shall not be included in this cell. |
| R0414/C0030 | Initial absolute values before shock - Liabilities - Spread risk - bonds and loans (qualifying infrastructure corporate investment) | This is the initial absolute value of the liabilities sensitive to the spread risk on bonds and loans that are qualifying infrastructure corporate investment. This value shall be reported only where the split between R0412, R0413 and R0414 could be derived from the method used for the calculation. When the split is not possible only R0410 shall be filled in.  The amount of TP shall be net of reinsurance and SPV recoverables. |
| R0414/C0040 | Absolute values after shock - Assets - Spread risk - bonds and loans (qualifying infrastructure corporate investment) | This is the absolute value of the assets sensitive to the spread risk on bonds and loans that are qualifying infrastructure corporate investment, after the shock.  Recoverables from reinsurance and SPVs shall not be included in this cell. |
| R0414/C0050 | Absolute values after shock - Liabilities (after the loss absorbing capacity of technical provisions) - Spread risk - bonds and loans (qualifying infrastructure corporate investment) | This is the absolute value of the liabilities underlying the spread risk charge for bonds and loans that are qualifying infrastructure corporate investment, after the shock and after the loss absorbing capacity of technical provisions. This value shall be reported only where the split between R0412, R0413 and R0414 could be derived from the method used for the calculation. When the split is not possible only R0410 shall be filled in.  The amount of TP shall be net of reinsurance and SPV recoverables. |
| R0414/C0060 | Absolute value after shock - Net solvency capital requirement - Spread risk - bonds and loans (qualifying infrastructure corporate investment) | This is the net capital charge for spread risk on bonds and loans that are qualifying infrastructure corporate investment, after adjustment for the loss absorbing capacity of technical provisions. This value shall be reported only where the split between R0412, R0413 and R0414 could be derived from the method used for the calculation. When the split is not possible only R0410 shall be filled in.  If R0012/C0010 = 1, this item shall not be reported. |
| R0414/C0070 | Absolute values after shock - Liabilities (before the loss absorbing capacity of technical provisions) - Spread risk - bonds and loans (qualifying infrastructure corporate investment) | This is the absolute value of the liabilities sensitive to the spread risk on bonds and loans that are qualifying infrastructure corporate investment, after the shock but before the loss absorbing capacity of technical provisions. This value shall be reported only where the split between R0412, R0413 and R0414 could be derived from the method used for the calculation. When the split is not possible only R0410 shall be filled in.  The amount of TP shall be net of reinsurance and SPV recoverables. |
| R0414/C0080 | Absolute value after shock - Gross solvency capital requirement - Spread risk - bonds and loans (qualifying infrastructure corporate investment) | This is the gross capital charge for spread risk on bonds and loans that are qualifying infrastructure corporate investment, i.e. before the loss absorbing capacity of technical provisions. This value shall be reported only where the split between R0412, R0413 and R0414 could be derived from the method used for the calculation. When the split is not possible only R0410 shall be filled in.  If R0012/C0010 = 1, this item shall not be reported. |
| R0420/C0060 | Absolute value after shock - Net solvency capital requirement - spread risk - credit derivatives | This is the net capital charge for spread risk on credit derivatives, after adjustment for the loss absorbing capacity of technical provisions. |
| R0420/C0080 | Absolute value after shock - Gross solvency capital requirement - spread risk - credit derivatives | This is the gross capital charge for spread risk on credit derivatives, i.e. before the loss absorbing capacity of technical provisions. |
| R0430-R0440/C0020 | Initial absolute values before shock - Assets - spread risk - credit derivatives - downward/upward shock on credit derivatives | This is the absolute value of assets sensitive to the downward/upward shock in respect to the spread risk on credit derivatives.  Recoverables from reinsurance and SPVs shall not be included in this cell. |
| R0430-R0440/C0030 | Initial absolute values before shock - Liabilities - spread risk - credit derivatives - downward/upward shock on credit derivatives | This is the absolute value of the liabilities sensitive to the downward/upward shock in respect to spread risk on credit derivatives.  The amount of TP shall be net of reinsurance and SPV recoverables. |
| R0430-R0440/C0040 | Absolute values after shock - Assets - spread risk - credit derivatives - downward/upward shock on credit derivatives | This is the absolute value of the assets sensitive the downward/upward shock for spread risk on credit derivatives, after the shock.  Recoverables from reinsurance and SPVs shall not be included in this cell. |
| R0430-R0440/C0050 | Absolute values after shock - Liabilities (after the loss absorbing capacity of technical provisions) - spread risk -credit derivatives - downward/upward shock on credit derivatives | This is the absolute value of the liabilities sensitive to the downward/upward shock for spread risk on credit derivatives, after the shock and after the loss absorbing capacity of technical provisions.  The amount of TP shall be net of reinsurance and SPV recoverables. |
| R0430-R0440/C0060 | Absolute value after shock - Net solvency capital requirement - spread risk - credit derivatives - downward/upward shock on credit derivatives | This is the net capital charge for the downward/upward shock for spread risk on credit derivatives, after adjustment for the loss absorbing capacity of technical provisions. |
| R0430-R0440/C0070 | Absolute values after shock - Liabilities (before the loss absorbing capacity of technical provisions)- spread risk -credit derivatives - downward/upward shock on credit derivatives | This is the absolute value of the liabilities sensitive to the downward/upward shock for spread risk on credit derivatives, after the shock but before the loss absorbing capacity of technical provisions.  The amount of TP shall be net of reinsurance and SPV recoverables. |
| R0430-R0440/C0080 | Absolute value after shock - Gross solvency capital requirement - spread risk - credit derivatives - downward/upward shock on credit derivatives | This is the gross capital charge for the downward/upward shock for spread risk on credit derivatives, i.e. before the loss absorbing capacity of technical provisions. |
| R0450/C0020 | Initial absolute values before shock - Assets - spread risk - securitisation positions | This is the absolute value of the assets sensitive to the spread risk on securitisation positions.  Recoverables from reinsurance and SPVs shall not be included in this cell. |
| R0450/C0030 | Initial absolute values before shock - Liabilities - spread risk - securitisation positions | This is the absolute value of the liabilities sensitive to the spread risk on securitisation positions.  The amount of TP shall be net of reinsurance and SPV recoverables. |
| R0450/C0040 | Absolute values after shock - Assets - spread risk - securitisation positions | This is the absolute value of the assets sensitive to the spread risk on securitisation positions, after the shock.  Recoverables from reinsurance and SPVs shall not be included in this cell. |
| R0450/C0050 | Absolute values after shock - Liabilities (after the loss absorbing capacity of technical provisions) - spread risk - securitisation positions) | This is the absolute value of the liabilities sensitive to the spread risk on securitisation positions, after the shock and after the loss absorbing capacity of technical provisions.  The amount of TP shall be net of reinsurance and SPV recoverables. |
| R0450/C0060 | Absolute value after shock - Net solvency capital requirement - spread risk - securitisation positions | This is the net capital charge for spread risk on securitisation positions, after adjustment for the loss absorbing capacity of technical provisions. |
| R0450/C0070 | Absolute values after shock - Liabilities (before the loss absorbing capacity of technical provisions)- spread risk - securitisation positions | This is the absolute value of the liabilities sensitive to the spread risk on securitisation positions, after the shock but before the loss absorbing capacity of technical provisions.  The amount of TP shall be net of reinsurance and SPV recoverables. |
| R0450/C0080 | Absolute value after shock - Gross solvency capital requirement - spread risk - securitisation positions | This is the gross capital charge for spread risk on securitisation positions, i.e. before the loss absorbing capacity of technical provisions. |
| R0461/C0020 | Initial absolute values before shock - Assets - spread risk - securitisation positions - senior STS securitisation | This is the absolute value of the assets sensitive to the spread risk on senior STS securitisation positions.  Recoverables from reinsurance and SPVs shall not be included in this cell. |
| R0461/C0030 | Initial absolute values before shock - Liabilities - spread risk - securitisation positions - senior STS securitisation | This is the absolute value of the liabilities sensitive to the spread risk on senior STS securitisation positions.  This value shall only be reported where the split between R0461 to R0483 could be derived from the method used for the calculation. Where the split is not possible only R0450 shall be filled in.  The amount of TP shall be net of reinsurance and SPV recoverables. |
| R0461/C0040 | Absolute values after shock - Assets - spread risk - securitisation positions - senior STS securitisation | This is the absolute value of the assets sensitive to the spread risk on senior STS securitisation positions, after the shock.  Recoverables from reinsurance and SPVs shall not be included in this cell. |
| R0461/C0050 | Absolute values after shock - Liabilities (after the loss-absorbing capacity of technical provisions) - spread risk - securitisation positions - senior STS securitisation) | This is the absolute value of the liabilities sensitive to the spread risk on senior STS securitisation positions, after the shock and after the application of the adjustment for the loss-absorbing capacity of technical provisions.  This value shall only be reported where the split between R0461 to R0483 can be derived from the method used for the calculation. Where the split is not possible, only R0450 shall be filled in.  The amount of TP shall be net of reinsurance and SPV recoverables. |
| R0461/C0060 | Absolute value after shock - Net solvency capital requirement - spread risk - securitisation positions - senior STS securitisation | This is the net capital charge for spread risk on senior STS securitisation positions, after the application of the adjustment for the loss-absorbing capacity of technical provisions.  This value shall only be reported where the split between R0461 to R0483 can be derived from the method used for the calculation. Where the split is not possible, only R0450 shall be filled in. |
| R0461/C0070 | Absolute values after shock - Liabilities (before the loss-absorbing capacity of technical provisions)- spread risk - securitisation positions - senior STS securitisation | This is the absolute value of the liabilities sensitive to the spread risk on senior STS securitisation positions, after the shock but before the application of the adjustment for the loss-absorbing capacity of technical provisions.  This value shall only be reported where the split between R0461 to R0483 can be derived from the method used for the calculation. Where the split is not possible, only R0450 shall be filled in.  The amount of TP shall be net of reinsurance and SPV recoverables. |
| R0461/C0080 | Absolute value after shock - Gross solvency capital requirement - spread risk - securitisation positions - senior STS securitisation | This is the gross capital charge for spread risk on senior STS securitisation positions, i.e. before the application of the adjustment for the loss-absorbing capacity of technical provisions.  This value shall only be reported where the split between R0461 to R0483 can be derived from the method used for the calculation. Where the split is not possible only R0450 shall be filled in. |
| R0462/C0020 | Initial absolute values before shock - Assets - spread risk - securitisation positions - non-senior STS securitisation | This is the absolute value of the assets sensitive to the spread risk on non-senior STS securitisation positions.  Recoverables from reinsurance and SPVs shall not be included in this cell. |
| R0462/C0030 | Initial absolute values before shock - Liabilities - spread risk - securitisation positions - non-senior STS securitisation | This is the absolute value of the liabilities sensitive to the spread risk on non-senior STS securitisation positions.  This value shall only be reported where the split between R0461 to R0483 can be derived from the method used for the calculation. Where the split is not possible, only R0450 shall be filled in.  The amount of TP shall be net of reinsurance and SPV recoverables. |
| R0462/C0040 | Absolute values after shock - Assets - spread risk - securitisation positions - non-senior STS securitisation | This is the absolute value of the assets sensitive to the spread risk on non-senior STS securitisation positions, after the shock.  Recoverables from reinsurance and SPVs shall not be included in this cell. |
| R0462/C0050 | Absolute values after shock - Liabilities (after the loss-absorbing capacity of technical provisions) - spread risk - securitisation positions - non-senior STS securitisation) | This is the absolute value of the liabilities sensitive to the spread risk on non-senior STS securitisation positions, after the shock and after the application of the adjustment for the loss-absorbing capacity of technical provisions.  This value shall only be reported where the split between R0461 to R0483 can be derived from the method used for the calculation of the SCR for spread risk. Where the split is not possible, only R0450 shall be filled in.  The amount of TP shall be net of reinsurance and SPV recoverables. |
| R0462/C0060 | Absolute value after shock - Net solvency capital requirement - spread risk - securitisation positions - non-senior STS securitisation | This is the net capital charge for spread risk on non-senior STS securitisation positions, after the application of the adjustment for the loss-absorbing capacity of technical provisions.  This value shall only be reported where the split between R0461 to R0483 can be derived from the method used for the calculation of the SCR for spread risk. Where the split is not possible, only R0450 shall be filled in. |
| R0462/C0070 | Absolute values after shock - Liabilities (before the loss-absorbing capacity of technical provisions)- spread risk - securitisation positions - non-senior STS securitisation | This is the absolute value of the liabilities sensitive to the spread risk on non-senior STS securitisation positions, after the shock but before the application of the adjustment for the loss-absorbing capacity of technical provisions.  This value shall only be reported where the split between R0461 to R0483 can be derived from the method used for the calculation of the SCR for spread risk. Where the split is not possible, only R0450 shall be filled in.  The amount of TP shall be net of reinsurance and SPV recoverables. |
| R0462/C0080 | Absolute value after shock - Gross solvency capital requirement - spread risk - securitisation positions - non-senior STS securitisation | This is the gross capital charge for spread risk on non-senior STS securitisation positions, i.e. before the application of the adjustment for the loss-absorbing capacity of technical provisions.  This value shall only be reported where the split between R0461 to R0483 can be derived from the method used for the calculation of the SCR for spread risk. Where the split is not possible, only R0450 shall be filled in. |
| R0480/C0020 | Initial absolute values before shock - Assets - spread risk - securitisation positions - resecuritisation | This is the absolute value of the assets sensitive to the spread risk on resecuritisation positions.  Recoverables from reinsurance and SPVs shall not be included in this cell. |
| R0480/C0030 | Initial absolute values before shock - Liabilities - spread risk - securitisation positions - resecuritisation | This is the absolute value of the liabilities sensitive to the spread risk on resecuritisation positions.  The amount of TP shall be net of reinsurance and SPV recoverables. |
| R0480/C0040 | Absolute values after shock - Assets - spread risk - securitisation positions - resecuritisation | This is the absolute value of the assets sensitive to the spread risk on resecuritisation positions, after the shock.  Recoverables from reinsurance and SPVs shall not be included in this cell. |
| R0480/C0050 | Absolute values after shock - Liabilities (after the loss absorbing capacity of technical provisions) - spread risk - securitisation positions - resecuritisation | This is the absolute value of the liabilities sensitive to the spread risk on resecuritisation positions, after the shock and after the loss absorbing capacity of technical provisions.  The amount of TP shall be net of reinsurance and SPV recoverables. |
| R0480/C0060 | Absolute value after shock - Net solvency capital requirement - spread risk - securitisation positions - resecuritisation | This is the net capital charge for spread risk on resecuritisation positions, after adjustment for the loss absorbing capacity of technical provisions. |
| R0480/C0070 | Absolute values after shock - Liabilities (before the loss absorbing capacity of technical provisions)- spread risk - securitisation positions - resecuritisation | This is the absolute value of the liabilities sensitive to the spread risk on resecuritisation positions, after the shock but before the loss absorbing capacity of technical provisions.  The amount of TP shall be net of reinsurance and SPV recoverables. |
| R0480/C0080 | Absolute value after shock - Gross solvency capital requirement - spread risk - securitisation positions - resecuritisation | This is the gross capital charge for spread risk on resecuritisation positions, i.e. before the loss absorbing capacity of technical provisions. |
| R0481/C0020 | Initial absolute values before shock - Assets - spread risk - securitisation positions - other securitisation | This is the absolute value of the assets sensitive to the spread risk on other securitisation positions.  Recoverables from reinsurance and SPVs shall not be included in this cell. |
| R0481/C0030 | Initial absolute values before shock - Liabilities - spread risk - securitisation positions - other securitisation | This is the absolute value of the liabilities sensitive to the spread risk on other securitisation positions.  This value shall only be reported where the split between R0461 to R0483 can be derived from the method used for the calculation of the SCR for spread risk. Where the split is not possible, only R0450 shall be filled in.  The amount of TP shall be net of reinsurance and SPV recoverables. |
| R0481/C0040 | Absolute values after shock - Assets - spread risk - securitisation positions - other securitisation | This is the absolute value of the assets sensitive to the spread risk on other securitisation positions, after the shock.  Recoverables from reinsurance and SPVs shall not be included in this cell. |
| R0481/C0050 | Absolute values after shock - Liabilities (after the loss-absorbing capacity of technical provisions) - spread risk - securitisation positions - other securitisation) | This is the absolute value of the liabilities sensitive to the spread risk on other securitisation positions, after the shock and after the application of the adjustment for the loss-absorbing capacity of technical provisions.  This value shall only be reported where the split between R0461 to R0483 can be derived from the method used for the calculation of the SCR for spread risk. Where the split is not possible, only R0450 shall be filled in.  The amount of TP shall be net of reinsurance and SPV recoverables. |
| R0481/C0060 | Absolute value after shock - Net solvency capital requirement - spread risk - securitisation positions - other securitisation | This is the net capital charge for spread risk on other securitisation positions, after the application of the adjustment for the loss-absorbing capacity of technical provisions.  This value shall only be reported where the split between R0461 to R0483 can be derived from the method used for the calculation of the SCR for spread risk. Where the split is not possible, only R0450 shall be filled in. |
| R0481/C0070 | Absolute values after shock - Liabilities (before the loss-absorbing capacity of technical provisions)- spread risk - securitisation positions - other securitisation | This is the absolute value of the liabilities sensitive to the spread risk on other securitisation positions, after the shock but before the application of the adjustment for the loss-absorbing capacity of technical provisions.  This value shall only be reported where the split between R0461 to R0483 can be derived from the method used for the calculation of the SCR for spread risk. Where the split is not possible, only R0450 shall be filled in.  The amount of TP shall be net of reinsurance and SPV recoverables. |
| R0481/C0080 | Absolute value after shock - Gross solvency capital requirement - spread risk - securitisation positions - other securitisation | This is the gross capital charge for spread risk on other securitisation positions, i.e. before the application of the adjustment for the loss-absorbing capacity of technical provisions.  This value shall only be reported where the split between R0461 to R0483 can be derived from the method used for the calculation of the SCR for spread risk. Where the split is not possible, only R0450 shall be filled in. |
| R0482/C0020 | Initial absolute values before shock - Assets - spread risk - securitisation positions - transitional type 1 securitisation | This is the absolute value of the assets sensitive to the spread risk on transitional type 1 securitisation positions.  Recoverables from reinsurance and SPVs shall not be included in this cell. |
| R0482/C0030 | Initial absolute values before shock - Liabilities - spread risk - securitisation positions - transitional type 1 securitisation | This is the absolute value of the liabilities sensitive to the spread risk on transitional type 1 securitisation positions.  This value shall only be reported where the split between R0461 to R0483 can be derived from the method used for the calculation of the SCR for spread risk. Where the split is not possible, only R0450 shall be filled in.  The amount of TP shall be net of reinsurance and SPV recoverables. |
| R0482/C0040 | Absolute values after shock - Assets - spread risk - securitisation positions - transitional type 1 securitisation | This is the absolute value of the assets sensitive to the spread risk on transitional type 1 securitisation positions, after the shock.  Recoverables from reinsurance and SPVs shall not be included in this cell. |
| R0482/C0050 | Absolute values after shock - Liabilities (after the loss-absorbing capacity of technical provisions) - spread risk - securitisation positions - transitional type 1 securitisation) | This is the absolute value of the liabilities sensitive to the spread risk on transitional type 1 securitisation positions, after the shock and after the application of the adjustment for the loss-absorbing capacity of technical provisions.  This value shall only be reported where the split between R0461 to R0483 can be derived from the method used for the calculation of the SCR for spread risk. Where the split is not possible, only R0450 shall be filled in.  The amount of TP shall be net of reinsurance and SPV recoverables. |
| R0482/C0060 | Absolute value after shock - Net solvency capital requirement - spread risk - securitisation positions - transitional type 1 securitisation | This is the net capital charge for spread risk on transitional type 1 securitisation positions, after the application of the adjustment for the loss-absorbing capacity of technical provisions.  This value shall only be reported where the split between R0461 to R0483 can be derived from the method used for the calculation of the SCR for spread risk. Where the split is not possible, only R0450 shall be filled in. |
| R0482/C0070 | Absolute values after shock - Liabilities (before the loss-absorbing capacity of technical provisions)- spread risk - securitisation positions - transitional type 1 securitisation | This is the absolute value of the liabilities sensitive to the spread risk on transitional type 1 securitisation positions, after the shock but before the application of the adjustment for the loss-absorbing capacity of technical provisions.  This value shall only be reported where the split between R0461 to R0483 can be derived from the method used for the calculation of the SCR for spread risk. Where the split is not possible, only R0450 shall be filled in.  The amount of TP shall be net of reinsurance and SPV recoverables. |
| R0482/C0080 | Absolute value after shock - Gross solvency capital requirement - spread risk - securitisation positions - transitional type 1 securitisation | This is the gross capital charge for spread risk on transitional type 1 securitisation positions, i.e. before the application of the adjustment for the loss-absorbing capacity of technical provisions.  This value shall only be reported where the split between R0461 to R0483 can be derived from the method used for the calculation of the SCR for spread risk. Where the split is not possible, only R0450 shall be filled in. |
| R0483/C0020 | Initial absolute values before shock - Assets - spread risk - securitisation positions - guaranteed STS securitisation | This is the absolute value of the assets sensitive to the spread risk on guaranteed STS securitisation positions.  Recoverables from reinsurance and SPVs shall not be included in this cell. |
| R0483/C0030 | Initial absolute values before shock - Liabilities - spread risk - securitisation positions - guaranteed STS securitisation | This is the absolute value of the liabilities sensitive to the spread risk on guaranteed STS securitisation positions.  This value shall only be reported where the split between R0461 to R0483 can be derived from the method used for the calculation of the SCR for spread risk. Where the split is not possible, only R0450 shall be filled in.  The amount of TP shall be net of reinsurance and SPV recoverables. |
| R0483/C0040 | Absolute values after shock - Assets - spread risk - securitisation positions - guaranteed STS securitisation | This is the absolute value of the assets sensitive to the spread risk on guaranteed STS securitisation positions, after the shock.  Recoverables from reinsurance and SPVs shall not be included in this cell. |
| R0483/C0050 | Absolute values after shock - Liabilities (after the loss-absorbing capacity of technical provisions) - spread risk - securitisation positions - guaranteed STS securitisation | This is the absolute value of the liabilities sensitive to the spread risk on guaranteed STS securitisation positions, after the shock and after the application of the adjustment for the loss-absorbing capacity of technical provisions.  This value shall only be reported where the split between R0461 to R0483 can be derived from the method used for the calculation of the SCR for spread risk. Where the split is not possible, only R0450 shall be filled in.  The amount of TP shall be net of reinsurance and SPV recoverables. |
| R0483/C0060 | Absolute value after shock - Net solvency capital requirement - spread risk - securitisation positions - guaranteed STS securitisation | This is the net capital charge for spread risk on guaranteed STS securitisation positions, after the application of the adjustment for the loss-absorbing capacity of technical provisions.  This value shall only be reported where the split between R0461 to R0483 can be derived from the method used for the calculation of the SCR for spread risk. Where the split is not possible, only R0450 shall be filled in. |
| R0483/C0070 | Absolute values after shock - Liabilities (before the loss-absorbing capacity of technical provisions)- spread risk - securitisation positions - guaranteed STS securitisation | This is the absolute value of the liabilities sensitive to the spread risk on guaranteed STS securitisation positions, after the shock but before the application of the adjustment for the loss-absorbing capacity of technical provisions.  This value shall only be reported where the split between R0461 to R0483 can be derived from the method used for the calculation of the SCR for spread risk. Where the split is not possible, only R0450 shall be filled in.  The amount of TP shall be net of reinsurance and SPV recoverables. |
| R0483/C0080 | Absolute value after shock - Gross solvency capital requirement - spread risk - securitisation positions - guaranteed STS securitisation | This is the gross capital charge for spread risk on guaranteed STS securitisation positions, i.e. before the application of the adjustment for the loss-absorbing capacity of technical provisions.  This value shall only be reported where the split between R0461 to R0483 can be derived from the method used for the calculation of the SCR for spread risk. Where the split is not possible, only R0450 shall be filled in. |
| *Concentration risk* |  |  |
| R0500/C0020 | Initial absolute values before shock - Assets - market risk concentrations | This is the absolute value of the asset sensitive to the market risk concentrations  For captive undertakings, if R0040/C0010=1, this item represents the absolute value of the assets sensitive to the market risk concentration, after taking into account simplifications allowed for captives.  Recoverables from reinsurance and SPVs shall not be included in this cell. |
| R0500/C0060 | Absolute value after shock - Net solvency capital requirement - market risk concentrations | This is the net capital charge for market risk concentrations, after adjustment for the loss absorbing capacity of technical provisions, aggregated for each single name exposure.  For captive undertakings, if cell R0040/C0010=1, this item represents net capital charge for market risk concentration, calculated using simplified calculation. |
| R0500/C0080 | Absolute value after shock - Gross solvency capital requirement - market risk concentrations | This is the gross capital charge for market risk concentrations, aggregated for each single name exposure, i.e. before the loss absorbing capacity of technical provisions. |
| *Currency risk* |  |  |
| R0600/C0060 | Absolute value after shock - Net solvency capital requirement (after the loss absorbing capacity of technical provisions) - currency risk | This is the sum for the different currencies of:   1. the capital requirement (including after the loss absorbing capacity of technical provisions) for an increase in value of the foreign currency against the local currency; 2. the capital requirement (including after the loss absorbing capacity of technical provisions) for a decrease in value of the foreign currency against the local currency. |
| R0600/C0080 | Absolute value after shock - Gross solvency capital requirement - currency risk | This is the sum for the different currencies of:   1. the capital requirement (before the loss absorbing capacity of technical provisions) for an increase in value of the foreign currency against the local currency; 2. the capital requirement (before the loss absorbing capacity of technical provisions) for a decrease in value of the foreign currency against the local currency. |
| R0610-R0620/C0020 | Initial absolute values before shock - Assets - Currency risk - increase/ decrease in the value of the foreign currency | This is the total value of the assets sensitive to currency increase/decrease risk, before shock.  Recoverables from reinsurance and SPVs shall not be included in this cell. |
| R0610-R0620/C0030 | Initial absolute values before shock - Liabilities - Currency risk - increase/ decrease in the value of the foreign currency | This is the total value of the liabilities sensitive to currency increase/decrease risk, before shock.  The amount of TP shall be net of reinsurance and SPV recoverables. |
| R0610-R0620/C0040 | Absolute values after shock - Assets - Currency risk - increase/ decrease in the value of the foreign currency | This is the absolute value of assets sensitive to currency increase/decrease risk after the shock.  Recoverables from reinsurance and SPVs shall not be included in this cell. |
| R0610-R0620/C0050 | Absolute values after shock - Liabilities (after the loss absorbing capacity of technical provisions) - Currency risk - increase/ decrease in the value of the foreign currency | This is the absolute value of liabilities (after the loss absorbing capacity of technical provisions) sensitive to currency increase/decrease risk after the shock.  The amount of TP shall be net of reinsurance and SPV recoverables. |
| R0610-R0620/C0060 | Absolute value after shock - Net solvency capital requirement (after the loss absorbing capacity of technical provisions) - Currency risk - increase/ decrease in the value of the foreign currency | This is the net capital charge for currency increase/decrease risk, after adjustment for the loss absorbing capacity of technical provisions. In R0610 only the currencies where the increase shock is the largest shall be reported and in R0620 only the currencies where the decrease shock is the largest shall be reported. |
| R0610-R0620/C0070 | Absolute values after shock (before the loss-absorbing capacity of technical provisions) - Currency risk - increase/ decrease in the value of the foreign currency | This is the absolute value of liabilities (before the loss absorbing capacity of technical provisions) sensitive to currency increase/decrease risk after the shock.  The amount of TP shall be net of reinsurance and SPV recoverables. |
| R0610-R0620/C0080 | Absolute value after shock - Gross solvency capital requirement (excluding the loss-absorbing capacity of technical provisions) - Currency risk - increase/ decrease in the value of the foreign currency | This is the gross capital charge for the currency increase/decrease risk, i.e. excluding the loss absorbing capacity of Technical provisions. In R0610 only the currencies where the increase shock is the largest shall be reported and in R0620 only the currencies where the decrease shock is the largest shall be reported. |
| *Diversification within market risk module* | | |
| R0700/C0060 | Diversification within market risk module -net solvency capital requirement | This is the diversification effect within the market risk module as a result of the aggregation of the net capital requirements (after loss absorbing capacity of technical provisions) of the single risk sub-modules.  Diversification shall be reported as a negative value when it reduces the capital requirement. |
| R0700/C0080 | Diversification within market risk module - gross solvency capital requirement | This is the diversification effect within the market risk module as a result of the aggregation of the gross capital requirements (before loss absorbing capacity of technical provisions) of the single risk sub-modules.  Diversification shall be reported as a negative value when it reduces the capital requirement. |
| *Total solvency capital requirement for market risk* | | |
| R0800/C0060 | Total market risk - Net solvency capital requirement | This is the total net capital charge for all market risks, after loss absorbing capacity of technical provisions, calculated using the standard formula. |
| R0800/C0080 | Total market risk - Gross solvency capital requirement | This is the total gross capital charge for all market risks, excluding loss absorbing capacity of technical provisions, calculated using the standard formula |

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

*General comments*

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

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

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|  | ITEM | INSTRUCTIONS |
| Z0010 | Article 112 | Identifies whether the reported figures have been requested under Article 112(7), to provide an estimate of the SCR using standard formula. One of the options in the following closed list shall be used:  1 - Article 112(7) reporting  2 - Regular reporting |
| Z0020 | Ring Fenced Fund/Matching adjustment portfolios/Remaining part | Identifies whether the reported figures are with regard to a RFF, matching adjustment portfolio or to the remaining part. One of the options in the following closed list shall be used:  1 - RFF/MAP  2 - Remaining part |
| Z0030 | Fund/Portfolio number | When item Z0020 = 1, identification number for a ring-fenced fund or matching adjustment portfolio. This number is attributed by the undertaking and must be consistent over time and with the fund/portfolio number reported in other templates. |
| R0010/C0010 | Simplifications | Identify whether an undertaking used simplifications for the calculation of counter party default risk. The options in the following closed list shall be used:  3 - Simplification pooling arrangements, for the purposes of Article 109  4 - Simplification grouping single name exposures, for the purposes of Article 110  5 - Simplification of the LGD for reinsurance arrangements, Article 112a  6 - Simplification for type 1 exposures, Article 112b  7 - Simplification for the risk-mitigating effect of reinsurance arrangements, Article 111  9 - Simplifications not used  Options 3 to 7 may be used simultaneously.  If R0010/C0010 = 4 or 6, for Type 1 exposures, only R0100/C0080 shall be filed in for R0100. |
| R0100/C0080 | Type 1 exposures - Gross solvency capital requirement | This is the gross capital charge (before the loss-absorbency capacity of technical provisions) for counterparty default risk arising from all Type 1 exposures.  If R0010/C0010 = 4 or 6, this item represents the Gross solvency capital requirement using simplifications. |
| R0110-R0200/C0020 | Name of single name exposure | Describe the name of the 10 largest single exposures. |
| R0110-R0200/C0030 | Code of single name exposure | Identification code using the Legal Entity Identifier (LEI) if available.  If not available this item shall not be reported |
| R0110-R0200/C0040 | Type of code of the single name exposure | Identification of the code used in item ‘Code of single name exposure’. One of the options in the following closed list shall be used:  1 - LEI  9 - None |
| R0110-R0200/C0050 | Type 1 exposures - Single name exposure X - Loss Given Default | The value of the Loss Given Default for each of the 10 largest single name exposures. |
| R0110-R0200/C0060 | Type 1 exposures - Single name exposure X - Probability of Default | The Probability of Default for each of the 10 largest single name exposures. |
| R0300/C0080 | Type 2 exposures - Gross solvency capital requirement | This is the gross capital charge (before the loss-absorbency capacity of technical provisions) for counterparty default risk arising from all Type 2 exposures, as defined for Solvency II purposes |
| R0310/C0050 | Type 2 exposures - Receivables from Intermediaries due for more than 3 months - Loss Given Default | This is the value of Loss Given Default for Type 2 counterparty risk arising from intermediaries due for more than 3 months. |
| R0320/C0050 | Type 2 exposures - All type 2 exposures other than receivables from Intermediaries due for more than 3 months - Loss Given Default | This is the value of Loss Given Default for Type 2 counterparty risk arising from all type 2 exposures other than receivables from Intermediaries due for more than 3 months. |
| R0330/C0080 | Diversification within counterparty default risk module - gross solvency capital requirement | This is the amount of gross diversification effects allowed in aggregation of capital requirements for counterparty default risk for Type 1 and Type 2 exposures. |
| R0400/C0070 | Total net solvency capital requirement for counterparty default risk | This is the total amount of the net capital charge (after the loss-absorbency capacity of technical provisions) for counterparty default risk. |
| R0400/C0080 | Total gross solvency capital requirement for counterparty default risk | This is the total amount of the gross capital charge (before the loss-absorbency capacity of technical provisions) for counterparty default risk. |
| *Further details on mortgages* | | |
| R0500/C0090 | Losses stemming from type 2 mortgage loans | Amount of the overall losses stemming from mortgage loans that has been classified as type 2 exposures according to Article 191 (13) of Delegated Regulation (EU) 2015/35. |
| R0510/C0090 | Overall losses stemming from mortgage loans | Amount of the overall losses stemming from mortgage loans according to Article 191 (13) of Delegated Regulation (EU) 2015/35. |

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

*General comments:*

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

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

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

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

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|  | ITEM | INSTRUCTIONS |
| Z0010 | Article 112 | Identifies whether the reported figures have been requested under Article 112(7), to provide an estimate of the SCR using standard formula. One of the options in the following closed list shall be used:  1 - Article 112(7) reporting  2 - Regular reporting |
| Z0020 | Ring-fenced fund, matching adjustment portfolio or remaining part | Identifies whether the reported figures are with regard to a RFF, matching adjustment portfolio or to the remaining part. One of the options in the following closed list shall be used:  1 - RFF/MAP  2 - Remaining part |
| Z0030 | Fund/Portfolio number | When item Z0020 = 1, identification number for a ring-fenced fund or matching adjustment portfolio. This number is attributed by the undertaking and must be consistent over time and with the fund/portfolio number reported in other templates. |
| R0010/C0010 | Simplifications used: mortality risk | Identify whether an undertaking used simplifications for a calculation of mortality risk. The following options shall be used:  1 - Simplifications used  2 - Simplifications not used  If R0010/C0010 = 1, only C0060 and C0080 shall be filled in for R0100. |
| R0020/C0010 | Simplifications used - longevity | Identify whether an undertaking used simplifications for the calculation of longevity risk. The following options shall be used:  1 - Simplifications used  2 - Simplifications not used  If R0020/C0010 = 1, only C0060 and C0080 shall be filled in for R0200. |
| R0030/C0010 | Simplifications used: disability- morbidity risk - | Identify whether an undertaking used simplifications for the calculation of disability - morbidity risk. The following options shall be used:  1 - Simplifications used  2 - Simplifications not used  If R0030/C0010 = 1, only C0060 and C0080 shall be filled in for R0300. |
| R0040/C0010 | Simplifications used: lapse risk | Identify whether an undertaking used simplifications for the calculation of lapse risk. The following options shall be used:  1 - Simplification for the purposes of Article 95  2 - Simplification for the purposes of Article 95a  9 - Simplifications not used  Options 1 and 2 may be used simultaneously.  If R0040/C0010 = 1, only C0060 and C0080 shall be filled in for R0400 to R0420. |
| R0050/C0010 | Simplifications used: life expense risk - | Identify whether an undertaking used simplifications for the calculation of life expense risk. The following options shall be used:  1 - Simplifications used  2 - Simplifications not used  If R0050/C0010 = 1, only C0060 and C0080 shall be filled in for R0500. |
| R0060/C0010 | Simplifications used: life catastrophe risk | Identify whether an undertaking used simplifications for the calculation of life catastrophe risk. The following options shall be used:  1 - Simplifications used  2 - Simplifications not used  If R0060/C0010 = 1, only C0060 and C0080 shall be filled in for R0700. |
| *Life underwriting risk* | | |
| R0100/C0020 | Initial absolute values before shock - Assets - Mortality risk | This is the absolute value of the assets sensitive to mortality risk, before the shock.  Recoverables from reinsurance and SPVs shall not be included in this cell. |
| R0100/C0030 | Initial absolute values before shock - Liabilities - Mortality risk | This is the absolute value of liabilities sensitive to mortality risk, before the shock.  The amount of Technical Provisions shall be net of reinsurance and SPV recoverables. |
| R0100/C0040 | Absolute values after shock - Assets - Mortality risk | This is the absolute value of the assets sensitive to mortality risk after the shock (i.e. permanent increase in mortality rates).  Recoverables from reinsurance and SPVs shall not be included in this cell. |
| R0100/C0050 | Absolute values after shock - Liabilities (after the loss absorbing capacity of technical provisions) - Mortality risk | This is the absolute value of the liabilities (after the loss absorbing capacity of technical provisions) sensitive to risk, after the shock (i.e. permanent increase in mortality rates).  The amount of Technical Provisions shall be net of reinsurance and SPV recoverables. |
| R0100/C0060 | Absolute value after shock - Net solvency capital requirement - Mortality risk | This is the net capital charge for mortality risk after the shock (after adjustment for the loss absorbing capacity of technical provisions).  If R0010/C0010=1, this item represents net capital charge for mortality risk calculated using simplifications. |
| R0100/C0070 | Absolute values after shock - Liabilities (before the loss-absorbing capacity of technical provisions) - Mortality risk | This is the absolute value of the liabilities (before the loss absorbing capacity of technical provisions) sensitive to mortality risk, after the shock (permanent increase in mortality rates).  The amount of Technical Provisions shall be net of reinsurance and SPV recoverables. |
| R0100/C0080 | Absolute value after shock - Gross solvency capital requirement - Mortality risk | This is the gross capital charge for mortality risk. (before the loss absorbing capacity of technical provisions)  If R0010/C0010=1, this item represents gross capital charge for mortality risk calculated using simplifications. |
| R0200/C0020 | Initial absolute values before shock - Assets - Longevity risk | This is the absolute value of the assets sensitive to longevity risk, before the shock.  Recoverables from reinsurance and SPVs shall not be included in this cell. |
| R0200/C0030 | Initial absolute values before shock - Liabilities - Longevity risk | This is the absolute value of liabilities sensitive to longevity risk charge, before the shock.  The amount of Technical Provisions shall be net of reinsurance and SPV recoverables. |
| R0200/C0040 | Absolute values after shock - Assets - Longevity risk | This is the absolute value of the assets sensitive to longevity risk, after the shock (i.e. permanent decrease in mortality rates).  Recoverables from reinsurance and SPVs shall not be included in this cell. |
| R0200/C0050 | Absolute values after shock - Liabilities (after the loss absorbing capacity of technical provisions) - Longevity risk | This is the absolute value of the liabilities (after the loss absorbing capacity of technical provisions sensitive to longevity risk, after the shock (i.e. permanent decrease in mortality rates).  The amount of Technical Provisions shall be net of reinsurance and SPV recoverables. |
| R0200/C0060 | Absolute value after shock - Net solvency capital requirement - Longevity risk | This is the net capital charge for longevity risk after the shock (after adjustment for the loss absorbing capacity of technical provisions).  If R0020/C0010=1, this item represents net capital charge for longevity risk calculated using simplifications |
| R0200/C0070 | Absolute values after shock - Liabilities (before the loss-absorbing capacity of technical provisions)- Longevity risk | This is the absolute value of the liabilities (before the loss absorbing capacity of technical provisions) sensitive to longevity risk charge, after the shock (permanent decrease in mortality rates.  The amount of Technical Provisions shall be net of reinsurance and SPV recoverables. |
| R0200/C0080 | Absolute value after shock - Gross solvency capital requirement - Longevity risk | This is the gross capital charge for longevity risk (before the loss absorbing capacity of technical provisions).  If R0020/C0010=1, this item represents gross capital charge for longevity risk calculated using simplifications. |
| R0300/C0020 | Initial absolute values before shock - Assets - Disability - morbidity risk | This is the absolute value of the assets sensitive to disability - morbidity risk, before the shock.  Recoverables from reinsurance and SPVs shall not be included in this cell. |
| R0300/C0030 | Initial absolute values before shock - Liabilities - Disability- morbidity risk | This is the absolute value of liabilities sensitive to disability - morbidity risk, before the shock.  The amount of Technical Provisions shall be net of reinsurance and SPV recoverables. |
| R0300/C0040 | Absolute values after shock - Assets - Disability - morbidity risk | This is the absolute value of the assets sensitive to disability - morbidity risk, after the shock (i.e. as prescribed by standard formula: an increase in disability and morbidity rates which are used in calculation of technical provisions to reflect the disability and morbidity experience in the next following 12 months, and for all months after the following 12 months and a decrease in the disability and morbidity rates recovery rates used in the calculation of technical provisions in respect of next 12 months and for all year thereafter.  Recoverables from reinsurance and SPVs shall not be included in this cell. |
| R0300/C0050 | Absolute values after shock - Liabilities (after the loss absorbing capacity of technical provisions) - Disability - morbidity risk | This is the absolute value of liabilities (after the loss absorbing capacity of technical provisions) sensitive to disability - morbidity risk, after the shock (i.e. as prescribed by standard formula, see description provided in definition to cell R0300/C0040).  The amount of Technical Provisions shall be net of reinsurance and SPV recoverables. |
| R0300/C0060 | Absolute value after shock - Net solvency capital requirement - Disability - morbidity risk | This is the net capital charge for disability - morbidity risk, after adjustment for the loss absorbing capacity of technical provisions.  If R0030/C0010=1, this item represents net capital charge for disability and morbidity risk calculated using simplifications. |
| R0300/C0070 | Absolute values after shock - Liabilities (before the loss-absorbing capacity of technical provisions) - Disability - morbidity risk | This is the absolute value of the liabilities (before the loss absorbing capacity of technical provisions) sensitive to disability - morbidity risk, after the shock (i.e. as prescribed by standard formula, see description provided in definition to cell R0300/C0040).  The amount of Technical Provisions shall be net of reinsurance and SPV recoverables. |
| R0300/C0080 | Absolute value after shock - Gross solvency capital requirement - Disability - morbidity risk | This is the gross capital charge for disability - morbidity risk (before the loss absorbing capacity of technical provisions).  If R0030/C0010=1, this item represents gross capital charge for disability and morbidity risk calculated using simplifications. |
| R0400/C0060 | Absolute value after shock - Net solvency capital requirement - Lapse risk | This is the overall net capital charge for lapse risk, after adjustment for the loss absorbing capacity of technical provisions.  If R0040/C0010=1, this item represents net capital charge for lapse risk calculated using simplifications. |
| R0400/C0080 | Absolute value after shock - Gross solvency capital requirement - Lapse risk | This is the overall gross capital charge (before the loss-absorbing capacity of technical provisions) for lapse risk.  If R0040/C0010=1, this item represents gross capital charge for lapse risk calculated using simplifications. |
| R0410/C0020 | Initial absolute values before shock - Assets - Lapse risk- risk of increase in lapse rates | This is the absolute value of the assets sensitive to the risk of an increase in lapse rates, before the shock.  Recoverables from reinsurance and SPVs shall not be included in this cell. |
| R0410/C0030 | Initial absolute values before shock - Liabilities - Lapse risk - risk of increase in lapse rates | This is the absolute value of liabilities sensitive to the risk of an increase in lapse rates, before the shock.  The amount of Technical Provisions shall be net of reinsurance and SPV recoverables. |
| R0410/C0040 | Absolute values after shock - Assets - Lapse risk -risk of increase in lapse rates | This is the absolute value of the assets sensitive to the risk of an increase in lapse rates, after the shock (i.e. permanent increase in the lapse rates).  Recoverables from reinsurance and SPVs shall not be included in this cell. |
| R0410/C0050 | Absolute values after shock - Liabilities (after the loss absorbing capacity of technical provisions) - Lapse risk - risk of increase in lapse rates | This is the absolute value of liabilities (after the loss absorbing capacity of technical provisions) sensitive to the risk of an increase in lapse rates, after the shock (i.e. permanent increase in the lapse rates).  The amount of Technical Provisions shall be net of reinsurance and SPV recoverables. |
| R0410/C0060 | Absolute value after shock - Net solvency capital requirement - Lapse risk - risk of increase in lapse rates | This is the net capital charge for the risk of a permanent increase in lapse rates, after adjustment for the loss absorbing capacity of technical provisions.  If R0040/C0010=1, this item represents net capital charge for a permanent increase in lapse rates, calculated using simplified calculation for lapse rate. |
| R0410/C0070 | Absolute values after shock - Liabilities (before the loss-absorbing capacity of technical provisions - Lapse risk - risk of increase in lapse rates) | This is the absolute value of the liabilities (before the loss absorbing capacity of technical provisions) sensitive to the risk of a permanent increase in lapse rates, after the shock (permanent increase in lapse rates).  The amount of Technical Provisions shall be net of reinsurance and SPV recoverables. |
| R0410/C0080 | Absolute value after shock - Gross solvency capital requirement - Lapse risk - risk of increase lapse rates | This is the gross capital charge (before the loss-absorbing capacity of technical provisions) for the risk of a permanent increase in lapse rates.  If R0040/C0010=1, this item represents gross capital charge for a permanent increase in lapse rates, calculated using simplified calculation for lapse rate. |
| R0420/C0020 | Initial absolute values before shock - Assets - Lapse risk - risk of decrease in lapse rates | This is the absolute value of the assets sensitive to the risk of a permanent decrease in lapse rates, before the shock.  Recoverables from reinsurance and SPVs shall not be included in this cell. |
| R0420/C0030 | Initial absolute values before shock - Liabilities - Lapse risk - risk of decrease in lapse rates | This is the absolute value of liabilities sensitive to the risk of a permanent decrease in lapse rates, before the shock.  The amount of Technical Provisions shall be net of reinsurance and SPV recoverables. |
| R0420/C0040 | Absolute values after shock - Assets - Lapse risk - risk of decrease in lapse rates | This is the absolute value of the assets sensitive to the risk of a permanent decrease in lapse rates, after the shock (i.e. permanent decrease in the rates of lapse rates).  Recoverables from reinsurance and SPVs shall not be included in this cell. |
| R0420/C0050 | Absolute values after shock - Liabilities (after the loss absorbing capacity of technical provisions) - Lapse risk - risk of decrease in lapse rates | This is the absolute value of the liabilities (after the loss absorbing capacity of technical provisions) sensitive to the risk of a permanent decrease in lapse rates, after the shock (i.e. permanent decrease of the rates of lapse rates).  The amount of Technical Provisions shall be net of reinsurance and SPV recoverables. |
| R0420/C0060 | Absolute value after shock - Net solvency capital requirement - Lapse risk - risk of decrease in lapse rates | This is the net capital charge for the risk of a permanent decrease in lapse rates, after adjustment for the loss absorbing capacity of technical provisions.  If R0040/C0010=1, this item represents net capital charge for a permanent decrease in lapse rates, calculated using simplified calculation for lapse rate. |
| R0420/C0070 | Absolute values after shock - Liabilities (before the loss-absorbing capacity of technical provisions)- Lapse risk - risk of decrease in lapse rates | This is the absolute value of the liabilities (before the loss absorbing capacity of technical provisions) sensitive to the risk of a permanent decrease in lapse rates, after the shock (permanent decrease in lapse rates).  The amount of Technical Provisions shall be net of reinsurance and SPV recoverables. |
| R0420/C0080 | Absolute value after shock - Gross solvency capital requirement - Lapse risk - risk of decrease in lapse rates | This is the gross capital charge for the risk of a decrease in lapse rates as used to compute the risk (before the loss absorbing capacity of technical provisions).  If R0040/C0010=1, this item represents gross capital charge for a permanent decrease in lapse rates, calculated using simplified calculation for lapse rate |
| R0430/C0020 | Initial absolute values before shock - Assets - Lapse risk- mass lapse risk | This is the absolute value of the assets sensitive to mass lapse risk, before the shock.  Recoverables from reinsurance and SPVs shall not be included in this cell. |
| R0430/C0030 | Initial absolute values before shock - Liabilities - Lapse risk -mass lapse risk | This is the absolute value of liabilities sensitive to mass lapse risk, before the shock.  The amount of Technical Provisions shall be net of reinsurance and SPV recoverables. |
| R0430/C0040 | Absolute values after shock - Assets - Lapse risk - mass lapse risk | This is the absolute value of the assets sensitive to mass lapse risk charge, after the shock.  Recoverables from reinsurance and SPVs shall not be included in this cell. |
| R0430/C0050 | Absolute values after shock - Liabilities (after the loss absorbing capacity of technical provisions) - Lapse risk - mass lapse risk | This is the absolute value of the liabilities (after the loss absorbing capacity of technical provisions) sensitive to mass lapse risk charge, after the shock.  The amount of Technical Provisions shall be net of reinsurance and SPV recoverables. |
| R0430/C0060 | Absolute value after shock - Net solvency capital requirement - Lapse risk - mass lapse risk | This is the net capital charge for mass lapse risk, after adjustment for the loss absorbing capacity of technical provisions. |
| R0430/C0070 | Absolute values after shock - Liabilities (before the loss-absorbing capacity of technical provisions)- Lapse risk - mass lapse risk | This is the absolute value of the liabilities sensitive to mass lapse risk charge, after the shock (before the loss absorbing capacity of technical provisions).  The amount of Technical Provisions shall be net of reinsurance and SPV recoverables. |
| R0430/C0080 | Absolute value after shock - Gross solvency capital requirement - Lapse risk - mass lapse risk | This is the gross capital charge for mass lapse risk, after the shock (before the loss absorbing capacity of technical provisions). |
| R0500/C0020 | Initial absolute values before shock - Assets - Life - expense risk | This is the absolute value of the assets sensitive to life - expense risk, before the shock.  Recoverables from reinsurance and SPVs shall not be included in this cell. |
| R0500/C0030 | Initial absolute values before shock - Liabilities - Life - expense risk | This is the absolute value of liabilities sensitive to life -expense risk, before the shock.  The amount of Technical Provisions shall be net of reinsurance and SPV recoverables. |
| R0500/C0040 | Absolute values after shock - Assets - Life - expense risk | This is the absolute value of the assets sensitive to life expense risk, after the shock (i.e. shock as prescribed by standard formula: a 10 % increase the amount of expenses taken into account in the calculation of technical provisions and increase in 1 percentage point to the expense inflation rate (expressed as a percentage) used for the calculation of technical provision).  Recoverables from reinsurance and SPVs shall not be included in this cell. |
| R0500/C0050 | Absolute values after shock - Liabilities (after the loss absorbing capacity of technical provisions) - Life - expense risk | This is the absolute value of liabilities (after the loss absorbing capacity of technical provisions) sensitive to expense risk, after the shock (i.e. a shock. as prescribed by standard formula, refer to description provided within definition to cell R0500/C0040).  The amount of Technical Provisions shall be net of reinsurance and SPV recoverables. |
| R0500/C0060 | Absolute value after shock - Net solvency capital requirement - Life expense risk | This is the net capital charge for expense risk, including adjustment for the loss absorbing capacity of technical provisions.  If R0050=1, this cell represents net capital charge for life expense risk calculated using simplified calculation. |
| R0500/C0070 | Absolute values after shock - Liabilities (before the loss-absorbing capacity of technical provisions) - Life - expense risk | This is the absolute value of the liabilities (before the loss absorbing capacity of technical provisions) sensitive to expense risk, after the shock (i.e. shock as prescribed by standard formula, refer to description provided within definition to cell R0500/C0040).  The amount of Technical Provisions shall be net of reinsurance and SPV recoverables. |
| R0500/C0080 | Absolute value after shock - Gross solvency capital requirement - Life -expense risk | This is the gross capital charge for expense risk (before the loss absorbing capacity of technical provisions).  If R0050/C0010=1, this cell represents gross capital charge for life expense risk calculated using simplified calculations. |
| R0600/C0020 | Initial absolute values before shock - Assets - Revision risk | This is the absolute value of the assets sensitive to revision risk, before the shock.  Recoverables from reinsurance and SPVs shall not be included in this cell. |
| R0600/C0030 | Initial absolute values before shock - Liabilities - Revision risk | This is the absolute value of liabilities sensitive to revision risk, before the shock.  The amount of Technical Provisions shall be net of reinsurance and SPV recoverables. |
| R0600/C0040 | Absolute values after shock - Assets - Revision risk | This is the absolute value of the assets sensitive to revision risk, after the shock (i.e. shock as prescribed by standard formula: a % increase in the amount of annuity benefits taken into account in the calculation of technical provisions.  Recoverables from reinsurance and SPVs shall not be included in this cell. |
| R0600/C0050 | Absolute values after shock - Liabilities (after the loss absorbing capacity of technical provisions) - Revision risk | This is the absolute value of liabilities (after the loss absorbing capacity of technical provisions) sensitive to revision risk charge, after the shock (i.e. as prescribed by standard formula, refer to a definition in item R0600/C0040).  The amount of Technical Provisions shall be net of reinsurance and SPV recoverables. |
| R0600/C0060 | Absolute value after shock - Net solvency capital requirement - Revision risk | This is the net capital charge for revision risk after adjustment for the loss absorbing capacity of technical provisions. |
| R0600/C0070 | Absolute values after shock - Liabilities (before the loss-absorbing capacity of technical provisions) - Revision risk | This is the absolute value of the liabilities (excluding the loss-absorbing capacity of technical provisions) underlying revision risk charge, after the shock ((i.e. shock as prescribed by standard formula, refer to a definition provided in item R0600/C0040), as used to compute the risk.  The amount of Technical Provisions shall be net of reinsurance and SPV recoverables. |
| R0600/C0080 | Absolute value after shock - Gross solvency capital requirement - Revision risk | This is the gross capital charge (before the loss-absorbing capacity of technical provisions) for revision risk. |
| R0700/C0020 | Initial absolute values before shock - Assets - Life Catastrophe risk | This is the absolute value of the assets sensitive to life catastrophe risk, before the shock.  Recoverables from reinsurance and SPVs shall not be included in this cell. |
| R0700/C0030 | Initial absolute values before shock - Liabilities - Life Catastrophe risk | This is the absolute value of liabilities sensitive to life catastrophe risk, before the shock.  The amount of Technical Provisions shall be net of reinsurance and SPV recoverables. |
| R0700/C0040 | Absolute values after shock - Assets - Life Catastrophe risk | This is the absolute value of the assets sensitive to life catastrophe risk, after the shock.  Recoverables from reinsurance and SPVs shall not be included in this cell. |
| R0700/C0050 | Absolute values after shock - Liabilities (after the loss absorbing capacity of technical provisions) - Life catastrophe risk | This is the absolute value of liabilities (after the loss absorbing capacity of technical provisions) sensitive to life catastrophe risk charge, after the shock.  The amount of Technical Provisions shall be net of reinsurance and SPV recoverables. |
| R0700/C0060 | Absolute value after shock - Net solvency capital requirement - life catastrophe risk | This is the net capital charge for life catastrophe risk after adjustment for the loss absorbing capacity of technical provisions.  If R0060/C0010=1, this item represents net capital charge for life catastrophe risk calculated using simplified calculations. |
| R0700/C0070 | Absolute values after shock - Liabilities (before the loss-absorbing capacity of technical provisions) - life catastrophe risk | This is the absolute value of the liabilities (before the loss absorbing capacity of technical provisions) sensitive to life catastrophe risk, after the shock.  The amount of Technical Provisions shall be net of reinsurance and SPV recoverables. |
| R0700/C0080 | Absolute value after shock - Gross solvency capital requirement - life catastrophe risk | This is the gross capital charge for life catastrophe risk (before the loss absorbing capacity of technical provisions).  If R0060/C0010=1, this item represents gross capital charge for life catastrophe risk calculated using simplified calculations. |
| R0800/C0060 | Diversification within life underwriting risk module - Net | This is the diversification effect within the life underwriting risk module as a result of the aggregation of the net capital requirements (after adjustment for the loss absorbing capacity of technical provisions) of the single risk sub-modules.  Diversification shall be reported as a negative value if they reduce the capital requirement. |
| R0800/C0080 | Diversification within life underwriting risk module - Gross | This is the diversification effect within the life underwriting risk module as a result of the aggregation of the gross capital requirements (before the loss absorbing capacity of technical provisions) of the single risk sub-modules.  Diversification shall be reported as a negative value if they reduce the capital requirement. |
| R0900/C0060 | Total net solvency capital requirement for life underwriting risk | This is the total net capital charge for life underwriting risk, after adjustment for the loss absorbing capacity of technical provisions. |
| R0900/C0080 | Total gross solvency capital requirement for life underwriting risk | This is the total gross capital charge for life underwriting risk, before the loss absorbing capacity of technical provisions. |
| *Further details on revision risk* | | |
| R1000/C0090 | USP - Factors applied for the revision risk shock | Revision shock - undertaking specific parameter (‘USP’) as calculated by the undertaking and approved by the supervisory authority.  This item is not reported where no undertaking specific parameter is used. |

*S.26.04 - Solvency Capital Requirement - Health underwriting risk*

*General Comments:*

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

Template SR.26.04.01 has to be filled in for each ring-fenced fund (RFF), each matching adjustment portfolio (MAP) and for the remaining part. However, where an RFF/MAP includes a MAP/RFF embedded, the fund should be treated as different funds. This template shall be reported for all sub-funds of a material RFF/MAP as identified in the second table of S.01.03.

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

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

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|  | ITEM | INSTRUCTIONS |
| Z0010 | Article 112 | Identifies whether the reported figures have been requested under Article 112(7), to provide an estimate of the SCR using standard formula. One of the options in the following closed list shall be used:  1 - Article 112(7) reporting  2 - Regular reporting |
| Z0020 | Ring-fenced fund, matching adjustment portfolio or remaining part | Identifies whether the reported figures are with regard to a RFF, matching adjustment portfolio or to the remaining part. One of the options in the following closed list shall be used:  1 - RFF/MAP  2 - Remaining part |
| Z0030 | Fund/Portfolio number | When item Z0020 = 1, identification number for a ring-fenced fund or matching adjustment portfolio. This number is attributed by the undertaking and must be consistent over time and with the fund/portfolio number reported in other templates. |
| R0010/C0010 | Simplifications used - health mortality risk | Identify whether an undertaking used simplifications for the calculation of health mortality risk. The following options shall be used:  1 - Simplifications used  2 - Simplifications not used  If R0010/C0010 = 1, only C0060 and C0080 shall be filled in for R0100. |
| R0020/C0010 | Simplifications used - health longevity risk | Identify whether an undertaking used simplifications for the calculation of health longevity risk. The following options shall be used:  1 - Simplifications used  2 - Simplifications not used  If R0020/C0010 = 1, only C0060 and C0080 shall be filled in for R0200. |
| R0030/C0010 | Simplifications used: health disability- morbidity risk - Medical expense | Identify whether an undertaking used simplifications for the calculation of health disability morbidity risk - Medical expense. The following options shall be used:  1 - Simplifications used  2 - Simplifications not used  If R0030/C0010 = 1, only C0060/R0310 and C0080/R0310 shall be filled in. R0320 and R0330 shall not be filled in. |
| R0040/C0010 | Simplifications used: health disability- morbidity risk - Income protection | Identify whether an undertaking used simplifications for the calculation of health disability morbidity risk - Income protection. The following options shall be used:  1 - Simplifications used  2 - Simplifications not used  If R0040/C0010 = 1, only C0060 and C0080 shall be filled in for R0340. |
| R0050/C0010 | Simplifications used: SLT lapse risk | Identify whether an undertaking used simplifications for the calculation of lapse risk. The following options shall be used:  1 - Simplification for the purposes of Article 102  2 - Simplification for the purposes of Article 102a  9 - Simplifications not used  Options 1 and 2 may be used simultaneously.  If R0050/C0010 = 1, only C0060 and C0080 shall be filled in for R0400 to R0420. |
| R0051/C0010 | Simplifications - NSLT lapse risk | Identify whether an undertaking used simplifications for the calculation of lapse risk. The following options shall be used:  1 - Simplification for the purposes of Article 96a  9 - Simplifications not used |
| R0060/C0010 | Simplifications used: health expense risk | Identify whether an undertaking used simplifications for the calculation of health expense risk. The following options shall be used:  1 - Simplifications used  2 - Simplifications not used  If R0060/C0010 = 1, only C0060 and C0080 shall be filled in for R0500. |
| *SLT health underwriting risk* | | |
| R0100/C0020 | Initial absolute values before shock - Assets - Health mortality risk | This is the absolute value of the assets sensitive to health mortality risk, before the shock.  Recoverables from reinsurance and SPVs shall not be included in this cell. |
| R0100/C0030 | Initial absolute values before shock - Liabilities - Health mortality risk | This is the absolute value of liabilities sensitive to health mortality risk, before the shock.  The amount of Technical Provisions shall be net of reinsurance and SPV recoverables. |
| R0100/C0040 | Absolute values after shock - Assets - Health mortality risk | This is the absolute value of the assets sensitive to health mortality risk charge, after the shock (i.e. permanent increase in mortality rates).  Recoverables from reinsurance and SPVs shall not be included in this cell. |
| R0100/C0050 | Absolute values after shock - Liabilities (after the loss absorbing capacity of technical provisions) - Health mortality risk | This is the absolute value of the liabilities (after the loss absorbing capacity of technical provisions) sensitive to health mortality risk charge, after the shock (i.e. permanent increase in mortality rates).  The amount of Technical Provisions shall be net of reinsurance and SPV recoverables. |
| R0100/C0060 | Absolute value after shock - Net solvency capital requirement - Health mortality risk | This is the net capital charge for health mortality risk, after adjustment for the loss absorbing capacity of technical provisions.  If R0010/C0010=1, this item represents net capital charge for health mortality risk calculated using simplifications. |
| R0100/C0070 | Absolute value after shock - Liabilities (before the loss absorbing capacity of technical provisions) - Health mortality risk | This is the absolute value of the liabilities (before the loss absorbing capacity of technical provisions) sensitive to health mortality risk charge, after the shock (permanent increase in mortality rates).  The amount of Technical Provisions shall be net of reinsurance and SPV recoverables. |
| R0100/C0080 | Absolute value after shock - Gross solvency capital requirement - Health mortality risk | This is the gross capital charge (before the loss absorbing capacity of technical provisions) for health mortality risk.  If R0010/C0010=1, this item represents gross capital charge for health mortality risk calculated using simplifications. |
| R0200/C0020 | Initial absolute values before shock - Assets - Health longevity risk | This is the absolute value of the assets sensitive to health longevity risk, before the shock.  Recoverables from reinsurance and SPVs shall not be included in this cell. |
| R0200/C0030 | Initial absolute values before shock - Liabilities - Health longevity risk | This is the absolute value of liabilities sensitive to health longevity risk, before the shock.  The amount of Technical Provisions shall be net of reinsurance and SPV recoverables. |
| R0200/C0040 | Absolute values after shock - Assets - Health longevity risk | This is the absolute value of the assets sensitive to health longevity risk after the shock (i.e. permanent decrease in mortality rates).  Recoverables from reinsurance and SPVs shall not be included in this cell. |
| R0200/C0050 | Absolute values after shock - Liabilities (after the loss absorbing capacity of technical provisions) - Health longevity risk | This is the absolute value of the liabilities (after the loss absorbing capacity of technical provisions) sensitive to health longevity risk, after the shock (i.e. permanent decrease in mortality rates.  The amount of Technical Provisions shall be net of reinsurance and SPV recoverables. |
| R0200/C0060 | Absolute value after shock - Net solvency capital requirement - Health longevity risk | This is the net capital charge for health longevity risk, after adjustment for the loss absorbing capacity of technical provisions.  If R0020/C0010=1, this item represents net capital charge for health longevity risk calculated using simplifications. |
| R0200/C0070 | Absolute value after shock - Liabilities (before the loss absorbing capacity of technical provisions) - Health longevity risk | This is the absolute value of the liabilities (before the loss absorbing capacity of technical provisions) sensitive to health longevity risk, after the shock (permanent decrease in mortality rates).  The amount of Technical Provisions shall be net of reinsurance and SPV recoverables. |
| R0200/C0080 | Absolute value after shock - Gross solvency capital requirement - Health longevity risk | This is the gross capital charge (before the loss absorbing capacity of technical provisions) for health longevity risk.  If R0020/C0010=1, this item represents gross capital charge for health longevity risk calculated using simplifications. |
| R0300/C0060 | Absolute value after shock - Net solvency capital requirement -Health disability - morbidity risk | This is the net capital charge for health disability - morbidity risk, after adjustment for the loss absorbing capacity of technical provisions. |
| R0300/C0080 | Absolute value after shock - Gross solvency capital requirement - Health disability - morbidity risk | This is the gross capital charge (before the loss absorbing capacity of technical provisions) for health disability - morbidity risk. |
| R0310/C0060 | Absolute value after shock - Net solvency capital requirement -Health disability - morbidity risk - Medical expense | This is the net capital charge for health disability - morbidity risk - Medical expense, after adjustment for the loss absorbing capacity of technical provisions.  If R0030/C0010=1, this item represents net capital charge for health disability - morbidity risk - Medical expense calculated using simplifications. |
| R0310/C0080 | Absolute value after shock - Gross solvency capital requirement - Health disability - morbidity risk - Medical expense | This is the gross capital charge (before the loss absorbing capacity of technical provisions) for health disability - morbidity risk - Medical expense.  If R0030/C0010=1, this item represents gross capital charge for health disability - morbidity risk - Medical expense calculated using simplifications. |
| R0320/C0020 | Initial absolute values before shock - Assets - Health disability - morbidity risk - Medical expense - increase of medical payments | This is the absolute value of the assets sensitive to health disability - morbidity risk - Medical expense charge due to an increase of medical payments, before the shock.  Recoverables from reinsurance and SPVs shall not be included in this cell.  If R0030/C0010=1, this row shall not be filled in. |
| R0320/C0030 | Initial absolute values before shock - Liabilities - Health disability - morbidity risk - Medical expense - increase of medical payments | This is the absolute value of liabilities sensitive to health disability - morbidity risk - Medical expense charge due to an increase of medical payments, before the shock.  The amount of Technical Provisions shall be net of reinsurance and SPV recoverables.  If R0030/C0010=1, this row shall not be filled in. |
| R0320/C0040 | Absolute values after shock - Assets - Health disability - morbidity risk - Medical expense - increase of medical payments | This is the absolute value of the assets sensitive to health disability - morbidity risk - Medical expense charge due to an increase of medical payments, after the shock (i.e. as prescribed by standard formula).  Recoverables from reinsurance and SPVs shall not be included in this cell.  If R0030/C0010=1, this row shall not be filled in. |
| R0320/C0050 | Absolute values after shock - Liabilities (after the loss absorbing capacity of technical provisions) - Health disability - morbidity risk - Medical expense - increase of medical payments | This is the absolute value of liabilities (after the loss absorbing capacity of technical provisions) sensitive to health disability - morbidity risk - Medical expense charge due to an increase of medical payments, after the shock (i.e. as prescribed by standard formula).  The amount of Technical Provisions shall be net of reinsurance and SPV recoverables.  If R0030/C0010=1, this row shall not be filled in. |
| R0320/C0060 | Absolute value after shock - Net solvency capital requirement -Health disability - morbidity risk - Medical expense - increase of medical payments | This is the net capital charge for health disability - morbidity risk - Medical expense - increase of medical payments, after adjustment for the loss absorbing capacity of technical provisions.  If R0030/C0010=1, this row shall not be filled in. |
| R0320/C0070 | Absolute value after shock - Liabilities (before the loss absorbing capacity of technical provisions) - Health disability - morbidity risk - Medical expense - increase of medical payments | This is the absolute value of the liabilities (before the loss absorbing capacity of technical provisions) underlying health disability - morbidity risk - Medical expense charge expenses - increase of medical payments, after the shock (i.e. as prescribed by standard formula) as used to compute the risk.  The amount of Technical Provisions shall be net of reinsurance and SPV recoverables.  If R0030/C0010=1, this row shall not be filled in. |
| R0320/C0080 | Absolute value after shock - Gross solvency capital requirement - Health disability - morbidity risk - Medical expense - increase of medical payments | This is the gross capital charge (before the loss absorbing capacity of technical provisions) for health disability - morbidity risk - Medical expense - increase of medical payments.  If R0030/C0010=1, this row shall not be filled in. |
| R0330/C0020 | Initial absolute values before shock - Assets - Health disability - morbidity risk - Medical expense - decrease of medical payments | This is the absolute value of the assets sensitive to health disability - morbidity risk - Medical expense charge due to a decrease of medical payments, before the shock.  Recoverables from reinsurance and SPVs shall not be included in this cell.  If R0030/C0010=1, this row shall not be filled in. |
| R0330/C0030 | Initial absolute values before shock - Liabilities - Health disability - morbidity risk - Medical expense - decrease of medical payments | This is the absolute value of liabilities sensitive to health disability - morbidity risk - Medical expense charge due to a decrease of medical payments, before the shock.  The amount of Technical Provisions shall be net of reinsurance and SPV recoverables.  If R0030/C0010=1, this row shall not be filled in. |
| R0330/C0040 | Absolute values after shock - Assets - Health disability - morbidity risk - Medical expense - decrease of medical payments | This is the absolute value of the assets sensitive to health disability - morbidity risk - Medical expense charge due to a decrease of medical payments, after the shock (i.e. as prescribed by standard formula).  Recoverables from reinsurance and SPVs shall not be included in this cell.  If R0030/C0010=1, this row shall not be filled in. |
| R0330/C0050 | Absolute values after shock - Liabilities (after the loss absorbing capacity of technical provisions) - Health disability - morbidity risk - Medical expense - decrease of medical payments | This is the absolute value of liabilities (after the loss absorbing capacity of technical provisions) sensitive to health disability - morbidity risk - Medical expense charge due to a decrease of medical payments, after the shock (i.e. as prescribed by standard formula).  The amount of Technical Provisions shall be net of reinsurance and SPV recoverables.  If R0030/C0010=1, this row shall not be filled in. |
| R0330/C0060 | Absolute value after shock - Net solvency capital requirement -Health disability - morbidity risk - Medical expense - decrease of medical payments | This is the net capital charge for health disability - morbidity risk - Medical expense - decrease of medical payments, after adjustment for the loss absorbing capacity of technical provisions.  If R0030/C0010=1, this row shall not be filled in. |
| R0330/C0070 | Absolute value after shock - Liabilities (before the loss absorbing capacity of technical provisions) - Health disability - morbidity risk - Medical expense - decrease of medical payments | This is the absolute value of the liabilities (before the loss absorbing capacity of technical provisions) underlying health disability - morbidity risk - Medical expense charge - decrease of medical payments, after the shock (i.e. as prescribed by standard formula) as used to compute the risk.  The amount of Technical Provisions shall be net of reinsurance and SPV recoverables.  If R0030/C0010=1, this row shall not be filled in. |
| R0330/C0080 | Absolute value after shock - Gross solvency capital requirement - Health disability - morbidity risk - Medical expense - increase of medical payments | This is the gross capital charge (before the loss absorbing capacity of technical provisions) for health disability - morbidity risk - Medical expense - decrease of medical payments.  If R0030/C0010=1, this row shall not be filled in. |
| R0340/C0020 | Initial absolute values before shock - Assets - Health disability - morbidity risk - Income protection | This is the absolute value of the assets sensitive to health disability - morbidity risk - Income protection, before the shock.  Recoverables from reinsurance and SPVs shall not be included in this cell. |
| R0340/C0030 | Initial absolute values before shock - Liabilities - Health disability - morbidity risk - Income protection | This is the absolute value of liabilities sensitive to health disability - morbidity risk - Income protection charge, before the shock.  The amount of Technical Provisions shall be net of reinsurance and SPV recoverables. |
| R0340/C0040 | Absolute values after shock - Assets - Health disability - morbidity risk - Income protection | This is the absolute value of the assets sensitive to health disability - morbidity risk - Income protection charge, after the shock (i.e. as prescribed by standard formula).  Recoverables from reinsurance and SPVs shall not be included in this cell. |
| R0340/C0050 | Absolute values after shock - Liabilities (after the loss absorbing capacity of technical provisions) - Health disability - morbidity risk - Income protection | This is the absolute value of liabilities (after the loss absorbing capacity of technical provisions) sensitive to health disability - morbidity risk - Income protection, after the shock (i.e. as prescribed by standard formula).  The amount of Technical Provisions shall be net of reinsurance and SPV recoverables. |
| R0340/C0060 | Absolute value after shock - Net solvency capital requirement -Health disability - morbidity risk - Income protection | This is the net capital charge for health disability - morbidity risk - Income protection, after adjustment for the loss absorbing capacity of technical provisions.  If R0040/C0010=1, this item represents net capital charge for health disability - morbidity risk - Income protection calculated using simplifications. |
| R0340/C0070 | Absolute value after shock - Liabilities (before the loss absorbing capacity of technical provisions) - Health disability - morbidity risk - Income protection | This is the absolute value of the liabilities (before the loss absorbing capacity of technical provisions) underlying health disability - morbidity risk - Income protection charge, after the shock (i.e. as prescribed by standard formula) as used to compute the risk.  The amount of Technical Provisions shall be net of reinsurance and SPV recoverables. |
| R0340/C0080 | Absolute value after shock - Gross solvency capital requirement - Health disability - morbidity risk - Income protection | This is the gross capital charge (before the loss absorbing capacity of technical provisions) for health disability - morbidity risk - Income protection.  If R0040/C0010=1, this item represents gross capital charge for health disability - morbidity risk - Income protection calculated using simplifications. |
| R0400/C0060 | Absolute value after shock - Net solvency capital requirement - SLT Health lapse risk | This is the overall net capital charge for SLT health lapse risk referred to in Title I Chapter V Section 4 of Delegated Regulation (EU) 2015/35, after adjustment for the loss absorbing capacity of technical provisions |
| R0400/C0080 | Absolute value after shock - Gross solvency capital requirement - SLT Health lapse risk | This is the overall gross capital charge (before the loss absorbing capacity for technical provisions) for SLT health lapse risk referred to in Title I Chapter V Section 4 of Delegated Regulation (EU) 2015/35. |
| R0410/C0020 | Initial absolute values before shock - Assets - SLT health lapse risk- risk of increase in lapse | This is the absolute value of the assets sensitive to the risk of an increase in lapse rates, before the shock.  Recoverables from reinsurance and SPVs shall not be included in this cell. |
| R0410/C0030 | Initial absolute values before shock - Liabilities - SLT health lapse risk - risk of increase in lapse | This is the absolute value of liabilities sensitive to the risk of an increase in lapse rates, before the shock.  The amount of Technical Provisions shall be net of reinsurance and SPV recoverables. |
| R0410/C0040 | Absolute values after shock - Assets - SLT health lapse risk -risk of increase in lapse | This is the absolute value of the assets sensitive to the risk of an increase in lapse rates after the shock (i.e. permanent increase in the rates of lapse).  Recoverables from reinsurance and SPVs shall not be included in this cell. |
| R0410/C0050 | Absolute values after shock - Liabilities (after the loss absorbing capacity of technical provisions) - SLT health lapse risk -risk of increase in lapse | This is the absolute value of the liabilities (after the loss absorbing capacity of technical provisions) sensitive to the risk of an increase in lapse rates, after the shock (i.e. permanent increase of the rates of lapse).  The amount of Technical Provisions shall be net of reinsurance and SPV recoverables. |
| R0410/C0060 | Absolute value after shock - Net solvency capital requirement - SLT health lapse risk -risk of increase in lapse | This is the net capital charge for the risk of a permanent increase in lapse rates, after adjustment for the loss absorbing capacity of technical provisions.  If R0050/C0010=1, this item represents net capital charge for a permanent increase in SLT health lapse rates referred to in Title I Chapter V Section 4 of Delegated Regulation (EU) 2015/35, calculated using simplified calculation for SLT health lapse rate. |
| R0410/C0070 | Absolute value after shock - Liabilities (before the loss absorbing capacity of technical provisions) - SLT health lapse risk - risk of increase in lapse | This is the absolute value of the liabilities (before the loss absorbing capacity of technical provisions) underlying the risk of a permanent increase in lapse rates, after the shock (permanent increase in lapse rates) as used to compute the risk.  The amount of Technical Provisions shall be net of reinsurance and SPV recoverables. |
| R0410/C0080 | Absolute value after shock - Gross solvency capital requirement - SLT health lapse risk -risk of increase in lapse | This is the gross capital charge (excluding the loss absorbing capacity for technical provisions) for the risk of a permanent increase in lapse rates.  If R0050/C0010=1, this item represents gross capital charge for a permanent increase in lapse rates, calculated using simplified calculation for SLT health lapse rate referred to in Title I Chapter V Section 4 of Delegated Regulation (EU) 2015/35. |
| R0420/C0020 | Initial absolute values before shock - Assets - SLT health lapse risk- risk of decrease in lapse | This is the absolute value of the assets sensitive to the risk of a permanent decrease in lapse rates, before the shock.  Recoverables from reinsurance and SPVs shall not be included in this cell. |
| R0420/C0030 | Initial absolute values before shock - Liabilities - SLT health lapse risk - risk of decrease in lapse | This is the absolute value of liabilities sensitive to the risk of a permanent decrease in lapse rates, before the shock.  The amount of Technical Provisions shall be net of reinsurance and SPV recoverables. |
| R0420/C0040 | Absolute values after shock - Assets - SLT health lapse risk -risk of decrease in lapse | This is the absolute value of the assets sensitive to the risk of a permanent decrease in lapse rates, after the shock (i.e. permanent decrease in the rates of lapse).  Recoverables from reinsurance and SPVs shall not be included in this cell. |
| R0420/C0050 | Absolute values after shock - Liabilities (after the loss absorbing capacity of technical provisions) - SLT health lapse risk -risk of decrease in lapse | This is the absolute value of the liabilities (after the loss absorbing capacity of technical provisions) sensitive to the risk of a permanent decrease in lapse rates, after the shock (i.e. permanent decrease of the rates of lapse).  The amount of Technical Provisions shall be net of reinsurance and SPV recoverables. |
| R0420/C0060 | Absolute value after shock - Net solvency capital requirement- SLT health lapse risk -risk of decrease in lapse | This is the net capital charge for the risk of a permanent decrease in lapse rates, after adjustment for the loss absorbing capacity of technical provisions.  If R0050/C0010=1, this item represents net capital charge for a permanent decrease in SLT health rates referred to in Title I Chapter V Section 4 of Delegated Regulation (EU) 2015/35, calculated using simplified calculation for SLT health lapse rate. |
| R0420/C0070 | Absolute value after shock - Liabilities (before the loss absorbing capacity of technical provisions) - SLT health lapse risk -risk of decrease in lapse | This is the absolute value of the liabilities (before the loss absorbing capacity of technical provisions) sensitive to the risk of a permanent decrease in lapse rates, after the shock (permanent decrease in lapse rates).  The amount of Technical Provisions shall be net of reinsurance and SPV recoverables. |
| R0420/C0080 | Absolute value after shock - Gross solvency capital requirement - SLT health lapse risk - risk of decrease in lapse | This is the gross capital charge (before the loss absorbing capacity for technical provisions) for the risk of a permanent decrease in lapse rates.  If R0050/C0010=1, this item represents gross capital charge for a permanent decrease in SLT health rates referred to in Title I Chapter V Section 4 of Delegated Regulation (EU) 2015/35, calculated using simplified calculation for SLT health lapse rate. |
| R0430/C0020 | Initial absolute values before shock - Assets - SLT health lapse risk- mass lapse risk | This is the absolute value of the assets sensitive to mass lapse risk, before the shock.  Recoverables from reinsurance and SPVs shall not be included in this cell. |
| R0430/C0030 | Initial absolute values before shock - Liabilities - SLT health lapse risk -mass lapse risk | This is the absolute value of liabilities sensitive to mass lapse risk, before the shock.  The amount of Technical Provisions shall be net of reinsurance and SPV recoverables. |
| R0430/C0040 | Absolute values after shock - Assets - SLT health lapse risk - mass lapse risk | This is the absolute value of the assets sensitive to mass lapse risk, after the shock.  Recoverables from reinsurance and SPVs shall not be included in this cell. |
| R0430/C0050 | Absolute values after shock - Liabilities (after the loss absorbing capacity of technical provisions) - SLT health lapse risk - mass lapse risk | This is the absolute value of liabilities (after the loss absorbing capacity of technical provisions) sensitive to mass lapse risk, after the shock.  The amount of Technical Provisions shall be net of reinsurance and SPV recoverables. |
| R0430/C0060 | Absolute value after shock - Net solvency capital requirement - SLT health lapse risk - mass lapse risk | This is the net capital charge for SLT health lapse risk - mass lapse risk, after adjustment for the loss absorbing capacity of technical provisions. |
| R0430/C0070 | Absolute value after shock - Liabilities (before the loss absorbing capacity of technical provisions) - Health lapse risk - mass lapse risk | This is the absolute value of the liabilities (before the loss absorbing capacity of technical provisions) sensitive to mass lapse risk, after the shock.  The amount of Technical Provisions shall be net of reinsurance and SPV recoverables. |
| R0430/C0080 | Absolute value after shock - Gross solvency capital requirement - SLT health lapse risk - mass lapse risk | This is the gross capital charge (excluding the loss absorbing capacity for technical provisions) for SLT health lapse risk - mass lapse risk referred to in Title I Chapter V Section 4 of Delegated Regulation (EU) 2015/35. |
| R0500/C0020 | Initial absolute values before shock - Assets - Health expense risk | This is the absolute value of the assets sensitive to expense risk, before the shock.  Recoverables from reinsurance and SPVs shall not be included in this cell. |
| R0500/C0030 | Initial absolute values before shock - Liabilities - Health expense risk | This is the absolute value of liabilities sensitive to expense risk, before the shock.  The amount of Technical Provisions shall be net of reinsurance and SPV recoverables. |
| R0500/C0040 | Absolute values after shock - Assets - Health expense risk | This is the absolute value of the assets sensitive to health expense risk, after the shock.  Recoverables from reinsurance and SPVs shall not be included in this cell. |
| R0500/C0050 | Absolute values after shock - Liabilities (after the loss absorbing capacity of technical provisions) - Health expense risk | This is the absolute value of liabilities (after the loss absorbing capacity of technical provisions) sensitive to health expense risk, after the shock.  The amount of Technical Provisions shall be net of reinsurance and SPV recoverables. |
| R0500/C0060 | Absolute value after shock - Net solvency capital requirement - Health expense risk | This is the net capital charge for health expense risk, after adjustment for the loss absorbing capacity of technical provisions.  If R0060/C0010=1, this item represents net capital charge for health expense risk calculated using simplified calculations. |
| R0500/C0070 | Absolute value after shock - Liabilities (before the loss absorbing capacity of technical provisions) - Health expense risk | This is the absolute value of the liabilities (before the loss absorbing capacity of technical provisions) sensitive to expense risk charge, after the shock.  The amount of Technical Provisions shall be net of reinsurance and SPV recoverables. |
| R0500/C0080 | Absolute value after shock - Gross solvency capital requirement - Health expense risk | This is the gross capital charge (excluding the loss absorbing capacity of technical provisions) for health expense risk.  If R0060/C0010=1, this item represents gross capital charge for health expense risk calculated using simplified calculations. |
| R0600/C0020 | Initial absolute values before shock - Assets - Health revision risk | This is the absolute value of the assets sensitive to health revision risk, before the shock.  Recoverables from reinsurance and SPVs shall not be included in this cell. |
| R0600/C0030 | Initial absolute values before shock - Liabilities -Health revision risk | This is the absolute value of liabilities sensitive to health revision risk charge, before the shock.  The amount of Technical Provisions shall be net of reinsurance and SPV recoverables. |
| R0600/C0040 | Absolute values after shock - Assets - Health revision risk | This is the absolute value of the assets sensitive to health revision risk, after the shock.  Recoverables from reinsurance and SPVs shall not be included in this cell. |
| R0600/C0050 | Absolute values after shock - Liabilities (after the loss absorbing capacity of technical provisions) - Health revision risk | This is the absolute value of liabilities (after the loss absorbing capacity of technical provisions) sensitive to health revision risk, after the shock.  The amount of Technical Provisions shall be net of reinsurance and SPV recoverables. |
| R0600/C0060 | Absolute value after shock - Net solvency capital requirement - Health revision risk | This is the net capital charge for health revision risk, after adjustment for the loss absorbing capacity of technical provisions. |
| R0600/C0070 | Absolute value after shock - Liabilities (before the loss absorbing capacity of technical provisions) - Health revision risk | This is the absolute value of the liabilities (before the loss absorbing capacity of technical provisions) sensitive to health revision risk charge, after the shock (i.e. as prescribed by standard formula, a % increase in the annual amount payable for annuities exposed to revision risk).  The amount of Technical Provisions shall be net of reinsurance and SPV recoverables. |
| R0600/C0080 | Absolute value after shock - Gross solvency capital requirement - Health revision risk | This is the gross capital charge (before the loss absorbing capacity of technical provisions) for health revision risk. |
| R0700/C0060 | Diversification within SLT health underwriting risk module - Net | This is the diversification effect within the SLT health underwriting risk module referred to in Title I Chapter V Section 4 of Delegated Regulation (EU) 2015/35, as a result of the aggregation of the net capital requirements (after adjustment for the loss absorbing capacity of technical provisions) of the single risk sub-modules.  Diversification shall be reported as a negative value if they reduce the capital requirement. |
| R0700/C0080 | Diversification within SLT health underwriting risk module - Gross | This is the diversification effect within the SLT health underwriting risk module referred to in Title I Chapter V Section 4 of Delegated Regulation (EU) 2015/35, as a result of the aggregation of the gross capital requirements (before the loss absorbing capacity of technical provisions) of the single risk sub-modules.  Diversification shall be reported as a negative value if they reduce the capital requirement. |
| R0800/C0060 | Net solvency capital requirement - SLT health underwriting risk | This is the total net capital charge for SLT health underwriting risk referred to in Title I Chapter V Section 4 of Delegated Regulation (EU) 2015/35, after adjustment of the loss absorbing capacity of technical provisions. |
| R0800/C0080 | Gross solvency capital - SLT health underwriting risk | This is the total gross capital charge for SLT health underwriting risk referred to in Title I Chapter V Section 4 of Delegated Regulation (EU) 2015/35, before adjustment of the loss absorbing capacity of technical provisions. |
| *Further details on revision risk* | | |
| R0900/C0090 | Revision shock USP | Revision shock - undertaking specific parameter as calculated by the undertaking and approved by the supervisory authority.  This item is not reported where no undertaking specific parameter is used. |
| *NSLT Health premium and reserve risk* | | |
| R1000-R1030/C0100 | Standard deviation for premium risk - USP | This is the undertaking specific standard deviation for premium risk for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, and its proportional reinsurance as calculated by the undertaking and approved or prescribed by the supervisory authority.  This item is not reported where no undertaking specific parameter is used. |
| R1000-R1030/C0110 | USP Standard Deviation gross/net | Identify if the USP standard Deviation was applied gross or net. One of the options in the following closed list shall be used:  1 - USP gross  2 - USP net |
| R1000-R1030/C0120 | Standard deviation for premium risk - USP - Adjustment factor for non - proportional reinsurance | This is the undertaking specific adjustment factor for non-proportional reinsurance of each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, which allows undertakings to take into account the risk-mitigating effect of particular per risk excess of loss (‘XL’) reinsurance - as calculated by the undertaking and approved or prescribed by the supervisory authority.  Where no undertaking specific parameter is used, this cell shall be left blank. |
| R1000-R1030/C0130 | Standard deviation for reserve risk - USP | This is the undertaking specific standard deviation for reserve risk for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, and its proportional reinsurance as calculated by the undertaking and approved or prescribed by the supervisory authority.  This item is not reported where no undertaking specific parameter is used. |
| R1000-R1030/C0140 | Volume measure for premium and reserve risk - volume measure for premium risk: Vprem | The volume measure for premium risk for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, and its proportional reinsurance. |
| R1000-R1030/C0150 | Volume measure for premium and reserve risk -Volume measure reserve risk: Vres | The volume measure for reserve risk for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, and its proportional reinsurance. |
| R1000-R1030/C0160 | Volume measure for premium and reserve risk - Geographical Diversification | This represents the geographical diversification to be used for the volume measure for premium and reserve risk for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, and its proportional reinsurance.  If the factor for geographical diversification is not calculated, then this item is set to the default value of 1. |
| R1000-R1030/C0170 | Volume measure for premium and reserve risk - V | The volume measure for NSLT health premium and reserve risk referred to in Title I Chapter V Sections 4 and 12 of Delegated Regulation (EU) 2015/35, for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, and its proportional reinsurance. |
| R1040/C0170 | Total Volume measure for premium and reserve risk | The total volume measure for premium and reserve risk, equal to the sum of the volume measures for premium and reserve risk for all lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35. |
| R1050/C0100 | Combined standard deviation | This is the combined standard deviation for premium and reserve risk for all segments. |
| R1100/C0180 | Solvency capital requirement - NSLT health premium and reserve risk | This is the total capital charge for the NSLT health premium and reserve risk sub module referred to in Title I Chapter V Sections 4 and 12 of Delegated Regulation (EU) 2015/35. |
| R1200/C0190 | Initial absolute values before shock - Assets - Lapse risk | This is the absolute value of the assets sensitive to the NSLT health lapse risk referred to in Title I Chapter V Section 4 of Delegated Regulation (EU) 2015/35, before the shock.  Recoverables from reinsurance and SPVs shall not be included in this cell. |
| R1200/C0200 | Initial absolute values before shock - Liabilities - Lapse risk | This is the absolute value of liabilities sensitive to the NSLT health lapse risk referred to in Title I Chapter V Section 4 of Delegated Regulation (EU) 2015/35, before the shock.  The amount of TP shall be net of reinsurance and SPV recoverables. |
| R1200/C0210 | Absolute values after shock - Assets - Lapse risk | This is the absolute value of the assets sensitive to the NSLT health lapse risk referred to in Title I Chapter V Section 4 of Delegated Regulation (EU) 2015/35, after the shock.  Recoverables from reinsurance and SPVs shall not be included in this cell. |
| R1200/C0220 | Absolute values after shock Liabilities - Lapse risk | This is the absolute value of the liabilities sensitive to lapse risk, after the shock.  The amount of Technical Provisions shall be net of reinsurance and SPV recoverables. |
| R1200/C0230 | Absolute value after shock- Solvency capital requirement - Lapse risk | This is the capital charge for NSLT health lapse risk referred to in Title I Chapter V Section 4 of Delegated Regulation (EU) 2015/35. |
| R1300/C0240 | Diversification within NSLT health underwriting risk - gross | This is the diversification effect within the NSLT health underwriting risk sub-module referred to in Title I Chapter V Section 4 of Delegated Regulation (EU) 2015/35, as a result of the aggregation of the capital requirements for NSLT health premium and reserve risk and NSLT health lapse risk.  Diversification shall be reported as a negative value if they reduce the capital requirement. |
| R1400/C0240 | Total solvency capital requirement for NSLT health underwriting | This is the total capital charge for the NSLT health underwriting risk sub module referred to in Title I Chapter V Section 4 of Delegated Regulation (EU) 2015/35. |
| *Health catastrophe risk* | | |
| R1500/C0250 | Net solvency capital requirement for health catastrophe risks - Mass accident risk sub module | The net solvency capital requirement for the mass risk sub-module calculated after loss absorbing capacity of technical provisions |
| R1500/C0260 | Gross solvency capital requirement for health catastrophe risks - Mass accident risk sub module | The gross solvency capital requirement for the mass risk sub-module, calculated before loss absorbing capacity of technical provisions. |
| R1510/C0250 | Net solvency capital requirement for health catastrophe risks - Accident concentration risk | The net solvency capital requirement for the accident concentration risk sub-module, calculated after loss absorbing capacity of technical provisions. |
| R1510/C0260 | Gross solvency capital requirement for health catastrophe risks- Accident concentration risk | The gross solvency capital requirement for the accident concentration risk sub-module calculated before loss absorbing capacity of technical provisions. |
| R1520/C0250 | Net solvency capital requirement for health catastrophe risks - Pandemic risk | The net solvency capital requirement for the pandemic risk sub-module, calculated after loss absorbing capacity of technical provisions. |
| R1520/C0260 | Gross solvency capital requirement for health catastrophe risks - Pandemic risk | The gross solvency capital requirement for the pandemic risk sub-module is calculated before loss absorbing capacity of technical provisions. |
| R1530/C0250 | Diversification within health catastrophe risk - Net | This is the diversification effect within the health catastrophe risk sub-module as a result of the aggregation of the capital requirements for the risks of a mass accident, accident concentration and pandemic risk, calculated after loss absorbing capacity of technical provisions. |
| R1530/C0260 | Diversification within health catastrophe risk - Gross | This is the diversification effect within the health catastrophe risk sub-module as a result of the aggregation of the capital requirements for the risks of a mass accident, accident concentration and pandemic risk, calculated after loss absorbing capacity of technical provisions. |
| R1540/C0250 | Total net solvency capital requirement for health catastrophe risk | This is the total net capital charge (after loss absorbing capacity of technical provisions) for the health catastrophe risk sub-module. |
| R1540/C0260 | Total gross solvency capital requirement for health catastrophe risk | This is the total gross capital charge for the health catastrophe risk sub - module (before loss absorbing capacity of technical provisions). |
| *Total health underwriting risk* | | |
| R1600/C0270 | Diversification within health underwriting risk module - Net | This is the diversification effect within the health underwriting risk sub-module as a result of the aggregation of the capital requirements SLT health underwriting risk sub-module, NSLT health underwriting risk sub-module and health catastrophe risk sub-module, referred to in Title I Chapter V Section 4 of Delegated Regulation (EU) 2015/35, calculated after loss absorbing capacity of technical provision. |
| R1600/C0280 | Diversification within health underwriting risk module - Gross | This is the diversification effect within the health underwriting risk sub-module as a result of the aggregation of the capital requirements SLT health underwriting risk sub-module, NSLT health underwriting risk sub-module and health catastrophe risk sub-module, referred to in Title I Chapter V Section 4 of Delegated Regulation (EU) 2015/35, calculated before loss absorbing capacity of technical provisions. |
| R1700/C0270 | Total net solvency capital requirement for health underwriting risk | This is the total net solvency capital requirement for the health underwriting risk module. |
| R1700/C0280 | Total gross solvency capital requirement for health underwriting risk | This is the total gross solvency capital requirement for the health underwriting risk module. |

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

*General comments:*

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

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

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

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

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|  | ITEM | INSTRUCTIONS |
| Z0010 | Article 112 | Identifies whether the reported figures have been requested under Article 112(7), to provide an estimate of the SCR using standard formula. One of the options in the following closed list shall be used:  1 - Article 112(7) reporting  2 - Regular reporting |
| Z0020 | Ring-fenced fund, matching adjustment portfolio or remaining part | Identifies whether the reported figures are with regard to a RFF, matching adjustment portfolio or to the remaining part. One of the options in the following closed list shall be used:  1 - RFF/MAP  2 - Remaining part |
| Z0030 | Fund/Portfolio number | When item Z0020 = 1, identification number for a ring-fenced fund or matching adjustment portfolio. This number is attributed by the undertaking and must be consistent over time and with the fund/portfolio number reported in other templates. |
| R0010/C0010 | Captives simplifications - non life premium and reserve risk | Identify whether a captive undertaking used simplifications for the calculation of non-life premium and reserve risk. One of the options in the following closed list shall be used:  1 - Simplifications used  2 - Simplifications not used  If R0010/C0010 = 1, only C0060, C0070 and C0090 shall be filled in for R0100 - R0230. |
| R0011/C0010 | Simplifications used - non-life lapse risk | Identify whether an undertaking used simplifications for the calculation of non-life underwriting risk. The following options shall be used:  1 - Simplification for the purposes of Article 90a  9 - Simplification not used |
| *Non-life premium and Reserve Risk* | | |
| R0100-R0210/C0020 | Standard deviation for premium risk - USP Standard Deviation | This is the undertaking specific standard deviation for premium risk for each segment as calculated by the undertaking and approved or prescribed by the supervisory authority.  This item is not reported where no undertaking specific parameter is used. |
| R0100-R0210/C0030 | USP Standard Deviation gross/net | Identify if the USP standard Deviation was applied gross or net. One of the options in the following closed list shall be used:  1 - USP gross  2 - USP net |
| R0100-R0210/C0040 | Standard deviation for premium risk - USP - Adjustment factor for non - proportional reinsurance | This is the undertaking specific adjustment factor for non - proportional reinsurance of each segment allows undertakings to take into account the risk - mitigating effect of particular per risk excess of loss reinsurance - as calculated by the undertaking and approved or prescribed by the supervisory authority.  This item is not reported where no undertaking specific parameter is used. |
| R0100-R0210/C0050 | Standard deviation for reserve risk - USP | This is the undertaking specific standard deviation for reserve risk each segment as calculated by the undertaking and approved or prescribed by the supervisory authority.  This item is not reported where no undertaking specific parameter is used. |
| R0100-R0210/C0060 | Volume measure for premium and reserve risk - volume measure for premium risk: Vprem | The volume measure for premium risk for each line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35. |
| R0100-R0210/C0070 | Volume measure for premium and reserve risk -Volume measure reserve risk: Vres | The volume measure for reserve risk for each segment, equal to the best estimate for the provisions for claims outstanding for the segment, after deduction of the amount recoverable from reinsurance contracts and special purpose vehicles. |
| R0100-R0210/C0080 | Volume measure for premium and reserve risk - Geographical Diversification - | Geographical diversification used for the volume measure for each segment.  If the factor for geographical diversification is not calculated, then this item is set to the default value of 1. |
| R0100-R0210/C0090 | Volume measure for premium and reserve risk - V | The volume measure for non - life premium and reserve risk for each segment  If R0010/C0010 = 1, this item shall represent the capital requirement for non - life premium and reserve risk of particular segment calculated using simplifications. |
| R0220/C0090 | Total Volume measure for premium and reserve risk | The total volume measure for premium and reserve risk, equal to the sum of the volume measures for premium and reserve risk for all segments. |
| R0230/C0020 | Combined standard deviation | This is the combined standard deviation for premium and reserve risk for all segments. |
| R0300/C0100 | Total solvency capital requirement for non - life premium and reserve risk | This is the total solvency capital charge for the non-life premium and reserve risk sub module. |
| *Non-life lapse risk* | | |
| R0400/C0110 | Initial absolute values before shock - Assets - Non-life underwriting risk - Lapse risk | This is the absolute value of the assets sensitive to the non-life lapse risk, before the shock.  Recoverables from reinsurance and SPVs shall not be included in this cell. |
| R0400/C0120 | Initial absolute values before shock - Liabilities - Non-life underwriting risk - Lapse risk | This is the absolute value of liabilities sensitive to the non-life lapse risk, before the shock.  The amount of Technical Provisions shall be net of reinsurance and SPV recoverables. |
| R0400/C0130 | Absolute values after shock - Assets - Non-life underwriting risk - Lapse risk | This is the absolute value of the assets sensitive to non-life lapse risk, after the shock.  Recoverables from reinsurance and SPVs shall not be included in this cell. |
| R0400/C0140 | Absolute values after shock - Liabilities - Non-life underwriting risk - Lapse risk | This is the absolute value of the liabilities sensitive to non-life lapse risk, after the shock.  The amount of Technical Provisions shall be net of reinsurance and SPV recoverables. |
| R0400/C0150 | Solvency capital requirement - Non-life underwriting risk - Lapse risk | This is the capital charge for non-life underwriting lapse risk. |
| *Non-life catastrophe risk* | | |
| R0500/C0160 | Solvency capital requirement for non-life catastrophe risk | This is the total non-life catastrophe risk capital requirement. |
| *Total non-life underwriting risk* | | |
| R0600/C0160 | Diversification within non-life underwriting risk module | This is the diversification effect within the non-life underwriting risk sub-module as a result of the aggregation of the capital requirements premium and reserve risk, catastrophe risk and lapse risk.  Diversification shall be reported as a negative value if they reduce the capital requirement. |
| R0700/C0160 | Total capital requirement for non-life underwriting risk | This is the solvency capital requirement for non-life underwriting risk sub module. |

*S.26.06 - Solvency Capital Requirements - Operational risk*

*General comments:*

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

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

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|  | ITEM | INSTRUCTIONS |
| Z0010 | Article 112 | Identifies whether the reported figures have been requested under Article 112(7), to provide an estimate of the SCR using standard formula. One of the options in the following closed list shall be used:  1 - Article 112(7) reporting  2 - Regular reporting |
| Z0020 | Ring-fenced fund, matching adjustment portfolio or remaining part | Identifies whether the reported figures are with regard to a RFF, matching adjustment portfolio or to the remaining part. One of the options in the following closed list shall be used:  1 - RFF/MAP  2 - Remaining part |
| Z0030 | Fund/Portfolio number | When item Z0020 = 1, identification number for a ring-fenced fund or matching adjustment portfolio. This number is attributed by the undertaking and must be consistent over time and with the fund/portfolio number reported in other templates. |
| R0100/C0020 | Life gross technical provisions (excluding risk margin) (other than unit-linked or index-linked) | This is technical provisions for life insurance obligations, excluding unit-linked. For these purposes, technical provisions shall not include the risk margin, and shall be without deduction of recoverables from reinsurance contracts and special purpose vehicles. |
| R0110/C0020 | Life gross technical provisions unit-linked (excluding risk margin) | This is technical provisions for life insurance obligations where the investment risk is borne by the policyholders. For these purposes, technical provisions shall not include the risk margin, and shall be without deduction of recoverables from reinsurance contracts and special purpose vehicles. |
| R0120/C0020 | Non-life gross technical provisions (excluding risk margin) | This is technical provisions for non-life insurance obligations. For these purposes, technical provisions shall not include the risk margin, and shall be without deduction of recoverables from reinsurance contracts and special purpose vehicles. |
| R0130/C0020 | Capital requirement for operational risk based on technical provisions | This is the capital requirement for operational risk based on technical provisions. |
| R0200/C0020 | Earned life gross premiums (previous 12 months) (other than unit-linked or index-linked) | Premium earned during the previous 12 months for life insurance obligations, excluding unit-linked without deducting premium ceded to reinsurance. |
| R0210/C0020 | Earned life gross premiums unit-linked (previous 12 months) | Premium earned during the previous 12 months for life insurance obligations where the investment risk is borne by the policyholders without deducting premium ceded to reinsurance. |
| R0220/C0020 | Earned non-life gross premiums (previous 12 months) | Premium earned during the previous 12 months for non-life insurance obligations, without deducting premiums ceded to reinsurance. |
| R0230/C0020 | Earned life gross premiums (12 months prior to the previous 12 months) (other than unit-linked or index-linked) | Premium earned during the 12 months prior to the previous 12 months for life insurance obligations, excluding unit-linked without deducting premium ceded to reinsurance. |
| R0240/C0020 | Earned life gross premiums unit-linked (12 months prior to the previous 12 months) | Premium earned during the 12 months prior to the previous 12 months for life insurance obligations where the investment risk is borne by the policy holders without deducting premium ceded to reinsurance. |
| R0250/C0020 | Earned non-life gross premiums (12 months prior to the previous 12 months) | Premium earned during the 12 months prior to the previous 12 months for non-life insurance obligations, without deducting premiums ceded to reinsurance. |
| R0260/C0020 | Capital requirement for operational risk based on earned premiums | This is the capital requirement for operational risks based on earned premiums. |
| R0300/C0020 | Capital requirement for operational risk before capping | This is the capital requirement for operational risk before capping adjustment. |
| R0310/C0020 | Cap based on Basic Solvency Capital Requirement | This is the result of the cap percentage applied to the Basic SCR. |
| R0320/C0020 | Capital requirement for operational risk after capping | This is the capital requirement for operational risk after capping adjustment. |
| R0330/C0020 | Expenses incurred in respect of unit linked business (previous 12 months) | This is the amount of expenses incurred in the previous 12 months in respect of life insurance where the investment risk is borne by the policyholders. |
| R0340/C0020 | Total capital requirement for operational risk | This is the capital charge for operational risk. |

*S.26.07 - Solvency Capital Requirement - Simplifications*

*General comments:*

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

Template SR.26.07.01 has to be filled in for each ring-fenced fund (RFF), each matching adjustment portfolio (MAP) and for the remaining part. However, where an RFF/MAP includes a MAP/RFF embedded, the fund should be treated as different funds. This template shall be reported for all sub-funds of a material RFF/MAP as identified in the second table of S.01.03.

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|  | ITEM | INSTRUCTIONS |
| Z0010 | Article 112 | Identifies whether the reported figures have been requested under Article 112(7), to provide an estimate of the SCR using standard formula. One of the options in the following closed list shall be used:  1 - Article 112(7) reporting  2 - Regular reporting |
| Z0020 | Ring-fenced fund, matching adjustment portfolio or remaining part | Identifies whether the reported figures are with regard to a RFF, matching adjustment portfolio or to the remaining part. One of the options in the following closed list shall be used:  1 - RFF/MAP  2 - Remaining part |
| Z0030 | Fund/Portfolio number | When item Z0020 = 1, identification number for a ring-fenced fund or matching adjustment portfolio. This number is attributed by the undertaking and must be consistent over time and with the fund/portfolio number reported in other templates. |
| Z0040 | Currency for interest rate risk (captives) | Identify the ISO 4217 alphabetic code of the currency of issue. Each currency shall be reported in a different line. |
| *Market risk (including captives)* | | |
| R0010/C0010-C0070 | Spread risk (bonds and loans) - Market value - by credit quality step | Market value of the assets subject to a capital requirement for spread risk on bonds and loans for each credit quality step where a credit assessment by a nominated ECAI is available. |
| R0010/C0080 | Spread risk (bonds and loans) - Market value - No rating available | Market value of the assets subject to a capital requirement for spread risk on bonds and loans where no credit assessment by a nominated ECAI is available. |
| R0020/C0010-C0070 | Spread risk (bonds and loans) - Modified duration - by credit quality step | Modified duration in years of the assets subject to a capital requirement for spread risk on bonds and loans for each credit quality step where a credit assessment by a nominated ECAI is available. |
| R0020/C0080 | Spread risk (bonds and loans) - Modified duration - No rating available | Modified duration in years of the assets subject to a capital requirement for spread risk on bonds and loans where no credit assessment by a nominated ECAI is available. |
| R0030/C0090 | Spread risk (bonds and loans) - Increase in unit-linked and index-linked technical provisions | Increase in the technical provisions less risk margin for policies where the policyholders bear the investment risk with embedded options and guarantees that would result from an instantaneous decrease in the value of the assets subject to the capital requirement for spread risk on bonds according to the simplified calculation. |
| *Interest rate risk (captives)* | | |
| R0040/C0100 | Interest rate risk (captives) - Capital requirement - Interest rate up - by currency | Capital requirement for the risk of an increase in the term structure of interest rates according to the captive simplified calculation for each currency reported. |
| R0040/C0110 | Interest rate risk (Captives) - Capital requirement - Interest rate down - by currency | Capital requirement for the risk of a decrease in the term structure of interest rates according to the captive simplified calculation for each currency reported. |
| *Life underwriting risk* | | |
| R0100/C0120 | Mortality risk - Capital at risk | Sum of positive capitals at risk as defined in Article 91 of Delegated Regulation (EU) 2015/35 for all obligations subject to mortality risk. |
| R0100/C0160 | Mortality risk - Average rate t+1 | Average mortality rate during the following 12 (t + 1) months weighted by sum insured for policies with a positive capital at risk. |
| R0100/C0180 | Mortality risk - Modified duration | Modified duration in years of all payments payable on death included in the best estimate for policies with a positive capital at risk. |
| R0110/C0150 | Longevity risk - Best estimate | Best estimate of obligations subject to longevity risk. |
| R0110/C0160 | Longevity risk - Average rate t+1 | Average mortality rate during the following 12 (t + 1) months weighted by sum insured for policies where a decrease in the mortality rate leads to an increase in technical provisions. |
| R0110/C0180 | Longevity risk - Modified duration | Modified duration in years of all payments to beneficiaries included in the best estimate for policies where a decrease in the mortality rate leads to an increase in technical provisions. |
| R0120/C0120 | Disability-morbidity risk - Capital at risk | Sum of positive capitals at risk as defined in Article 93 of Delegated Regulation (EU) 2015/35 for all obligations subject to disability-morbidity risk. |
| R0120/C0130 | Disability-morbidity risk - Capital at risk t+1 | Capital at risk as defined in R0120/C0120 after 12 (t + 1) months. |
| R0120/C0150 | Disability-morbidity risk - Best estimate | Best estimate of obligations subject to disability-morbidity risk. |
| R0120/C0160 | Disability-morbidity risk - Average rate t+1 | Average disability-morbidity rate during the following 12 months (t + 1) weighted by sum insured for policies with a positive capital at risk. |
| R0120/C0170 | Disability-morbidity risk - Average rate t+2 | Average disability-morbidity rate during the 12 months after the following 12 months (t+2) weighted by sum insured for policies with a positive capital at risk. |
| R0120/C0180 | Disability-morbidity risk - Modified duration | Modified duration in years of all payments on disability-morbidity included in the best estimate for policies with a positive capital at risk. |
| R0120/C0200 | Disability-morbidity risk - Termination rates | Expected termination rates during the following 12 months for policies with a positive capital at risk. |
| R0130/C0140 | Lapse risk (up) - Surrender strain | Sum of all positive surrender strains as defined in Article 95 of Delegated Regulation (EU) 2015/35. |
| R0130/C0160 | Lapse risk (up) - Average rate t+1 | Average lapse rate for policies with positive surrender strains. |
| R0130/C0190 | Lapse risk (up) - Average run off period | Average period in years over which the policies with a positive surrender strain run off. |
| R0140/C0140 | Lapse risk (down) - Surrender strain | Sum of all negative surrender strains as defined in Article 95 of Delegated Regulation (EU) 2015/35. |
| R0140/C0160 | Lapse risk (down) - Average rate t+1 | Average lapse rate for policies with negative surrender strains. |
| R0140/C0190 | Lapse risk (down) - Average run off period | Average period in years over which the policies with a negative surrender strain run off. |
| R0150/C0180 | Life expense risk - Modified duration | Modified duration in years of the cash flows included in the best estimate of life insurance and reinsurance obligations. |
| R0150/C0210 | Life expense risk - Payments | Expenses paid related to life insurance and reinsurance during the last 12 months. |
| R0150/C0220 | Life expense risk - Average inflation rate | Weighted average inflation rate included in the calculation of the best estimate of those obligations, where the weights are based on the present value of expenses included in the calculation of the best estimate for servicing existing life obligations. |
| R0160/C0120 | Life catastrophe risk - Capital at risk | Sum of positive capitals at risk as defined in Article 96 of Delegated Regulation (EU) 2015/35. |
| *Health underwriting risk* | | |
| R0200/C0120 | Health mortality risk - Capital at risk | Sum of positive capitals at risk as defined in Article 97 of Delegated Regulation (EU) 2015/35 for all obligations subject to health mortality risk. |
| R0200/C0160 | Health mortality risk - Average rate t+1 | Average mortality rate during the following 12 months (t + 1) weighted by sum insured for policies with a positive capital at risk. |
| R0200/C0180 | Health mortality risk - Modified duration | Modified duration in years of all payments payable on death included in the best estimate for policies with a positive capital at risk. |
| R0210/C0150 | Health longevity risk - Best estimate | Best estimate of obligations subject to health longevity risk. |
| R0210/C0160 | Health longevity risk - Average rate t+1 | Average mortality rate during the following 12 months (t + 1) weighted by sum insured for policies where a decrease in the mortality rate leads to an increase in technical provisions. |
| R0210/C0180 | Health longevity risk - Modified duration | Modified duration in years of all payments to beneficiaries included in the best estimate for policies where a decrease in the mortality rate leads to an increase in technical provisions. |
| R0220/C0180 | Health disability-morbidity risk (medical expense) - Modified duration | Modified duration in years of the cash flows included in the best estimate of medical expense insurance and reinsurance obligations. |
| R0220/C0210 | Health disability-morbidity risk (medical expense) - Payments | Expenses paid related to medical expense insurance and reinsurance during the last 12 months. |
| R0220/C0220 | Health disability-morbidity risk (medical expense) - Average inflation rate | Weighted average rate of inflation on medical payments included in the calculation of the best estimate of those obligations, where the weights are based on the present value of medical payments included in the calculation of the best estimate of those obligations. |
| R0230/C0120 | Health disability-morbidity risk (income protection) - Capital at risk | Sum of positive capitals at risk as defined in Article 100 of Delegated Regulation (EU) 2015/35 for all obligations subject to disability-morbidity risk (income protection). |
| R0230/C0130 | Health disability-morbidity risk (income protection) - Capital at risk t+1 | Capital at risk as defined in R0230/C0120 after 12 months. |
| R0230/C0150 | Health disability-morbidity risk (income protection) - Best estimate | Best estimate of obligations subject to disability-morbidity risk. |
| R0230/C0160 | Health disability-morbidity risk (income protection) - Average rate t+1 | Average disability-morbidity rate during the following 12 (t + 1) months weighted by sum insured for policies with a positive capital at risk. |
| R0230/C0170 | Health disability-morbidity risk (income protection) - Average rate t+2 | Average disability-morbidity rate during the 12 months after the following 12 months (t + 2) weighted by sum insured for policies with a positive capital at risk. |
| R0230/C0180 | Health disability-morbidity risk (income protection) - Modified duration | Modified duration in years of all payments on disability-morbidity included in the best estimate for policies with a positive capital at risk. |
| R0230/C0200 | Health disability-morbidity risk (income protection) - Termination rates | Expected termination rates during the following 12 months for policies with a positive capital at risk. |
| R0240/C0140 | Health SLT lapse risk (up) - Surrender strain | Sum of all positive surrender strains as defined in Article 102 of Delegated Regulation (EU) 2015/35. |
| R0240/C0160 | Health SLT lapse risk (up) - Average rate t+1 | Average lapse rate for policies with positive surrender strains. |
| R0240/C0190 | Health SLT lapse risk (up) - Average run off period | Average period in years over which the policies with a positive surrender strain run off. |
| R0250/C0140 | Health SLT lapse risk (down) - Surrender strain | Sum of all negative surrender strains as defined in Article 102 of Delegated Regulation (EU) 2015/35. |
| R0250/C0160 | Health SLT lapse risk (down) - Average rate t+1 | Average lapse rate for policies with negative surrender strains. |
| R0250/C0190 | Health SLT lapse risk (down) - Average run off period | Average period in years over which the policies with a negative surrender strain run off. |
| R0260/C0180 | Health expense risk - Modified duration | Modified duration in years of the cash flows included in the best estimate of health insurance and reinsurance obligations. |
| R0260/C0210 | Health expense risk - Payments | Expenses paid related to health insurance and reinsurance during the last 12 months. |
| R0260/C0220 | Health expense risk - Average inflation rate | Weighted average inflation rate included in the calculation of the best estimate of these obligations, weighted by the present value of expenses included in the calculation of the best estimate for servicing existing health obligations. |
| *Market risk - Market risk concentrations* | | |
| R0300/C0300 | Debt portfolio share | The share of the debt portfolio for which a simplified SCR calculation was performed.  This item shall only be reported in case of the reporting exemption of S.06.02. |
| *NAT CAT simplifications* |  |  |
| R0400/C0330 | Windstorm - sum of exposures subject to the NAT CAT simplifications | Include sum of exposures subject to windstorm simplifications. |
| R0410/C0330 | Hail - sum of exposures subject to the NAT CAT simplifications | Include sum of exposures subject to hail simplifications. |
| R0420/C0330 | Earthquake - sum of exposures subject to the NAT CAT simplifications | Include sum of exposures subject to earthquake simplifications. |
| R0430/C0330 | Flood - sum of exposures subject to the NAT CAT simplifications | Include sum of exposures subject to flood simplifications. |
| R0440/C0330 | Subsidence - sum of exposures subject to the NAT CAT simplifications | Include sum of exposures subject to subsidence simplifications. |

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

*General comments:*

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

This template shall be reported based on availability of data 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. Some entries are taken from other templates but are indicated below. From a technical perspective these are not duplicated as they are essentially the same datapoints. Therefore, by filling data in one template it automatically appears in the other one. Losses should be reported as positive.

Partial internal models:

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.

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

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

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

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

The adjustment due to the aggregation of the nSCR of the RFF/MAP at entity level shall be allocated (C0060) to the relevant risk modules (i.e. market risk, counterparty default risk, life underwriting risk, health underwriting risk and non-life underwriting risk) when calculated according to the standard formula. The amount to be allocated to each relevant risk module shall be calculated as follows:

* Calculation of “q factor” = , where
  + = Adjustment calculated according to one of the three methods referred above
  + = Basic solvency capital requirement calculated according to the information reported in this template
  + = nSCR for intangible assets risk according to the information reported in this template
* Multiplication of this “q factor” by the nSCR of each relevant risk module (i.e. market risk, counterparty default risk, life underwriting risk, health underwriting risk and non-life underwriting risk)

Full internal models:

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

|  |  |  |
| --- | --- | --- |
| CODE | ITEM | INSTRUCTIONS |
| Aggregation | | |
| Z0020 | Ring-fenced fund, matching adjustment portfolio or Remaining Part | Identifies whether the reported figures are with regard to a RFF, matching adjustment portfolio or to the remaining part. One of the options in the following closed list shall be used: 1 - RFF/MAP 2 - Remaining part |
| Z0030 | Fund/Portfolio number | When item Z0020 = 1, identification number for a ring-fenced fund or matching adjustment portfolio. This number is attributed by the undertaking and must be consistent over time and with the fund/portfolio number reported in other templates.  When item Z0020 = 2, then report “0” |
| C0010/R0010 | Total stand-alone risk | Sum of diversified capital charges for each risk module. Diversification between risk modules is not included.  S.26.09.01 C0020/R0020 + S.26.13.01 C0450/R2120 + S.26.13.01 C0150/R1460 + S.26.14.01 C0320/R0630 + S.26.15.01 C0220/R0070 + the part calculated using the Standard formula.0 |
| C0010/R0020 | Total diversification | Amount of the diversification effects within and between risk modules.  This amount should be reported as a negative value. |
| C0010/R0030 | Total diversified risk before tax | Amount of diversified capital charges before tax. |
| C0010/R0040 | Total diversified risk after tax | Amount of diversified capital charges after tax. |
| C0010/R0050 | 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. |
| C0010/R0060 | 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. |
| C0010/R0070 | Total market & credit risk | Same as S.26.09.01 C0020/R0010 + the part calculated using the Standard formula for undertakings using a partial internal model where relevant |
| C0010/R0080 | Market & Credit risk - diversified | S.26.08.01 C0010/R0070 + the part calculated using the Standard formula for undertakings using a partial internal model where relevant minus part of total diversification allocated to Market and Credit risk by the undertaking’s algorithm.  This diversification includes both the diversification "within the module", i.e. between "level 2" components Market & Credit Risk and the diversification of the part modelled with IM with the part modelled with SF. |
| C0010/R0090 | Interest rate risk | Same as S.26.09.01 C0020/R0060 + the part calculated using the Standard formula for undertakings using a partial internal model where relevant. |
| C0010/R0100 | Interest rate volatility risk | Same as S.26.09.01 C0020/R0070 + the part calculated using the Standard formula for undertakings using a partial internal model where relevant. |
| C0010/R0110 | Inflation risk | Same as S.26.09.01 C0020/R0080 + the part calculated using the Standard formula for undertakings using a partial internal model where relevant. |
| C0010/R0120 | Equity risk | Same as S.26.09.01 C0020/R0110 + the part calculated using the Standard formula for undertakings using a partial internal model where relevant. |
| C0010/R0130 | Equity volatility risk | Same as S.26.09.01 C0020/R0120 + the part calculated using the Standard formula for undertakings using a partial internal model where relevant. |
| C0010/R0140 | Property risk | Same as S.26.09.01 C0020/R0130 + the part calculated using the Standard formula for undertakings using a partial internal model where relevant. |
| C0010/R0150 | Currency risk | Same as S.26.09.01 C0020/R0140 + the part calculated using the Standard formula for undertakings using a partial internal model where relevant. |
| C0010/R0160 | Credit spread risk | Same as S.26.09.01 C0020/R0180 + the part calculated using the Standard formula for undertakings using a partial internal model where relevant. |
| C0010/R0170 | Credit event risk (migration and default) | Same as S.26.09.01 C0020/R0170 + the part calculated using the Standard formula for undertakings using a partial internal model where relevant. |
| C0010/R0180 | Credit risk sum (spread, migration and default) | Same as S.26.09.01 C0020/R0150 + the part calculated using the Standard formula for undertakings using a partial internal model where relevant. |
| C0010/R0190 | Credit event risk not covered in market and credit risk | SCR allocated to credit event risk that is not covered by the market & credit risk module. |
| C0010/R0200 | Credit event risk not covered in market and credit risk - diversified | S.26.08.01 C0010/R0190 + the part calculated using the Standard formula for undertakings using a partial internal model where relevant minus diversification allocated to credit event risk that is not covered by the market & credit risk module. |
| C0010/R0210 | 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 C0140/R0760. |
| C0010/R0220 | 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 C0140/R0770. |
| C0010/R0230 | Participations | Capital charge allocated to participations.  To be reported only if undertaking models this explicitly in its own module and has indicated so in C0140/R0720. |
| C0010/R0240 | 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 C0140/R0730. |
| C0010/R0250 | 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 C0140/R0740. |
| C0010/R0260 | Concentration risk | Capital charge allocated to concentration risk.  For undertakings using a full internal model this shall be reported only if the undertaking models this explicitly in its own module and has indicated so in C0140/R0750. |
| C0010/R0270 | Total Business risk | Capital charge allocated to business risk.  To be reported only if undertaking models this explicitly in its own module. |
| C0010/R0280 | Total Business risk - diversified | S.26.08.01 C0010/R0240 minus part of total diversification allocated to Business risk by the undertaking’s algorithm.  This diversification shall include both the diversification "within the module", i.e. between "level 2" components of this module and the diversification of the part modelled with IM with the part modelled with SF.  The first part is not applicable to Business Risk (R0280), since no "level 2" components for Business Risk exist in this sheet. That is, only the second part (diversification of the IM part with the SF part) is applicable. If the whole Business Risk is modelled by an internal model, the diversified entry equals the non-diversified entries, i.e. R0280 = R0270. |
| C0010/R0290 | Total underwriting risk | S.26.08.01 C0010/R0310 + S.26.08.01 C0010/R0370 + the part calculated using the Standard formula for undertakings using a partial internal model where relevant |
| C0010/R0300 | Total underwriting risk - diversified | S.26.08.01 C0010/R0290 + the part calculated using the Standard formula for undertakings using a partial internal model where relevant minus part of total diversification allocated to underwriting risk by the undertaking’s algorithm.  This diversification includes both the diversification "within the module", i.e. between "level 2" components of Total underwriting Risk and the diversification of the part modelled with IM with the part modelled with SF. |
| C0010/R0310 | Total Net Non-life underwriting risk | Sum of S.26.08.01 C0010/R0330, R0340 and S.26.13.01 C0130/R1460 + the part calculated using the Standard formula for undertakings using a partial internal model where relevant. |
| C0010/R0320 | Total Net Non-life underwriting risk - diversified | S.26.08.01 C0010/R0310 + the part calculated using the Standard formula for undertakings using a partial internal model where relevant minus part of total diversification allocated to Non-Life underwriting risk by the undertaking’s algorithm.  This diversification includes both the diversification "within the module", i.e. between "level 2" components of Total Non-Life underwriting risk and the diversification of the part modelled with IM with the part modelled with SF. |
| C0010/R0330 | Net Nat-cat risk | S.26.13.01 C0450/R2050 + S.26.13.01 C0450/R2060 + the part calculated using the Standard formula for undertakings using a partial internal model where relevant |
| C0010/R0340 | Net Man-made risk | S.26.13.01 C0450/R2070 + S.26.13.01 C0450/R2080 + the part calculated using the Standard formula for undertakings using a partial internal model where relevant |
| C0010/R0350 | Gross reserve risk | Same as S.26.13.01 C0070/R0090 + the part calculated using the Standard formula for undertakings using a partial internal model where relevant. |
| C0010/R0360 | Gross premium risk | Same as S.26.13.01 C0100/R0660 + the part calculated using the Standard formula for undertakings using a partial internal model where relevant. |
| C0010/R0370 | Total Life & Health underwriting risk | Sum of S.26.08.01 C0010/R0390-R0450 + the part calculated using the Standard formula for undertakings using a partial internal model where relevant  or sum of S.26.08.01 C0010/R0450-R0470 + the part calculated using the Standard formula for undertakings using a partial internal model where relevant. |
| C0010/R0380 | Total Life & Health underwriting risk - diversified | S.26.08.01 C0010/R0370 + the part calculated using the Standard formula for undertakings using a partial internal model where relevant minus part of total diversification allocated to Life & Health risk by the undertaking’s algorithm.  This diversification includes both the diversification "within the module", i.e. between "level 2" components of Life & Health underwriting Risk and the diversification of the part modelled with IM with the part modelled with SF. |
| C0010/R0390 | Mortality risk | S.26.14.01 C0070/R0010 + S.26.14.01 C0070/R0310 + the part calculated using the Standard formula for undertakings using a partial internal model where relevant |
| C0010/R0400 | Longevity risk | S.26.14.01 C0070/R0060 + S.26.14.01 C0070/R0360 + the part calculated using the Standard formula for undertakings using a partial internal model where relevant |
| C0010/R0410 | Disability-Morbidity risk | S.26.14.01 C0070/R0110 + S.26.14.01 C0070/R0410 + the part calculated using the Standard formula for undertakings using a partial internal model where relevant |
| C0010/R0420 | Lapse | S.26.14.01 C0070/R0160 + S.26.14.01 C0070/R0470 + the part calculated using the Standard formula for undertakings using a partial internal model where relevant |
| C0010/R0430 | Expense risk | S.26.14.01 C0070/R0240 + S.26.14.01 C0070/R0550 + the part calculated using the Standard formula for undertakings using a partial internal model where relevant |
| C0010/R0440 | Revision risk | S.26.14.01 C0070/R0260 + S.26.14.01 C0070/R0570 + the part calculated using the Standard formula for undertakings using a partial internal model where relevant |
| C0010/R0450 | Catastrophe risk | Same as S.26.14.01 C0070/R0250 + S.26.14.01 C0070/R0560 + the part calculated using the Standard formula for undertakings using a partial internal model where relevant or S.26.14.01 C0070/R0300 + S.26.14.01 C0070/R0600 + the part calculated using the Standard formula for undertakings using a partial internal model where relevant depending on the model structure. |
| C0010/R0460 | Trend risk | Same as S.26.14.01 C0070/R0280 + S.26.14.01 C0070/R0580. |
| C0010/R0470 | Level risk | Same as S.26.14.01 C0070/R0290 + S.26.14.01 C0070/R0590. |
| C0010/R0480 | Total Operational risk | Same as S.26.15.01 C0220/R0070 + the part calculated using the Standard formula for undertakings using a partial internal model where relevant. |
| C0010/R0490 | Total Operational risk - diversified | S.26.08.01 C0010/R0480 + the part calculated using the Standard formula for undertakings using a partial internal model where relevant minus part of total diversification allocated to Operational risk by the undertaking’s algorithm.  This diversification shall include both the diversification "within the module", i.e. between "level 2" components of this module and the diversification of the part modelled with IM with the part modelled with SF.  The first part is not applicable to Operational Risk (R0490), since no "level 2" components for Operational Risk exist in this sheet. That is, only the second part (diversification of the IM part with the SF part) is applicable. If the whole Operational Risk is modelled by an internal model, the diversified entry equals the non-diversified entries, i.e. R0490 = R0480. |
| C0010/R0500 | Other risk | Capital charge not allocated to the categories listed here + the part calculated using the Standard formula for undertakings using a partial internal model where relevant. |
| C0050/R0010-R0500 | Allocation from adjustments due to RFF and Matching adjustment portfolios | Where applicable, part of the adjustment allocated to each risk module according to the procedure described in the general comments. This amount shall be positive. |
| C0060/R0010-R0500 | Consideration of the future management actions regarding technical provisions and/or deferred taxes | To identify if the future management actions relating to the loss absorbing capacity of technical provisions and/or deferred taxes are embedded in the calculation, the following closed list of options shall be used:  1 - Future management actions regarding the loss-absorbing capacity of technical provisions embedded within the component  2 - Future management actions regarding the loss-absorbing capacity of deferred taxes embedded within the component  3 - Future management actions regarding the loss-absorbing capacity of technical provisions and deferred taxes embedded within the component  4 - No embedded consideration of future management actions. |
| C0070/R0010-R0500 | Amount modelled | For each component this cell represents the amount calculated according to the partial internal model. |
| C0080/ R0510 | Memorandum item: Other risk description | Description of what is included in the capital charge of C0010/R0500 |
| **Modelled Specific Risks -** Multiple ‘Modelled’ are allowed for columns in each row if C0140 is ‘Not modelled’. | | |
| R0700-R0820/C0140 | Modelled explicitly in its own module | One of the options in the following closed list shall be used:  1 - Modelled  2 - Not modelled  If answer is ‘Modelled’ then refer to table at the beginning of the LOG file to see what shall be completed. If the answer is ‘Not modelled’ then C0150 to C0190 must be completed for each row depending on where this risk is covered. If it is not covered then all codes in the same row should be ‘Not modelled’. |
| R0700-R0770/C0150 | Market and Credit | One of the options in the following closed list shall be used:  1 - Modelled  2 - Not modelled  If the answer in C0140 is ‘Modelled’ then this must be set to ‘Not modelled’. Otherwise it should be set to ‘Modelled’ if the specified risk in each row is covered in the Market & Credit risk module. |
| R0700-R0770/C0160 | Non-life | One of the options in the following closed list shall be used:  1 - Modelled  2 - Not modelled  If the answer in C0140 is ‘Modelled’ then this must be set to ‘Not modelled’. Otherwise it should be set to ‘Modelled’ if the specified risk in each row is covered in the Non-Life risk module. |
| R0700-R0770/C0170 | Life and Health | One of the options in the following closed list shall be used:  1 - Modelled  2 - Not modelled  If the answer in C0140 is ‘Modelled’ then this must be set to ‘Not modelled’. Otherwise it should be set to ‘Modelled’ if the specified risk in each row is covered in the Life & Health risk module. |
| R0700-R0770/C0180 | Operational | One of the options in the following closed list shall be used:  1 - Modelled  2 - Not modelled  If the answer in C0140 is ‘Modelled’ then this must be set to ‘Not modelled’. Otherwise it should be set to ‘Modelled’ if the specified risk in each row is covered in the Operational risk module. |
| R0700-R0770/C0190 | Other | One of the options in the following closed list shall be used:  1 - Modelled  2 - Not modelled  If the answer in C0140 is ‘Modelled’ then this must be set to ‘Not modelled’. Otherwise it should be set to ‘Modelled’ if the specified risk in each row is covered in another risk module not mentioned here. |

*S.26.09 - Internal model: Market and Credit risk - for financial instruments*

***General comments:***

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

This template shall be reported based on availability of data 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.

If not indicated differently, “Solvency II values” shall be used, i.e. applying the valuation principles set out in the Directive2009/138/EC, Delegated Regulation (EU) 2015/35, Technical Standards issued under Directive 2009/138/EC and EIOPA Guidelines.

This template covers the market and credit risk arising from the level or volatility of market prices of financial instruments, which have an impact upon the value of assets and liabilities of the undertaking or the group. Credit risk covers the usual three facets ‘spread’, ‘migration’ and ‘default’.

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

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

The template consists of three main building blocks:

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

S.26.09.01.01: General information

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

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

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

In template S.26.09.01.02, internal model users are requested to provide certain basic statistical values from the distribution of own funds impacts associated with the ‘probability distribution forecast’ when restricting the events to those associated with a certain type of risk only (‘stand-alone risk’ or ‘marginal risk’). For example, the ‘marginal risk’ for interest rates would especially cover changes in the level of the interest rate, but inter alia the value of equity would typically not be changed in the simulations.

S.26.09.01.02 covers the typical sub-risks of market and credit risk and requires figures in two subsets:

1. ‘SCR’ like figures taking into account ‘long-term guarantee measures’ similar to the template S.22.01:

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

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

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

* + mVaR 99.50% including all LTGM you regularly apply
  + mVaR 99.50% without transitional on technical provisions
  + mVaR 99.50% without transitional on interest rates
  + mVaR 99.50% without volatility adjustment (VA) and without transitionals
  + mVaR 99.50% without matching adjustment (MA) and without all the other LTGMs

1. Basic statistical data from the ‘marginal distribution’

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

* Mean
* Standard deviation
* Impacts corresponding to the mVaR for the identified quantiles

S.26.09.01.03: Sensitivities and exposure data

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

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

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

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| --- | --- | --- |
| CODE | ITEM | INSTRUCTIONS |
| *General information* | | |
| C0010/R0010 | Type of VA used | Identifies whether the undertaking applies a Volatility Adjustment (VA) in the calculation of the SCR, and in case of ‘yes’, identifies whether changes of the VA over the 1-year-time-horizon of Solvency II are anticipated (‘dynamic VA’) or not (‘constant VA’). One of the options in the following closed list shall be used:  1 - No VA  2 - Constant VA  3 - Dynamic VA |
| C0010/R0020 | Type of shock model for market risk | For market and credit risk, internal models regarding the 1-year-time-horizon of Solvency II roughly follow two approaches. Instantaneous shock models or a projection over 1 year, at the end of which e.g. a bond with two years maturity at the beginning of the projection would have a maturity of one year. The undertaking is asked to answer the question for ‘market risk’.  One of the options in the following closed list shall be used: 1 - Instantaneous shock model  2 - Projection model |
| C0010/R0030 | Type of shock model for credit risk | For market & credit risk, internal models regarding the 1-year-time-horizon of Solvency II roughly follow two approaches. Instantaneous shock models or a projection over 1 year, at the end of which e.g. a bond with two years maturity at the beginning of the projection would have a maturity of one year. The answer should be given for ‘credit risk’.  One of the options in the following closed list shall be used: 1 - Instantaneous shock model  2 - Projection model |
| C0010/R0040 | Coverage of non-financial instruments | Identifies whether credit risk for non-financial instruments is covered in S.26.09.01.02 and to which extent. One of the options in the following closed list shall be used:  1 - No  2 - Fully  3 - Partial  The choice relates mainly to the approach of modelling ‘credit event’ risk, i.e. ‘migration’ and ‘default’. Especially so called ‘credit portfolio models’ cover not only investments but for example also reinsurance, receivables and also off-balance sheet items.  The corresponding information is relevant for the interpretation of credit risk S.26.09 R0150 to R0200 and for S.26.09 R0010 to R0030. |
| *STAND ALONE MARKET AND CREDIT RISK: “SCR” AND DISTRIBUTION DATA* | | |
| C0020-C0060/R0040 | Interest rate risk sum | Sum of the respective values of C0020-C0060/R0060 and C0020-C0060/R0070. |
| C0020-C0300/R0050 | Interest rate risk sum of which: Interest rate risk diversified | Within the market & credit risk, the interest rate risk comprises the sensitivity of the values of assets, liabilities and financial instruments to changes in the term structure of interest rates, or in the volatility of interest rates. It does not comprise the sensitivity to any of the facets of credit risk.  In this line, only diversification between changes in the term structure of interest rates and changes in the volatility of interest rates should be taken into account. |
| C0020-C0300/R0060 | Interest rate risk sum of which: Interest rate risk | This risk comprises the sensitivity of the values of assets, liabilities and financial instruments to changes in the term structure of interest rates, but neither changes in the volatility of interest rates nor any facets of credit risk. |
| C0020-C0300/R0070 | Interest rate risk sum of which: Interest rate volatility risk | This risk comprises the sensitivity of the values of assets, liabilities and financial instruments to changes in the volatility of interest rates but no facets of credit risk. |
| C0020-C0300/R0080 | Inflation risk | Within the market and credit risk, this risk comprises the sensitivity of the values of assets, liabilities and financial instruments to changes in the inflation.  As inflation in certain internal models is also allowed for e.g. in the underwriting risk, please ensure, that there is no double-counting. |
| C0020-C0060/R0090 | Equity risk sum | Sum of the respective values of C0020-C0060/R0110 and C0020-C0060/R0120. |
| C0020-C0300/R0100 | Equity risk sum of which: Equity risk diversified | Within the market and credit risk, the equity risk comprises the sensitivity of the values of assets, liabilities and financial instruments to changes in the level, or in the volatility of market prices of equities.  In this line, diversification between changes in the level and changes in the volatility of market prices should be taken into account. |
| C0020-C0300/R0110 | Equity risk sum of which: Equity risk | Equity risk comprises the sensitivity of the values of assets, liabilities and financial instruments to changes in the level of market prices of equities. |
| C0020-C0300/R0120 | Equity risk sum of which: Equity volatility risk | Equity volatility risk comprises the sensitivity of the values of assets, liabilities and financial instruments to changes in the volatility of market prices of equities. |
| C0020-C0300/R0130 | Property risk | Within the market & credit risk, the property risk comprises the sensitivity of the values of assets, liabilities and financial instruments to changes in the level, or in the volatility of market prices of real estate.  Differently from e.g. equity risk no split in ‘level’ and ‘volatility’ is requested. |
| C0020-C0300/R0140 | Currency risk | Within the market and credit risk, the currency risk comprises the sensitivity of the values of assets, liabilities and financial instruments to changes in the level, or in the volatility of currency exchange rates.  Differently from e.g. equity risk no split in ‘level’ and ‘volatility’ is requested. |
| C0020-C0060/R0150 | Credit risk sum | Sum of the respective following values:   * Credit Event Risk (‘migration and default’) (R0170) * Credit Spread risk ‘Government and central banks’ (R0190) * Credit Spread risk other (R0200)   If the split in ‘Government and central banks’ (R0190) and ‘other’ (R0200) is not available in the model, please use ‘Credit Spread Risk’ (R0180) instead in the sum. |
| C0020-C0300/R0160 | Credit risk sum of which: Credit risk diversified | Within the market and credit risk, the credit risk comprises the sensitivity of the values of assets, liabilities and financial instruments to changes in the value of assets due to changes in credit spreads or credit migration or by credit default.  In this line, diversification between changes in credit spreads or credit migration or credit default should be taken into account.  Credit risk shall be given according to the scope as defined in the internal model and could cover only financial instruments or could cover any assets and also off-balance sheet items. |
| C0020-C0300/R0170 | Credit risk sum of which: Credit event risk ('migration and default') | Credit event risk comprises the sensitivity of the values of assets, liabilities and financial instruments to changes in the value of assets due to changes in credit migration or by credit default.  Diversification between credit migration and credit default should be taken into account.  Credit risk shall be given according to the scope as defined in the internal model and could cover only financial instruments or could cover any assets and also off-balance sheet items. |
| C0020-C0300/R0180 | Credit risk sum of which: Credit Spread risk | Credit spread risk comprises the sensitivity of the values of assets, liabilities and financial instruments to changes in the value of financial instruments due to changes in spreads over the risk-free term structure which are not owed to migration or (partial) default. |
| C0020-C0300/R0190 | Credit Spread risk - Spread risk 'Government and central banks' | Credit spread risk ‘Government and central banks’ comprises the sensitivity of the values of assets, liabilities and financial instruments to changes in the value of financial instruments issued by governments and central banks due to changes in spreads over the risk-free term structure which are not owed to migration or (partial) default.  The following list enumerates the CIC codes of the asset classes that are attributed to government or central banks: 13, 14, 15, 16, 17, 19. The CIC codes 13 and 14 were used to identify bonds issued by Regional government and local authorities (RGLA). RGLA should be allocated to government portfolio if they are listed in the Commission Implementing Regulation (EU) 2015/2011 and otherwise to non-financial corporate portfolio according to their credit quality step. |
| C0020-C0300/R0200 | Credit Spread risk other | Credit spread risk ‘other’ comprises the sensitivity of the values of assets, liabilities and financial instruments to changes in the value of financial instruments not issued by governments and central banks due to changes in spreads over the risk-free term structure which are not owed to migration or (partial) default. |
| *STAND ALONE MARKET AND CREDIT RISK : Combined market and credit risk* | | |
| C0020-C0060/R0020 | Market and credit risk diversified | In this line, please provide data for the combined market and credit risk, i.e. the risk arising from the level or volatility of market prices of assets, which have an impact upon the value of assets and liabilities of the undertaking or the group. Credit risk covers the usual three facets ‘spread’, ‘migration’ and ‘default’.  Credit risk shall be given according to the scope as defined in the internal model and could cover only financial instruments or could cover any assets and also off-balance sheet items. |
| C0020-C0060/R0010 | Market and credit risk sum (level 2 components) | Sum of the respective following values:   * Interest rate risk diversified (R0050) * Inflation risk (R0080) * Equity risk diversified (R0100) * Property risk (R0130) * Currency risk (R0140) * Credit risk sum (R0150) |
| C0020-C0060/R0030 | Market and credit risk diversification | Amount corresponding to the difference between C0020-C0060/R0020 and C0020-C0060/R0010.  This amount should be reported as a negative value. |
| *STAND ALONE MARKET AND CREDIT RISK: Sensitivities & exposure data* | | |
| C0310-C0360/R0210 | Exposure sensitive to interest rates - base case / no shock | Solvency II value in the Solvency II balance sheet at the key date of the exposure as specified above and subject to interest rate risk. |
| C0310-C0360/R0220 | Interest Rates (parallel shift all maturities) by -100bps | Solvency II value of the exposure subject to interest rate risk as specified above but under the scenario of a parallel -100 bps shift on interest rates for all maturities. This shift impacts all maturities not only those before the ‘last liquid point’ (LLP). |
| C0310-C0360/R0230 | Interest Rates (parallel shift all maturities) by +100bps | Solvency II value of the exposure subject to interest rate risk as specified above but under the scenario of a parallel +100 bps shift on interest rates for all maturities. Please note that this shift impacts all maturities not only those before the ‘last liquid point’ (LLP). |
| C0310-C0360/R0240 | Interest Rates (parallel shift all maturities) by -50bps | Solvency II value of the exposure subject to interest rate risk as specified above but under the scenario of a parallel -50 bps shift on interest rates for all maturities. Please note that this shift impacts all maturities not only those before the ‘last liquid point’ (LLP). |
| C0310-C0360/R0250 | Interest Rates (parallel shift all maturities) by +50bps | Solvency II value of the exposure subject to interest rate risk as specified above but under the scenario of a parallel +50 bps shift on interest rates for all maturities. Please note that this shift impacts all maturities not only those before the ‘last liquid point’ (LLP). |
| C0310-C0360/R0260 | Exposure sensitive to inflation rates - base case / no shock | Solvency II value in the Solvency II balance sheet at the key date of the exposure as specified above and subject to inflation risk. |
| C0310-C0360/R0270 | Inflation rates -100bps | Solvency II value of the exposure subject to inflation risk as specified above but under the scenario of a decrease of -100 bps on inflation rates.  This sensitivity should be applied in line with the internal models definition and allocation of inflation risk. |
| C0310-C0360/R0280 | Inflation rates +100bps | Solvency II value of the exposure subject to inflation risk as specified above but under the scenario of an increase of +100 bps on inflation rates.  This sensitivity should be applied in line with the internal models definition and allocation of inflation risk. |
| C0310-C0360/R0290 | Exposure sensitive to credit spreads - base case / no shock | Solvency II value in the Solvency II balance sheet at the key date of the exposure as specified above and subject to credit spread risk. |
| C0310-C0360/R0300 | Spread (uniform shift all maturities and assets) -100 bps | Solvency II value of the exposure subject to credit spread risk as specified above but under the scenario of uniform shift in credit spreads for all maturities and assets by -100 bps. |
| C0310-C0360/R0310 | Spread (uniform shift all maturities and assets) +100 bps | Solvency II value of the exposure subject to credit spread risk as specified above but under the scenario of uniform shift in credit spreads for all maturities and assets by +100 bps. |
| C0310-C0360/R0320 | Exposure sensitive to equity level risk - base case / no shock | Solvency II value in the Solvency II balance sheet at the key date of the exposure as specified above and subject to equity level risk. |
| C0310-C0360/R0330 | Equity (uniform shift in values) -30% | Solvency II value of the exposure subject to equity level risk as specified above but under the scenario of uniform decrease in values by -30%. |
| C0310-C0360/R0340 | Equity (uniform shift in values) +30% | Solvency II value of the exposure subject to equity level risk as specified above but under the scenario of uniform increase in values by +30%. |
| C0310-C0360/R0350 | Exposure sensitive to Property risk - base case / no shock | Solvency II value in the Solvency II balance sheet at the key date of the exposure as specified above and subject to property risk. |
| C0310-C0360/R0360 | Property (uniform shift in values) -30% | Solvency II value of the exposure subject to property risk as specified above but under the scenario of uniform decrease in values by -30%. |
| C0310-C0360/R0370 | Property (uniform shift in values) +30% | Solvency II value of the exposure subject to property risk as specified above but under the scenario of uniform increase in values by +30%. |
| C0310-C0360/R0380 | Exposure sensitive to Currency risk - base case / no shock | Solvency II value in the Solvency II balance sheet at the key date of the exposure as specified above and subject to currency risk. |
| C0310-C0360/R0390 | Currency (uniform shift in exchange rates) -10% | Solvency II value of the exposure subject to currency risk as specified above but under the scenario of uniform decrease in exchange rates by -10%. |
| C0310-C0360/R0400 | Currency (uniform shift in exchange rates) +10% | Solvency II value of the exposure subject to currency risk as specified above but under the scenario of uniform increase in exchange rates by +10%. |
| C0310-C0360/R0410 | Exposure sensitive to interest rate volatility - base case / no shock | Solvency II value in the Solvency II balance sheet at the key date of the exposure as specified above and subject to interest rate volatility risk. |
| C0310-C0360/R0420 | Interest rate volatility down -25% | Solvency II value of the exposure subject to interest rate risk as specified above but under the scenario of a decrease of interest rate volatility by -25%.  This shift is a parallel shift of the whole volatility surface for log-normal and normal vols.  Only one of the rows R0420 or R0430 may be reported. |
| C0310-C0360/R0430 | Interest rate volatility down -20bp for normal vols | Solvency II value of the exposure subject to interest rate risk as specified above but under the scenario of a decrease of interest rate volatility by -20 bp for normal vols.  This shift is a parallel shift of the whole volatility surface for log-normal and normal vols.  Only one of the rows R0420 or R0430 may be reported. |
| C0310-C0360/R0440 | Interest rate volatility up +25% | Solvency II value of the exposure subject to interest rate risk as specified above but under the scenario of an increase of interest rate volatility by +25%.  This shift is a parallel shift of the whole volatility surface for log-normal and normal vols.  Only one of the rows R0440 or R0450 may be reported. |
| C0310-C0360/R0450 | Interest rate volatility up +20bp for normal vols | Solvency II value of the exposure subject to interest rate risk as specified above but under the scenario of an increase of interest rate volatility by +20 bp for normal vols.  This shift is a parallel shift of the whole volatility surface for log-normal and normal vols.  Only one of the rows R0440 or R0450 may be reported. |
| C0310-C0360/R0460 | Exposure sensitive to equity volatility - base case / no shock | Solvency II value in the Solvency II balance sheet at the key date of the exposure as specified above and subject to equity volatility risk. |
| C0310-C0360/R0470 | Equity volatility down -25% | Solvency II value of the exposure subject to interest rate risk as specified above but under the scenario of a decrease of equity volatility by -25%. |
| C0310-C0360/R0480 | Equity volatility up +25% | Solvency II value of the exposure subject to interest rate risk as specified above but under the scenario of an increase of equity volatility by +25%. |

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

***General comments:***

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

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

The four main views are:

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

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

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

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

|  |  |  |
| --- | --- | --- |
| CODE | **ITEM** | **INSTRUCTIONS** |
|  | | |
| *Top 10 exposures in terms of impact on SCR (group)* | | |
| C0010/ R0030-R0120 | Name Group Exposure | Names of the top 10 exposures of groups of counterparties in terms of impact on the SCR.  The impact on SCR is in the column “Credit Risk Contribution”, which should be the contribution to the credit SCR, i.e. incl. diversification and the sum of entries in the column gives the credit risk SCR. |
| C0020/R0010-R0130 | Market value | Market value in reporting currency according to the valuation used for solvency purposes of   * in R0030 to R0120 for the top 10 exposures * in R0020 for the sum of these top 10 exposures * in R0130 for the remaining exposures * in R0010 for the sum of all exposures |
| C0030/R0010-R0130 | Exposure at default | Amount of the Exposure at default:   * in R0030 to R0120 for the top 10 exposures * in R0020 for the sum of these top 10 exposures * in R0130 for the remaining exposures * in R0010 for the sum of all exposures |
| C0040/R0010-R0130 | Credit Risk Contribution | Contribution to the credit SCR including diversification, i.e. the sum of entries in this column gives the credit risk SCR:   * in R0030 to R0120 for the top 10 exposures * in R0020 for the sum of these top 10 exposures * in R0130 for the remaining exposures * in R0010 for the sum of all exposures |
| C0050/ R0020-R0120 | Average Probability of Default (in %) | Average 1Y probability of default in %   * in R0030 to R0120 for the top 10 exposures * in R0020 for the sum of these top 10 exposures |
| C0060/ R0020-R0120 | Average Loss Given Default (in %) | Average loss given default in %   * in R0030 to R0120 for the top 10 exposures * in R0020 for the sum of these top 10 exposures |
| C0070/R0010-R0130 | Market value (% of total sum) | Share of the market value (in %) relative to the total sum of market values of exposures to credit event risk   * in R0030 to R0120 for the top 10 exposures * in R0020 for the sum of these top 10 exposures * in R0130 for the remaining exposures * in R0010 for the sum of all exposures (which should be 100%) |
| C0080/R0010-R0130 | Credit Risk Contribution (% of total sum) | Share of the credit risk contribution (in %) relative to the total credit risk SCR   * in R0030 to R0120 for the top 10 exposures * in R0020 for the sum of these top 10 exposures * in R0130 for the remaining exposures * in R0010 for the sum of all exposures (which should be 100%) |
| *Top 10 exposures in terms of impact on SCR (single)* | | |
| C0090/ R0160-R0250 | Name of Exposure | Names of the top 10 exposures of single exposures in terms of impact on the SCR.  The impact on SCR is in the column “Credit Risk Contribution”, which should be the contribution to the credit SCR, i.e. including diversification and the sum of entries in the column gives the credit risk SCR. |
| C0020/R0140-R0260 | Market value | Market value according to the valuation used for solvency purposes:   * in R0160 to R0250 for the top 10 exposures * in R0150 for the sum of these top 10 exposures * in R0260 for the remaining exposures * in R0140 for the sum of all exposures |
| C0030/R0140-R0260 | Exposure at default | Amount of Exposure at default:   * in R0160 to R0250 for the top 10 exposures * in R0150 for the sum of these top 10 exposures * in R0260 for the remaining exposures * in R0140 for the sum of all exposures |
| C0040/R0140-R0260 | Credit Risk Contribution | Contribution to the credit SCR incl. diversification, i.e. the sum of entries in this column gives the credit risk SCR:   * in R0160 to R0250 for the top 10 exposures * in R0150 for the sum of these top 10 exposures * in R0260 for the remaining exposures * in R0140 for the sum of all exposures |
| C0050/R0150-R0250 | Average Probability of Default (in %) | Average 1Y probability of default in %   * in R0160 to R0250 for the top 10 exposures * in R0150 for the sum of these top 10 exposures |
| C0060/R0150-R0250 | Average Loss Given Default (in %) | Average loss given default in %   * in R0160 to R0250 for the top 10 exposures * in R0150 for the sum of these top 10 exposures |
| C0070/R0140-R0260 | Market value (% of total sum) | Share of the market value (in %) relative to the total sum of market values of exposures to credit event risk:   * in R0160 to R0250 for the top 10 exposures * in R0150 for the sum of these top 10 exposures * in R0260 for the remaining exposures * in R0140 for the sum of all exposures (which should be 100%) |
| C0080/R0140-R0260 | Credit Risk Contribution (% of total sum) | Share of the credit risk contribution (in %) relative to the total credit risk SCR:   * in R0160 to R0250 for the top 10 exposures * in R0150 for the sum of these top 10 exposures * in R0260 for the remaining exposures * in R0140 for the sum of all exposures (which should be 100%) |
| *Top 10 exposures in terms of market value (group)* | | |
| C0010/R0290-R0380 | Name Group Exposure | Names of the top 10 exposures of groups of counterparties in terms of market value. |
| C0020/R0270-R0390 | Market value | Market value according to the valuation used for solvency purposes:   * in R0290 to R0380 for the top 10 exposures * in R0280 for the sum of these top 10 exposures * in R0390 for the remaining exposures * in R0270 for the sum of all exposures |
| C0030/R0270-R0390 | Exposure at default | Amount of Exposure at default:   * in R0290 to R0380 for the top 10 exposures * in R0280 for the sum of these top 10 exposures * in R0390 for the remaining exposures * in R0270 for the sum of all exposures |
| C0040/R0270-R0390 | Credit Risk Contribution | Contribution to the credit SCR including diversification, i.e. the sum of entries in this column gives the credit risk SCR:   * in R0290 to R0380 for the top 10 exposures * in R0280 for the sum of these top 10 exposures * in R0390 for the remaining exposures * in R0270 for the sum of all exposures |
| C0050/R0280-R0380 | Average Probability of Default (in %) | Average 1Y probability of default in %   * in R0290 to R0380 for the top 10 exposures * in R0280 for the sum of these top 10 exposures |
| C0060/R0280-R0380 | Average Loss Given Default (in %) | Average loss given default in %   * in R0290 to R0380 for the top 10 exposures * in R0280 for the sum of these top 10 exposures |
| C0070/R0270-R0390 | Market value (% of total sum) | Share of the market value (in %) relative to the total sum of market values of exposures to credit event risk   * in R0290 to R0380 for the top 10 exposures * in R0280 for the sum of these top 10 exposures * in R0390 for the remaining exposures * in R0270 for the sum of all exposures (which should be 100%) |
| C0080/R0270-R0390 | Credit Risk Contribution (% of total sum) | Share of the credit risk contribution (in %) relative to the total credit risk SCR   * in R0290 to R0380 for the top 10 exposures * in R0280 for the sum of these top 10 exposures * in R0390 for the remaining exposures * in R0270 for the sum of all exposures (which should be 100%) |
| *Top 10 exposures in terms of market value (single)* | | |
| C0090/R0420-R0510 | Name of Exposure | Names of the top 10 exposures of single exposures in terms of impact on the SCR.  The impact on SCR is in the column “Credit Risk Contribution”, which should be the contribution to the credit SCR, i.e. incl. diversification and the sum of entries in the column gives the credit risk SCR. |
| C0020/R0400-R0520 | Market value | Market value in reporting currency according to the valuation used for solvency purposes of   * in R0420 to R0510 for the top 10 exposures * in R0410 for the sum of these top 10 exposures * in R0520 for the remaining exposures * in R0400 for the sum of all exposures |
| C0030/R0400-R0520 | Exposure at default | Exposure at default in reporting currency of   * in R0420 to R0510 for the top 10 exposures * in R0410 for the sum of these top 10 exposures * in R0520 for the remaining exposures * in R0400 for the sum of all exposures |
| C0040/R0400-R0520 | Credit Risk Contribution | Contribution to the credit SCR including diversification, i.e. the sum of entries in this column gives the credit risk SCR:   * in R0420 to R0510 for the top 10 exposures * in R0410 for the sum of these top 10 exposures * in R0520 for the remaining exposures * in R0400 for the sum of all exposures |
| C0050/R0410-R0510 | Average Probability of Default (in %) | Average 1Y probability of default in %   * in R0420 to R0510 for the top 10 exposures * in R0410 for the sum of these top 10 exposures |
| C0060/R0410-R0510 | Average Loss Given Default (in %) | Average loss given default in %   * in R0420 to R0510 for the top 10 exposures * in R0410 for the sum of these top 10 exposures |
| C0070/R0400-R0520 | Market value (% of total sum) | Share of the market value (in %) relative to the total sum of market values of exposures to credit event risk   * in R0420 to R0510 for the top 10 exposures * in R0410 for the sum of these top 10 exposures * in R0520 for the remaining exposures * in R0400 for the sum of all exposures (which should be 100%) |
| C0080/R0400-R0520 | Credit Risk Contribution (% of total sum) | Share of the credit risk contribution (in %) relative to the total credit risk SCR   * in R0420 to R0510 for the top 10 exposures * in R0410 for the sum of these top 10 exposures * in R0520 for the remaining exposures * in R0400 for the sum of all exposures (which should be 100%) |
| *Split by asset classes* | | |
| C0020/R0530-R0640 | Market value | Total market value according to the valuation used for solvency purposes and split by asset classes. |
| C0030/R0530-R0640 | Exposure at default | Total exposure at default and split by asset classes. |
| C0040/R0530-R0640 | Credit Risk Contribution | Total contribution to the credit SCR (in reporting currency) including diversification and split by asset classes, i.e. the sum of entries in this column gives the credit risk SCR. |
| C0050/R0530-R0630 | Average Probability of Default (in %) | Average 1Y probability of default in % for the assets as sorted by asset classes. |
| C0060/R0530-R0630 | Average Loss Given Default (in %) | Average loss given default in % for the assets as sorted by asset classes. |
| C0070/R0530-R0640 | Market value (% of total sum) | Total share of the market value (in %) relative to the total sum of market values of exposures to credit event risk and split by asset classes. Off BS and other. |
| C0080/R0530-R0640 | Credit Risk Contribution (% of total sum) | Total share of the credit risk contribution (in %) relative to the total credit risk SCR and split by asset classes. |
| *Split by credit quality step (CQS)* | | |
| C0020/R0650-R0730 | Market value | Total market value in reporting currency according to the valuation used for solvency purposes and split by credit quality step. |
| C0030/R0650-R0730 | Exposure at default | Total exposure at default in reporting currency and split by credit quality step. |
| C0040/R0650-R0730 | Credit Risk Contribution | Total contribution to the credit SCR (in reporting currency) including diversification and split by credit quality step, i.e. the sum of entries in this column gives the credit risk SCR. |
| C0050/R0650-R0720 | Average Probability of Default (in %) | Average 1Y probability of default in % for the assets as sorted by credit quality steps. |
| C0060/R0650-R0720 | Average Loss Given Default (in %) | Average loss given default in % for the assets as sorted by credit quality steps. |
| C0070/R0650-R0730 | Market value (% of total sum) | Total share of the market value (in %) relative to the total sum of market values of exposures to credit event risk and split by credit quality step. |
| C0080/R0650-R0730 | Credit Risk Contribution (% of total sum) | Total share of the credit risk contribution (in %) relative to the total credit risk SCR and split by credit quality step. |
| C0100/R0740 | Credit event risk ('migration and default') - 99.5% | This is the total amount of the capital charge for credit event risk ('migration and default') for 99.5% quantile. |
| C0100/R0750 | Expected loss - mean | This is the total amount of mean of the probability distribution of expected loss for credit event risk ('migration and default'). |

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

*General comments*

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

This template shall be reported based on availability of data 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.

|  |  |  |
| --- | --- | --- |
| CODE | ITEM | INSTRUCTIONS |
| *Exposure at Default* | | |
| C0010-C0090/R0010 | Overall Exposure at Default | Exposure at Default for different Credit Quality Steps. |
| C0010-C0090/R0020-R0080 | Exposure at Default breakdown | Amount of Exposure at Default for different asset classes and different Credit Quality Steps. |
| *Probability of Default - weighted average where the weight is Exposure at Default* | | |
| R0100 | Overall Probability of Default | Probability of Default for different Credit Quality Steps. |
| C0010-C0090/R0110-R0170 | Probability of Default breakdown | Probability of Default for different asset classes and different Credit Quality Steps. |
| C0100/R0180 | Other description | Summary of content of Other category referred in rows R0080 and R0170, so materiality can be judged. |
| *Solvency Capital Requirements* | | |
| C0110/R0190 | Total undiversified credit risk | This is the total amount of the capital charge for credit risk before any diversification effects. |
| C0110/R0200 | Diversification:  credit risk | This is the amount of gross diversification effects allowed in aggregation of capital requirements for credit risk.  This amount should be reported as a negative value. |
| C0110/R0210 | Diversified risk:  credit risk | This is the total amount of the capital charge for credit risk. |

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

*General comments:*

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

This template shall be reported based on availability of data 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.

|  |  |  |
| --- | --- | --- |
| CODE | ITEM | **INSTRUCTIONS** |
| *Type 1 exposures in terms of impact on SCR* | | |
| C0010/R0020-R0110 | Name of single name exposure | Describe the name of the 10 largest single exposures. |
| C0020/R0020-R0110 | Code of single name exposure | Identification code using the Legal Entity Identifier (LEI) if available.  If not available this item should not be reported |
| C0030/R0010 | Sum of all Losses Given Default | The sum of the Loss Given Default for all Type 1 exposures. |
| C0030/R0020-R0110 | Type 1 exposures - Single name exposure X - Loss Given Default | The value of the Loss Given Default for each of the 10 largest single name exposures. |
| C0030/R0120 | Type 1 aggregate Loss Given Default excluding 10 largest single name exposures | Loss Given Default for all Type 1 exposures excluding 10 largest single name exposures. |
| C0040/R0010 | Sum of all Exposures at Default | The sum of the Exposure at Default for all Type 1 exposures. |
| C0040/R0020-R0110 | Type 1 exposures - Single name exposure X - Exposure at Default | The value of the Exposure at Default for each of the 10 largest single name exposures. |
| C0040/R0120 | Type 1 aggregate Exposure at Default excluding 10 largest single name exposures | The value of the Exposure at Default for all Type 1 exposures excluding 10 largest single name exposures. |
| C0050/R0010 | Weighted average Probability of Default for Type 1 exposures | Weighted average of Probability of Default for Type 1 exposures where the weight is Exposure at Default. |
| C0050/R0020-R0110 | Type 1 exposures - Single name exposure X - Probability of Default | The Probability of Default for each of the 10 largest single name exposures. |
| *Type 2 exposures in terms of impact on SCR* | | |
| C0030/R0130 | Sum of all Losses Given Default | The sum of the Loss Given Default for all Type 2 exposures. |
| C0030/R0140-R0180 | Type 2 exposures - Loss Given Default | Loss Given Default for the different exposures.  For R0160 include the other highest main exposure excluding R0140-R0150.  For R0170 include the other highest main exposure excluding R0140-R0160.  For R0180 include the other highest main exposure excluding R0140-R0170. |
| C0030/R0190 | Type 2 aggregate Loss Given Default excluding R0140-R0180 | Loss Given Default for all Type 2 exposures excluding R0140-R0180. |
| C0040/R0130 | Sum of all Exposures at Default | The sum of the Exposure at Default for all Type 2 exposures. |
| C0040/R0140-R0180 | Type 2 exposures - Exposure at Default | Exposure at Default for the different exposures:  For R0160 include the other highest main exposure excluding R0140-R0150.  For R0170 include the other highest main exposure excluding R0140-R0160.  For R0180 include the other highest main exposure excluding R0140-R0170. |
| C0040/R0190 | Type 2 aggregate Exposure at Default excluding R0140-R0180 | Exposure at Default for all Type 2 exposures excluding R0140-R0180. |
| C0050/R0130 | Weighted average Probability of Default for Type 2 exposures | Weighted average of Probability of Default for Type 2 exposures where the weight is Exposure at Default. |
| C0050/R0140-R0180 | Type 2 exposures - Probability of Default | The Probability of Default for each of R0140-R0180. For R0140 and R0150 it shall be the weighted average of the Probabilities of Default where the weight is Exposure at Default. |
| C0060/R0140-R0180 | Description of exposure | Short description of the Type 2 exposure.  For R0160 include the other highest main exposure excluding R0140-R0150.  For R0170 include the other highest main exposure excluding R0140-R0160.  For R0180 include the other highest main exposure excluding R0140-R0170. |
| *Solvency Capital Requirements* | | |
| C0070/R0200 | Total undiversified counterparty default risk | This is the total amount of the capital charge for counterparty default risk before any diversification effects. |
| C0070/R0210 | Diversification: counterparty default risk | This is the amount of gross diversification effects allowed in aggregation of capital requirements for counterparty default risk for Type 1 and Type 2 exposures.  This amount should be reported as a negative value. |
| C0070/R0220 | Diversified risk:  counterparty default risk | This is the total amount of the capital charge for counterparty default risk. |

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

*General comments*:

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

This template shall be reported based on availability of data 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.

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

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

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

Overall the following applies:

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

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

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

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

|  |  |  |
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| CODE | ITEM | INSTRUCTIONS |
| *Risk model data* | | |
| C0010/R0010 | Is SCR risk measure for Premium risk centred? | One of the options in the following closed list shall be used:  Yes - SCR is measured as deviation from the expected result (Centred risk). Please describe in code C0010/R0020. No - SCR is measured as deviation from zero (Non-centred risk). Please describe in code C0010/R0020.  Other - Please describe in code C0010/R0020. |
| C0010/R0020 | Short description of SCR risk measure used for Premium risk | Describe the way in which the Internal Model SCR risk measure for Premium risk is derived (e.g. from the “economic” Profit and Loss distribution).  Use as reference point the metric defined for the SCR in Article 101 of the Solvency II Directive and go through all aspects where your approach may differ (e.g. deviations from the VaR 1/200, the 1-year time horizon of risk, risk as deviation from the expected result, etc).  If the approved Internal Model risk measure complies with the risk measure as defined by Article 101 of the Solvency II Directive, please confirm by inserting “Internal Model risk measure as defined in Article 101 of the Solvency II directive”. |
| C0010/R0030 | Is SCR risk measure for Reserve risk centred? | One of the options in the following closed list shall be used:  Yes - Risk Capital includes a deviation from the expected result (centred risk). Please describe in code C0010/R0040.  No - Risk Capital includes a deviation from zero (Non-centred risk). Please describe in code C0010/R0040.  Other - Please describe in code C0010/R0040. |
| C0010/R0040 | Short description of SCR risk measure used for Reserve risk | Describe the way in which the Internal Model SCR risk measure for Reserve risk is derived (e.g. from the “economic” Profit and Loss distribution).  Use as reference point the metric defined for the SCR in Article 101 of the Solvency II Directive and go through all aspects where your approach may differ (e.g. deviations from the VaR 1/200, the 1-year time horizon of risk, risk as deviation from the expected result, etc).  If the approved Internal Model risk measure complies with the risk measure as defined by Article 101 of the Solvency II Directive, please confirm by inserting “Internal Model risk measure as defined in Article 101 of the Solvency II directive”. |
| C0010/R0050 | Is SCR risk measure for Catastrophe risk centred? | One of the options in the following closed list shall be used:  Yes - Risk Capital includes a deviation from the expected result (centred risk). Please describe in code C0010/R0060.  No - Risk Capital includes a deviation from zero (Non-centred risk). Please describe in code C0010/R0060.  Other - Please describe in code C0010/R0060. |
| C0010/R0060 | Short description of SCR risk measure used for Catastrophe risk | Describe the way the in which the Internal Model SCR risk measure for Catastrophe risk is derived. (e.g. from the economic Profit and Loss distribution).  Use as reference point the standard metric used for the SCR under Solvency II Directive Section 4 Subsection 1 & 2 (Focus in particular on Article 101, 104, 105, 108) under Solvency II and go through all aspects where your approach may differ (e.g. deviations from the VaR 1/200, the 1-year time horizon of risk, risk as deviation from the expected result, going concern, etc).  If the approved Internal Model risk measure complies with all assumptions of Section 4 Subsection 2 please confirm by inserting “Internal Model risk measure in line with Standard Formula risk measure definition”. |
| Internal LoB mapping | | |
| C0020 | Internal line of business | Name of internal line of business used in the internal model. It shall be consistent across the template. |
| C0030 | Solvency II line of business | Identification of the Non-Life line of business as defined in Annex I to Delegated Regulation (EU) 2015/35, reported. The following closed list shall be used:  1 - Medical expense insurance  2 - Income protection insurance  3 - Workers' compensation insurance  4 - Motor vehicle liability insurance  5 - Other motor insurance  6 - Marine, aviation and transport insurance  7 - Fire and other damage to property insurance  8 - General liability insurance  9 - Credit and suretyship insurance  10 - Legal expenses insurance  11 - Assistance  12 - Miscellaneous financial loss  13 - Proportional medical expense reinsurance  14 - Proportional income protection reinsurance  15 - Proportional workers' compensation reinsurance  16 - Proportional motor vehicle liability reinsurance  17 - Proportional other motor reinsurance  18 - Proportional marine, aviation and transport reinsurance  19 - Proportional fire and other damage to property reinsurance  20 - Proportional general liability reinsurance  21 - Proportional credit and suretyship reinsurance  22 - Proportional legal expenses reinsurance  23 - Proportional assistance reinsurance  24 - Proportional miscellaneous financial loss reinsurance  25 - Non-proportional health reinsurance  26 - Non-proportional casualty reinsurance  27 - Non-proportional marine, aviation and transport reinsurance  28 - Non-proportional property reinsurance  It is expected the insurance and reinsurance undertakings indicate in which Solvency II LoB each internal LoB is included.  If one Internal LoB maps to two or more Solvency II LoBs then C0040 reports the corresponding proportion (as a value between 0 and 1) of the internal LoB for each mapped Solvency II LoB. These values shall add up to 1 for each internal LoB that maps to two or more Solvency II LoBs. If there is a one-to-one mapping, then C0040 shall be 1. |
| C0040 | Premium risk indicator | The following closed list shall be used:   * Assigned to premium risk * Not assigned to premium risk |
| C0050 | Reserve risk indicator | The following closed list shall be used:   * Assigned to reserve risk * Not assigned to reserve risk |
| C0060 | Proportion of Internal Line of Business allocated to SII Line of Business | Proportion of internal line of business allocated to SII line of business as a decimal number e.g. if it’s 10% then use 0.1. |
| *Gross Reserve risk model data* | | |
| Z0010 | SII Line of Business | Identification of the Non-Life line of business as defined in Annex I to Delegated Regulation (EU) 2015/35, reported. The following closed list shall be used:  1 - Medical expense insurance  2 - Income protection insurance  3 - Workers' compensation insurance  4 - Motor vehicle liability insurance  5 - Other motor insurance  6 - Marine, aviation and transport insurance  7 - Fire and other damage to property insurance  8 - General liability insurance  9 - Credit and suretyship insurance  10 - Legal expenses insurance  11 - Assistance  12 - Miscellaneous financial loss  13 - Proportional medical expense reinsurance  14 - Proportional income protection reinsurance  15 - Proportional workers' compensation reinsurance  16 - Proportional motor vehicle liability reinsurance  17 - Proportional other motor reinsurance  18 - Proportional marine, aviation and transport reinsurance  19 - Proportional fire and other damage to property reinsurance  20 - Proportional general liability reinsurance  21 - Proportional credit and suretyship reinsurance  22 - Proportional legal expenses reinsurance  23 - Proportional assistance reinsurance  24 - Proportional miscellaneous financial loss reinsurance  25 - Non-proportional health reinsurance  26 - Non-proportional casualty reinsurance  27 - Non-proportional marine, aviation and transport reinsurance  28 - Non-proportional property reinsurance |
| Z0020 | Risk type | One of the options in the following closed list shall be used:  1 - Non-life and NSLT health reserve risk aggregated jointly with implicit catastrophe risk  2 - Non-life and NSLT health reserve risk aggregated jointly  3 - Non-life underwriting reserve risk with implicit catastrophe risk  4 - Non-life underwriting reserve risk  5 - NSLT health underwriting reserve risk with implicit catastrophe risk  6 - NSLT health underwriting reserve risk |
| C0070 | Diversified reserve risk excluding explicit Catastrophe Risk | Aggregate reserve risk gross/net of reinsurance after applying diversification effects among different risks.  It will include catastrophe risk if it is modelled jointly with the reserve risk, otherwise catastrophe risk will be reported using separate fields described in the “Distribution of losses from catastrophe perils” section of this LOG file. |
| C0080 | SII Line of Business | Reserve risk gross/net of reinsurance for each Solvency II LoB.  It will include catastrophe risk if it is modelled jointly with the reserve risk, otherwise catastrophe risk will be reported using separate fields described in the “Distribution of losses from catastrophe perils” section of this LOG file. |
| C0090 | Internal Line of Business | Reserve risk gross/net of reinsurance for each internal LoB.  It will include catastrophe risk if it is modelled jointly with the reserve risk, otherwise catastrophe risk will be reported using separate fields described in the “Distribution of losses from catastrophe perils” section of this LOG file. |
| R0070 | Provision for claims outstanding - discounted | The best estimate of claims (gross of reinsurance) that have not been settled. It includes all claims not yet settled, reported and not reported. Based on Article 77 solvency II Directive, the best estimate corresponds to the probability-weighted average of future cash-flows, taking account of the time value of money (expected present value of future cash-flows), using the relevant risk-free interest rate term structure. |
| R0080 | Premium Provision - discounted (only if premium provision allocated to reserve risk) | The discounted sum of future cash flows that comprise the premium provisions, gross of the amounts recoverable from reinsurance contracts, special purpose vehicles and finite reinsurance regarding direct and accepted business. This cell should be filled in if the premium provision at the reporting reference date is allocated to reserve risk. |
| R0090 | Solvency Capital Requirement | This is the amount of funds that insurance and reinsurance undertakings need to face their risks. It is required to identify the solvency capital requirement for each internal line of business, SII LoB and aggregate level based on gross of reinsurance data.  This cell represents the stand-alone risk of the respective granularity with the approved risk measure of the Internal Model. |
| R0100 | Simulated (output) mean | This is the mean of the profit and loss distribution forecast according to the approved model setup, i.e. as relevant for the calculation of the official SCR. It is the output obtained based on the simulation process (gross of reinsurance and on a discounted basis). |
| R0110 | Simulated (output) standard deviation | This is the standard deviation of the profit and loss distribution forecast according to the approved model setup, i.e. as relevant for the calculation of the official SCR. It is the output obtained based on the simulation process (gross of reinsurance and on a discounted basis). |
| R0120-R0330 | Percentiles from 0.001 to 0.999 | The undertaking is expected to indicate the amounts of the percentiles required in the table related to the probability distribution of the future cash out-flows relating to claims events on a one-year time horizon basis as at the reporting reference date obtained based on the simulation process (gross of reinsurance and on a discounted basis).  If the risk measure definition is in line with the risk measure definition of Article 101 of the Solvency II Directive, the 99.5 percentile will differ by the Simulated (output) mean from the SCR. |
| *Net Reserve risk model data* | | |
| R0340 | Provision for claims outstanding - discounted | The best estimate of claims (net of reinsurance recoverables) that have not been settled. It includes all claims not yet settled, reported and not reported. Based on Article 77 of Solvency II Directive, the best estimate corresponds to the probability-weighted average of future cash-flows, taking account of the time value of money (expected present value of future cash-flows), using the relevant risk-free interest rate term structure. |
| R0350 | Premium Provision - discounted (only if premium provision allocated to reserve risk) | The discounted sum of future cash flows that comprise the premium provisions net of reinsurance recoverables. This cell should be filled in if the premium provision at the reporting reference date is allocated to reserve risk. |
| R0360 | Solvency Capital Requirement | This is the amount of funds that insurance and reinsurance undertakings need to face their risks. It is required to identify the solvency capital requirement for each internal line of business, SII LoB and aggregate level based on net of reinsurance data. |
| R0370 | Simulated (output) mean | This is the mean of the profit and loss distribution forecast according to the approved model setup, i.e. as relevant for the calculation of the official SCR. It is the output obtained based on the simulation process (net of reinsurance and on a discounted basis). |
| R0380 | Simulated (output) standard deviation | This is the standard deviation of the profit and loss distribution forecast according to the approved model setup, i.e. as relevant for the calculation of the official SCR. It is the output obtained based on the simulation process (net of reinsurance and on a discounted basis). |
| R0390-R0600 | Percentiles from 0.001 to 0.999 | The undertaking is expected to indicate the amounts of the percentiles required in the table related to the probability distribution obtained based on the simulation process (net of reinsurance and on discounted basis). |
| *Gross Premium risk model data* | | |
| Z0020 | Risk type | One of the options in the following closed list shall be used:  1 - Non-life and NSLT health premium risk aggregated jointly with implicit catastrophe risk  2 - Non-life and NSLT health premium risk aggregated jointly  3 - Non-life underwriting premium risk with implicit catastrophe risk  4 - Non-life underwriting premium risk  5 - NSLT health underwriting premium risk with implicit catastrophe risk  6 - NSLT health underwriting premium risk |
| C0100 | Diversified premium risk excluding explicit Catastrophe Risk | Aggregate premium risk gross/net of reinsurance after applying diversification effects among different risks.  It will include catastrophe risk if it is modelled jointly with the premium risk, otherwise catastrophe risk will be reported using separate codes described in the “DISTRIBUTION OF LOSSES FROM CATASTROPHE PERILS” section of this LOG file. |
| C0110 | SII Line of Business | Premium risk gross/net of reinsurance for each Solvency II LoB.  It will include catastrophe risk if it is modelled jointly with the premium risk, otherwise catastrophe risk will be reported using separate codes described in the “DISTRIBUTION OF LOSSES FROM CATASTROPHE PERILS” section of this LOG file. |
| C0120 | Internal Line of Business | Premium risk gross/net of reinsurance for each internal LoB.  It will include catastrophe risk if it is modelled jointly with the premium risk, otherwise catastrophe risk will be reported using separate codes described in the “DISTRIBUTION OF LOSSES FROM CATASTROPHE PERILS” section of this LOG file. |
| R0610 | Gross Written Premium | 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 shall be excluded from the written premiums. |
| R0620 | Gross Earned Premium | Premiums relating to the risk covered by the insurance or reinsurance undertaking during a specified time period gross of reinsurance. . |
| R0630 | Gross written premium planned in the 12 months post the reporting Reference Date | Gross premium planned to be written within the 12 months following the reporting reference date via binder agreements either signed before or after the reference date. |
| R0640 | Gross written unearned premium at the Reference Date (only if premium provision allocated to premium risk) | Written unearned premium gross of reinsurance. This cell should be filled in if the premium provision at the reporting reference date is allocated to premium risk. |
| R0650 | Premium Provision - discounted (only if premium provision allocated to premium risk) | The discounted sum of future cash flows that comprise the premium provisions, gross of the amounts recoverable from reinsurance contracts, special purpose vehicles and finite reinsurance regarding direct and accepted business. This cell should be filled in if the premium provision at the reporting reference date is allocated to premium risk. |
| R0660 | Solvency Capital Requirement | This is the amount of funds that insurance and reinsurance undertakings need to face their risks. It is required to identify the solvency capital requirement for each internal line of business, SII LoBs and aggregate level based on gross of reinsurance data. |
| R0670 | Simulated (output) mean | This is the mean of the profit and loss distribution. It is the output obtained based on the simulation process (gross of reinsurance and on a discounted basis). |
| R0680 | Simulated (output) standard deviation | This is the standard deviation of the Profit and Loss distribution. It is the output obtained based on the simulation process (gross of reinsurance and on a discounted basis). |
| R0690-R0900 | Percentiles from 0.001 to 0.999 | The undertaking is expected to indicate the amounts of the percentiles required in the table related to the probability distribution obtained based on the simulation process (gross of reinsurance and on a discounted basis). |
| *Net Premium risk model data* | | |
| R0910 | Net Written Premium | Net premiums written shall comprise all amounts due during the financial year in respect of insurance contracts, arising from direct business, regardless of the fact that such amounts may relate in whole or in part to a later financial year. |
| R0920 | Net Earned Premium | Premiums relating to the risk covered by the insurance or reinsurance undertaking during a specified time period net of reinsurance. |
| R0930 | Net written premium planned in the 12 months post the Reference Date | Net premium planned to be written within the 12 months following the reporting reference date via binder agreements either signed before or after the reference date. |
| R0940 | Net written unearned premium at the Reference Date (only if premium provision allocated to premium risk) | Written unearned premium net of reinsurance. This cell should be filled in if the premium provision at the reporting reference date is allocated to premium risk. |
| R0950 | Premium Provision - discounted (only if premium provision allocated to premium risk) | The discounted sum of future cash flows that comprise the premium provisions net of reinsurance recoverables. This cell should be filled in if the premium provision at the reporting reference date is allocated to premium risk. |
| R0960 | Solvency Capital Requirement | This is the amount of funds that insurance and reinsurance undertakings need to face their risks. It is required to identify the solvency capital requirement for each internal line of business, SII LoBs and aggregate level based on net of reinsurance data. |
| R0970 | Simulated (output) mean | This is the mean of the profit and loss distribution. It is the output obtained based on the simulation process (net of reinsurance and on a discounted basis). |
| R0980 | Simulated standard deviation | This is the standard deviation of the Profit and Loss distribution. It is the output obtained based on the simulation process (net of reinsurance and on a discounted basis). |
| R0990-R1200 | Percentiles from 0.001 to 0.999 | The undertaking is expected to indicate the amounts of the percentiles required in the table related to the probability distribution obtained based on the simulation process (net of reinsurance and on a discounted basis). |
| *Overall Non-Life and Health NSLT gross of reinsurance* | | |
| Z0020 | Risk type | One of the options in the following closed list shall be used:  1 - Non-life and NSLT health premium risk and reserve risk aggregated jointly with implicit catastrophe risk  2 - Non-life and NSLT health premium risk and reserve risk aggregated jointly  3 - Non-life underwriting premium risk and reserve risk with implicit catastrophe risk  4 - Non-life underwriting premium risk and reserve risk  5 - NSLT health underwriting premium risk and reserve risk with implicit catastrophe risk  6 - NSLT health underwriting premium risk and reserve risk aggregated separately |
| C0130 | Total undiversified | The total amount of non-life and health NSLT underwriting risk before applying diversification effects among different non-life risks. This amount will include catastrophe risk if it is modelled jointly with the premium and reserve risk, otherwise catastrophe risk will be reported using separate codes described in the “DISTRIBUTION OF LOSSES FROM CATASTROPHE PERILS” section of this LOG file. |
| C0140 | Diversification | The difference between total undiversified standalone non-life and health NSLT underwriting risk and total non-life underwriting risk diversified. This amount is the diversification effect and shall be reported as a negative value. |
| C0150 | Diversified | The total amount of non-life and health NSLT risk underwriting after applying diversification effects among different risks. This amount will include catastrophe risk if it is modelled jointly with the premium and reserve risk, otherwise catastrophe risk will be reported using separate codes described in the “DISTRIBUTION OF LOSSES FROM CATASTROPHE PERILS” section of this LOG file. |
| R1210 | Solvency Capital Requirement | This is the amount of funds that insurance and reinsurance undertakings need to face their risks. It is required to identify the solvency capital requirement for each internal line of business, SII LoBs and aggregate level based on gross of reinsurance data. |
| R1220 | Simulated (output) mean | This is the mean of the profit and loss distribution forecast according to the approved model setup, i.e. as relevant for the calculation of the official SCR. It is the output obtained based on the simulation process (gross of reinsurance and on a discounted basis). |
| R1230 | Simulated (output) standard deviation | This is the standard deviation of the profit and loss distribution forecast according to the approved model setup, i.e. as relevant for the calculation of the official SCR. It is the output obtained based on the simulation process (gross of reinsurance and on a discounted basis). |
| R1240-R1450 | Percentiles from 0.001 to 0.999 | The undertaking is expected to indicate the amounts of the percentiles required in the chart related to the probability distribution obtained based on the simulation process (gross of reinsurance and on a discounted basis). |
| *Overall Non-Life and Health NSLT net of reinsurance* | | |
| R1460 | Solvency Capital Requirement | This is the amount of funds that insurance and reinsurance undertakings need to face their risks. It is required to identify the solvency capital requirement for each internal line of business, SII LoBs and aggregate level based on net of reinsurance data. |
| R1470 | Simulated (output) mean | This is the mean of the profit and loss distribution forecast according to the approved model setup, i.e. as relevant for the calculation of the official SCR. It is the output obtained based on the simulation process (net of reinsurance and on a discounted basis). |
| R1480 | Simulated (output) standard deviation | This is the standard deviation of the profit and loss distribution forecast according to the approved model setup, i.e. as relevant for the calculation of the official SCR. It is the output obtained based on the simulation process (net of reinsurance and on a discounted basis). |
| R1490-R1700 | Percentiles from 0.001 to 0.999 | The undertaking is expected to indicate the amounts of the percentiles required in the chart related to the probability distribution obtained based on the simulation process (net of reinsurance and on a discounted basis). |
| *Distribution of losses from Catastrophe Perils* | | |
| C0020 | Classes impacted by the catastrophe event | List of all classes impacted by the catastrophe event for the relevant peril.  This shall be identical to C0160 and Z0030. |
| C0160 | Catastrophe | Name of natural catastrophe or man-made peril per modelled region. Please include name of region and peril. Do not include generic names like region1 or peril1. It is recommended that the names of the perils and the regions are in English.  This shall be identical to C0020 and Z0030. |
| C0170 | Commercially available vendor model used (if applicable) | One of the options in the following closed list shall be used:   * Yes * No |
| C0180 | Commercially available vendor model name and version used (if applicable) | If a commercially available vendor model is used in the internal model for the peril this field should contain the name of the model and the version of the model that the simulations are based on. |
| C0190 | Explanatory information (if AEP loss is not available) | Provide short concise information on model and reasons, if the field “AEP loss” is not available. If agreed with the responsible supervisor this field could also be used to provide information on modelling approaches in other cases. |
| C0200 | Total Sum insured | The insurance or reinsurance undertaking is expected to report their total sum insured for direct business by peril and region. |
| C0210 | Exposure amount | The exposure amount used by the undertaking that has been agreed upon with the respective supervisor. The metric used can be different among perils and regions. |
| C0220 | Exposure metric | Short description of exposure metric used in previous column (C6). |
| *Distribution of losses from Catastrophe Perils - Total (property and non-property) business* | | |
| Z0005 | Catastrophe type | One of the options in the following closed list shall be used:   * Aggregate of all perils * Aggregate of all NatCat perils * Aggregate of all man-made perils * Other   Z0010 needs to be reported only if “Other“ is selected.  Select these to report the aggregation of all perils, NatCat perils and man-made perils respectively. Only the “Aggregation of all perils” is mandatory. The other two should be submitted depending on what is being modelled. If only NatCat perils are modelled then “Aggregate of all perils” and “Aggregate of all NatCat perils” should be submitted as well and will be identical. Same approach should be made for man-made perils. |
| Z0030 | Catastrophe scenario | Name of the catastrophe scenario used by the undertaking. This field should be reported for every catastrophe scenario. In each case “Other” shall be selected in Z0005.  This shall be identical to C0020 and C0160.  Sub-aggregates / intermediate aggregates - where applicable - can be reported, if the respective entries in C0020, C0160 and Z0010/Z-Axis are marked with the prefix "AGG\_". Example: In addition to granular entries "Italy\_Earthquake", "Greece\_Earthquake", "Terror US conventional" etc. there is an entry for the sub-aggregate "AGG\_Europe\_Earthquake". If more than one level of sub-aggregates exist (e.g. Southern Europe, Europe) then it is possible to use “AGG1\_” for the lower granularity, “AGG2\_” for the next level and so on e.g. “AGG1\_Southern\_Europe\_Earthquake”, “AGG2\_Europe\_Earthquake”.  Note, that the reporting of sub-aggregates is not a requirement, but might be an additional aggregation level agreed between undertaking and NCA. |
| C0230-C0400/R1710 | Simulated mean from model for Total (property and non-property) business | This is the mean of the probability distribution corresponding to each peril and aggregation of perils. It is the output obtained based on the simulation process. The mean should be reported with the following splits: - Mean of OEP for all business gross of reinsurance - Mean of AEP for all business gross of reinsurance - Mean of Annual loss for all business gross of reinsurance - Mean of OEP for all business net of reinsurance - Mean of AEP for all business net of reinsurance  - Mean of Annual loss for all business net of reinsurance  “Annual loss” is explicitly not “Average Annual Loss” (AAL), but the loss determined according to the statistical measure, i.e. mean, standard deviation or percentile. AAL corresponds to the mean annual loss.”  Depending on the Z0030 axis only one of the blocks “Aggregate of all perils” C0230 to C0280, “Nat-Cat perils” C0290 to C0340 and “Man-made perils” C0350 to C0400 shall be submitted. For example, if Z0030 is “Storm” then “NatCat perils” C0290 to C0340 shall be submitted only. For “Aggregate of all NatCat perils” C0290 to C0340 shall be submitted. For “Aggregate of all man-made perils” C0350 to C0400 shall be submitted. |
| C0230-C0400/R1720 | Simulated standard deviation for Total (property and non-property) business | This is the standard deviation of the probability distribution corresponding to each peril and aggregation of perils. It is the output obtained based on the simulation process. The standard deviation should be reported with the same split as the Simulated mean.  Depending on the Z0030 axis only one of the blocks “Aggregate of all perils” C0230 to C0280, “Nat-Cat perils” C0290 to C0340 and “Man-made perils” C0350 to C0400 shall be submitted. For example, if Z0030 is “Storm” then “NatCat perils” C0290 to C0340 shall be submitted only. For “Aggregate of all NatCat perils” C0290 to C0340 shall be submitted. For “Aggregate of all man-made perils” C0350 to C0400 shall be submitted. |
| C0230-C0400/R1730-R1810 | Simulated percentiles for Total (property and non-property) business | Probability distribution percentiles obtained based on the simulation process for each peril and aggregation of perils. Reported percentiles are 0.75, 0.9, 0.96, 0.98, 0.99, 0.995, 0.996, 0.998 and 0.999. The information for each separate percentile shall be reported with the same split as the Simulated mean.  Depending on the Z0030 axis only one of the blocks “Aggregate of all perils” C0230 to C0280, “Nat-Cat perils” C0290 to C0340 and “Man-made perils” C0350 to C0400 shall be submitted. For example, if Z0030 is “Storm” then “NatCat perils” C0290 to C0340 shall be submitted only. For “Aggregate of all NatCat perils” C0290 to C0340 shall be submitted. For “Aggregate of all man-made perils” C0350 to C0400 shall be submitted. |
| *Premium and sums insured data* | | |
| C0410/R1820-R1950 | Gross Annual Premium - Direct insurance | Split of gross annual premium written for direct business by geographical region. Geographical regions to be used are Europe, Africa, North East US, South East US, Mid-West US, Western US, Northern America (excluding US), Caribbean & Central America, South America, Australia, Japan, Asia (excluding Japan) and Rest of World. Any unallocated premium should be put in the Unallocated bucket.  The definition of these geographical areas can be found in Annex III of the COMMISSION DELEGATED REGULATION (EU) 2015/35. When one of the above geographical regions is a superset of the defined regions in the delegated regulation then all countries in the subsets should be considered for this region. The only exception here is Japan which is singled out from the rest of Asia. |
| C0420/R1820-R1950 | Total Sum Insured - Direct insurance | Split of total sum insured for direct business by geographical region. Geographical regions to be used are Europe, Africa, North East US, South East US, Mid-West US, Western US, Northern America (excluding US), Caribbean & Central America, South America, Australia, Japan, Asia (excluding Japan) and Rest of World. Any unallocated premium should be put in the Unallocated bucket.  The definition of these geographical areas can be found in Annex III of the COMMISSION DELEGATED REGULATION (EU) 2015/35. When one of the above geographical regions is a superset of the defined regions in the delegated regulation then all countries in the subsets should be considered for this region. The only exception here is Japan which is singled out from the rest of Asia. |
| C0410/R1960-R1990 | Gross Annual Premium - Reinsurance | The insurance or reinsurance undertaking is expected to split their gross annual written premium for reinsurance by geographical region. Geographical regions to be used are Europe, North America and Rest of World. Any unallocated premium should be put in the Unallocated bucket. |
| C0420/R1960-R1990 | Total Sum Insured - Reinsurance | The insurance or reinsurance undertaking is expected to split their total sum insured for reinsurance by geographical region. Geographical regions to be used are Europe, North America and Rest of World. Any unallocated premium should be put in the Unallocated bucket. |
| *SPLIT OF PREMIUM INCOME* | | |
| C0430/R2000 | Direct insurance | Premium income (gross allocated written premium forecasted for the next 12 months as used in the model) for the insurance or reinsurance undertaking direct business. |
| C0430/R2010 | Reinsurance | Premium income (gross allocated written premium forecasted for the next 12 months as used in the model) for the insurance or reinsurance undertaking reinsurance business. |
| C0430/R2020 | Retrocession | Premium income (gross allocated written premium forecasted for the next 12 months as used in the model) for the insurance or reinsurance undertaking retrocession. |
| *SIGNIFICANT OTHER PERILS* | | |
| C0440/R2030 | Significant other perils | The insurance or reinsurance undertaking should here indicate if their business contains other significant perils not included in the NatCat or Man-made perils above with a Yes, otherwise this cell should contain a No. |
| C0440/R2040 | Description of other perils | If the above cell is Yes, the insurance or reinsurance undertaking should provide here a text description of those other significant peril(s). |
| *CATASTROPHE SCR AGGREGATION - Reported net of reinsurance* | | |
| C0450/R2050 | Total undiversified NatCat risk | Sum of separate SCR for all NatCat risk perils that are not (sub-)aggregated. |
| C0450/R2060 | Diversification between NatCat perils | Diversification effect on SCR between NatCat perils. Calculated as SCR for NatCat risk perils - Sum of separate SCR for all NatCat risk perils. |
| C0450/R2070 | Total undiversified man-made risk | Sum of SCR for all Man-made risk perils. |
| C0450/R2080 | Diversification between man-made perils | Diversification effect on SCR between Man-made perils. Calculated as SCR for Man-made risk perils - Sum of separate SCR for all Man-made risk perils. |
| C0450/R2090 | Other non-life catastrophe risk | SCR for other non-life Catastrophe risk. |
| C0450/R2100 | Diversification between other non-life catastrophe perils | Diversification effect on SCR between Other perils. Calculated as SCR for Other risk perils - Sum of separate SCR for all Other risk perils. |
| C0450/R2110 | Non-life catastrophe risk - total diversification | Diversification effect on SCR between NatCat, Man-made and Other perils. Calculated as SCR for Catastrophe risk - SCR for NatCat risk perils - SCR for all Man-made risk perils -SCR for all Other risk perils. |
| C0450/R2120 | Total Non-life catastrophe risk - diversified | SCR for Catastrophe risk. |

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

*General comments:*

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

This template shall be reported based on availability of data 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.

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

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

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

|  |  |  |
| --- | --- | --- |
| CODE | **ITEM** | **INSTRUCTIONS** |
| *OPTION 1 - LIFE RISK* | | |
| C0010/R0010, R0060, R0250, R0270  C0030-C0040/R0110 | Net Best Estimate liability + Technical provisions calculated as a whole | Best estimate shall be reported net of reinsurance and refers to the products of the life insurance portfolio that are sensitive to the relevant risk category. TPs calculated as a whole should be taken in as well.  The split for disability-morbidity risk aggregate refers to annuities paid out (“APO”) or not (“ANPO”).  If R0270 is reported then R0010 (Mortality) and R0060 (Longevity) shall not be reported. |
| C0050/R0010, R0060, R0110, R0250, R0270 | Net Written Premiums | The total of the written premiums net of reinsurance shall be reported for the products of the life insurance portfolio that are sensitive to the relevant risk category.  If R0270 is reported then R0010 (Mortality) and R0060 (Longevity) shall not be reported. |
| C0060/R0010, R0060, R0110, R0250, R0270 | Sum insured | The total sum insured shall be reported for the products of the life insurance portfolio that are sensitive to the relevant risk category.  If R0270 is reported then R0010 (Mortality) and R0060 (Longevity) shall not be reported. |
| C0070/R0010-R0270 | Solvency Capital Requirements | The SCR for the relevant risk category, net of reinsurance.  The following explanations apply for C0070 - C0260:  For the aggregate risks, the SCR after aggregation over the underlying sub-risks should be reported.  For lapse risk the following applies:   * ‘Lapse’ covers exercising contractual options in a general sense. * Risk of increase in lapse rates (R0170) and decrease of lapse rates (R0180) are lapse risks other than mass lapse risk, where R0170 (R0180) covers the part of the business leading to a loss if lapse rates increase (decrease) as defined in the internal model. * Risk of mass lapse (R0190) is risk of accumulation or catastrophe risk for lapse as defined in the internal model. * ‘Lapse type split (other than mass lapse)’ covers non-mass lapse risk if a split in increase / decrease is not available and offers a split in three rough categories: ‘full surrender’, i.e. termination of the contract, ‘partial surrender’ and ‘other’ exercising of contractual options or ‘Policyholder behaviour’.   If R0270 is reported then R0010 to R0100 shall not be reported. |
| C0080/R0010-R0270 | Mean | The mean of the probability distribution of the net SCR  If R0270 is reported then R0010 to R0100 shall not be reported. |
| C0090/R0010-R0270 | Standard deviation | The Standard deviation of the probability distribution of the net SCR  If R0270 is reported then R0010 to R0100 shall not be reported. |
| C0100-C0310/R0010-R0270 | Percentiles from 0.001 to 0.999 | It is expected that the insurance and reinsurance undertakings indicate the amounts of the percentiles required in the table related to the probability distribution obtained based on the simulation process (net of reinsurance and on discounted basis).  If R0270 is reported then R0010 to R0100 shall not be reported. |
| *OPTION 2 - LIFE RISK*  To be completed if the internal model only has a split between Trend and Level risk. In that case the following template (S.26.14.01.02) replaces the template above (S.26.14.01.01). | | |
| C0010/R0300 | Net Best Estimate liability + Technical provisions calculated as a whole | Catastrophe risk best estimate shall be reported net of reinsurance and refers to the products of the life insurance portfolio that are sensitive to the relevant risk category. TPs calculated as a whole should be taken in as well. |
| C0050/R0300 | Net Written Premiums | The total of the net written premiums for catastrophe risk shall be reported for the products of the life insurance portfolio that are sensitive to the relevant risk category. |
| C0060/R0300 | Sum insured | The total sum insured for catastrophe risk shall be reported for the products of the life insurance portfolio that are sensitive to the relevant risk category. |
| C0070/R0280-R0300 | Solvency Capital Requirements | The SCR for the relevant risk category, net of reinsurance.  For the aggregate risks, the net SCR after aggregation over the underlying submodules should be reported. |
| C0080/R0280-R0300 | Mean | The mean of the probability distribution of the SCR |
| C0090/R0280-R0300 | Standard deviation | The Standard deviation of the probability distribution of the net SCR |
| C0100-C0310/R0280-R0300 | Percentiles from 0.001 to 0.999 | It is expected that the insurance and reinsurance undertakings indicate the amounts of the percentiles required in the table related to the probability distribution obtained based on the simulation process (net of reinsurance and on discounted basis). |
| *OPTION 1 - HEALTH RISK* | | |
| Z0010 | Type of Health risk modelled in Life & Health? | In the closed list there are 3 options:  SLT, NSLT and SLT+NSLT |
| C0010/R0310, R0360, R0560  C0030-C0040/R0410-R0460 | Net Best Estimate liability + Technical provisions calculated as a whole | Best estimate shall be reported net of reinsurance and refers to the products of the health insurance portfolio that are sensitive to the relevant risk category. TPs calculated as a whole should be taken in as well.  The split for disability-morbidity risk aggregate refers to annuities paid out (“APO”) or not (“ANPO”). |
| C0050/R0310, R0360, R0410-R0460, R0560 | Net Written Premiums | The total of the net written premiums shall be reported for the products of the health insurance portfolio that are sensitive to the relevant risk category. |
| C0060/R0310, R0360, R0410-R0460, R0560 | Sum insured | The total sum insured shall be reported for the products of the health insurance portfolio that are sensitive to the relevant risk category. |
| C0070/R0310-R0570 | Solvency Capital Requirements | The SCR for the relevant risk category, net of reinsurance.  The following explanations apply for C0070 - C0260:  For the aggregate risks, the SCR after aggregation over the underlying submodules should be reported.  For lapse risk the following applies:   * ‘Lapse’ covers exercising contractual options in a general sense. * Risk of increase in lapse rates (R0480) and decrease of lapse rates (R0490) are lapse risks other than mass lapse risk, where R0480 (R0490) covers the part of the business leading to a loss if lapse rates increase (decrease) as defined in the internal model. * Risk of mass lapse (R0500) is risk of accumulation or catastrophe risk for lapse as defined in the internal model.   ‘Lapse type split (other than mass lapse)’ covers non-mass lapse risk if a split in increase / decrease is not available and offers a split in three rough categories: ‘full surrender’, i.e. termination of the contract, ‘partial surrender’ and ‘other’ exercising of contractual options or ‘Policyholder behaviour’. |
| C0080/R0310-R0570 | Mean | The mean of the probability distribution of the net SCR |
| C0090/R0310-R0570 | Standard deviation | The Standard deviation of the probability distribution of the net SCR |
| C0100-C0310/R0310-R0570 | Percentiles from 0.001 to 0.999 | It is expected that the insurance and reinsurance undertakings indicate the amounts of the percentiles required in the table related to the probability distribution obtained based on the simulation process (net of reinsurance and on discounted basis). |
| *OPTION 2 - HEALTH RISK*  To be completed if the internal model only has a split between Trend and Level risk. In that case the following template (S.26.14.01.05) replaces the template above (S.26.14.01.03). | | |
| C0010/R0600 | Net Best Estimate liability + Technical provisions calculated as a whole | Best estimate shall be reported net of reinsurance and refers to the products of the health insurance portfolio that are sensitive to the relevant risk category. TPs calculated as a whole should be taken in as well.  The split for disability-morbidity risk aggregate refers to annuities paid out (“APO”) or not (“ANPO”). |
| C0050/R0600 | Net Written Premiums | The total of the net written premiums shall be reported for the products of the health insurance portfolio that are sensitive to the relevant risk category. |
| C0060/R0600 | Sum insured | The total sum insured shall be reported for the products of the health insurance portfolio that are sensitive to the relevant risk category. |
| C0070/R0580-R0600 | Solvency Capital Requirements | The SCR for the relevant risk category, net of reinsurance.  For the aggregate risks, the net SCR after aggregation over the underlying submodules should be reported. |
| C0080/R0580-R0600 | Mean | The mean of the probability distribution of the net SCR |
| C0090/R0580-R0600 | Standard deviation | The Standard deviation of the probability distribution of the net SCR |
| C0100-C0310/R0580-R0600 | Percentiles from 0.001 to 0.999 | It is expected that the insurance and reinsurance undertakings indicate the amounts of the percentiles required in the table related to the probability distribution obtained based on the simulation process (net of reinsurance and on discounted basis). |
| *SOLVENCY CAPITAL REQUIREMENTS* | | |
| C0320/R0610 | Total undiversified risk: Life underwriting,  Health underwriting, Life and Health underwriting | The sum of all (sub-) SCRs.  For lapse, please choose the sum as appropriate to the splits presented on the most granular level.  Examples: (1) If lapse increase and lapse decrease and mass lapse are available, please sum up these. Irrespectively if the lapse split is additionally available. (2) If mass lapse and lapse split are available and also lapse split sublevels, please take the sum of mass lapse and lapse split. If only sublevels of lapse split are available, please chose those. |
| C0320/R0620 | Diversification:  Life underwriting,  Health underwriting, Life and Health underwriting | The diversification between the sub risks.  This amount should be reported as a negative value. |
| C0320/R0630 | Diversified risk:  Life underwriting,  Health underwriting, Life and Health underwriting | The aggregated SCR Life and Health risk after aggregating all sub risks. |

*S.26.15 - Internal model: Operational risk*

*General comments:*

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

This template shall be reported based on availability of data 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.

Each undertaking can use their own operational risks classification.

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

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

|  |  |  |  |
| --- | --- | --- | --- |
| Internal scenario classification  [free text] | Unique ID  [number] | Unique ID of parent level.  [number] |  |
| L2 A | 201 | 101 | Note that the ID of the containing level is not valued for L1 levels, as the ultimate parent level is the operational risk itself. |
| L2 B | 202 | 101 |
| L2 C | 203 | 101 |
| L2 D | 204 | 102 |
| L2 E | 205 | 102 |
| L1 A | 101 |  |
| L1 B | 102 |  |

Operational Risk

|  |  |  |
| --- | --- | --- |
|  | ITEM | INSTRUCTIONS |
| C0010/R0010 | Is Basel L1 classification used? | Identify if the seven high-level categories (L1) specified in [Basel II](https://www.bis.org/bcbs/qisoprisknote.pdf) are used.  One of the options in the following closed list shall be used:   * Yes * No |
| C0010/R0020 | Is Basel L1 and L2 classification used? | Identify if the Basel Level 1 and 2 categories and their hierarchy (which L2 are included in each L1) specified in [Basel II](https://www.bis.org/bcbs/qisoprisknote.pdf) [[Annex 7](https://www.bis.org/publ/bcbs107.pdf)].  One of the options in the following closed list shall be used:   * Yes * No |
| C0020 | Scenario name | This table should be completed by all undertakings, also in the cases where the undertaking answers ‘No’ to ‘C0010/R0010’ and/or ‘C0010/R0020’, with the names of the internal scenarios used for Operational risk calculations by the internal model. |
| C0030 | Unique ID | This is a unique ID of the internal scenario. This should be consistent across different reporting periods. This is a numeric field. |
| C0040 | Unique ID of parent level. | This is a unique ID of the immediate parent internal scenario. This should be consistent across different reporting periods. This is a numeric field. |
| C0050 | Basel L1 classification mapping | For completion by undertakings which answer ‘Yes’ in C0010/R0010 or the mapping to Basel L1 exists. Field should be empty if the scenario is higher than level 2 in the classification.  One of the options in the following closed list shall be used:   1. Internal fraud 2. External fraud 3. Employment practices and workspace safety 4. Damage to physical assets 5. Business disruption and system failures 6. Clients, products and business practices 7. Execution, delivery and process management |
| C0060 | Basel L2 classification mapping | For completion by undertakings which answer ‘Yes’ in C0010/R0020 or the mapping to Basel L2 exists. Field should be empty if the scenario is higher than level 2 in the classification.  The occurrence “Other” can be used in case the risk could be classified in a Level 1 Basel category but there is not a Level 2 one.  One of the options in the following closed list shall be used:   1. Internal fraud - Unauthorized activity 2. Internal fraud - Theft and fraud 3. Internal fraud - Other 4. External fraud - Theft and fraud 5. External fraud - Systems security 6. External fraud - Other 7. Employment practices and workspace safety - Employee relations 8. Employment practices and workspace safety - Safe environment 9. Employment practices and workspace safety - Diversity and discrimination 10. Employment practices and workspace safety - Other 11. Damage to physical assets - Disasters and other events 12. Damage to physical assets - Other 13. Business disruption and system failures - Systems 14. Business disruption and system failures - Other 15. Clients, products and business practices - Suitability, disclosure and fiduciary 16. Clients, products and business practices - Improper business or market practices 17. Clients, products and business practices - Product flaws 18. Clients, products and business practices - Selection, sponsorship and exposure 19. Clients, products and business practices - Advisory activities 20. Clients, products and business practices - Other 21. Execution, delivery and process management - Transaction capture, execution and maintenance 22. Execution, delivery and process management - Monitoring and reporting 23. Execution, delivery and process management - Customer intake and documentation 24. Execution, delivery and process management - Customer / client account management 25. Execution, delivery and process management - Trade counterparties 26. Execution, delivery and process management - Vendors and suppliers 27. Execution, delivery and process management - Other |
| C0070 | Probability Distribution | Identify the probability distribution. One of the options in the following closed list shall be used:   1. Poisson-lognormal 2. Lognormal 3. Poisson-Pareto 4. Empirical 5. Pareto 6. Other, please specify 7. Obtained by aggregation of lower levels   Item 1 to 6 to be used in case the probability distribution is quantified; item 7 in case the probability distribution is obtained by aggregation of lower level distributions. |
| C0080 | Solvency Capital Requirement | Solvency capital requirement net of risk mitigating contracts per scenario. |
| C0090-C0210 | Percentiles | Percentiles of the loss distribution (losses corresponds to the right tail) net of risk mitigating contracts per scenario. |
| C0220/R0030 | Total undiversified Level 2 | Sum of stand-alone capital requirements contributions for Level 2 operational risks classification.  Any lower aggregation level should be already considered. |
| C0220/R0040 | Sum of diversification inside Level 2 items | Difference between the sum of undiversified leaf risks SCR and C0220/R0030.  This amount should be reported as a negative value.  For example, if the lower level is L3 (the ones quantified with probability distributions), enter the difference between the sum of Level 3 and the sum of Level 2 (standalone). |
| C0220/R0050 | Total undiversified Level 1 | Sum of stand-alone capital requirements contributions for Level 1 operational risks classification (if applicable, net of risk mitigating contracts).  Any lower aggregation level should be already considered. |
| C0220/R0060 | Operational risk - diversification between Level 1 items | Difference of C0220/R0050 and C0220/R0070.  This amount should be reported as a negative value. |
| C0220/R0070 | Operational risk - diversified | Diversified operational risk capital requirement net of risk mitigating contracts. |

*S.26.16 - Internal model - Model Changes*

***General comments:***

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

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

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

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

|  |  |  |
| --- | --- | --- |
|  | ITEM | INSTRUCTIONS |
| *Type of Change* | | |
| C0010 | Major | The information in this row should refer to a major change (in a given reporting period). While several major changes may be batched together for a single *approval*, they should be separated where there are distinct major changes. Naming convention: Major change 1\_Component 1. |
| *Change ID* | | |
| C0020 | Change ID | This change ID should be consistent between the solo and the group submission. It is used to match the solo changes that correspond to the group change for the reporting period. |
| *Description of Change* | | |
| C0030 | Date of approval | Identify the ISO 8601 (yyyy-mm-dd) code of the date when approval is granted, according to the decision of the NCA’s concerned. |
| C0040 | Date of submission | Identify the ISO 8601 (yyyy-mm-dd) code of the date when the written application for approval to the NCA’s concerned (for approved changes) was made. |
| C0050 | Description of change to the policy | Briefly describe the nature of the change and what aspects of the model have been changed. |
| C0060 | Change resulting from | One of the options in the following closed list shall be used:  1 - Change in risk profile  2 - Change in input data and assumptions  3 - Change in methodology  4 - Other |
| C0070 | Other categorization and explanation | Describe the categorisation if different from column C0060. If filled-in, then use Other option in column C0060. |
| C0080 | Market risk impact | If the market risk charge is impacted by the major model change then indicate it here. One of the options in the following closed list shall be used:  Yes  No |
| C0090 | CREDIT FinInstr risk impact | If the credit risk charge on financial instruments is impacted by the major model change then indicate it here. One of the options in the following closed list shall be used:  Yes  No |
| C0100 | CREDIT NonFinInstr impact | If the credit risk charge on non-financial instruments is impacted by the major model change then indicate it here. One of the options in the following closed list shall be used:  Yes  No |
| C0110 | Non-Life & Health NSLT risk impact | If the non-life & health NSLT risk charge is impacted by the major model change then indicate it here. One of the options in the following closed list shall be used:  Yes  No |
| C0120 | Life & Health risk impact | If the life & health risk charge is impacted by the major model change then indicate it here. One of the options in the following closed list shall be used:  Yes  No |
| C0130 | Operational risk impact | If the operational risk charge is impacted by the major model change then indicate it here. One of the options in the following closed list shall be used:  Yes  No |
| C0140 | Pension risk impact | If the pension risk charge is impacted by the major model change then indicate it here. One of the options in the following closed list shall be used:  Yes  No |
| C0150 | Dependency structure and correlation impact | If the diversification benefit due to changes to the dependency structure and/or the correlations is impacted by the major model change then indicate it here. One of the options in the following closed list shall be used:  Yes  No |
| C0160 | Other (free text) | Describe how other modelled contributions (if any) to the SCR were impacted by the model change. |
| C0170 | Change qualification | One of the options in the following closed list shall be used:  1 - Qualitative  2 - Quantitative  3 - Combination of quantitative/qualitative |
| *Change Impact* | | |
| C0180 | Total SCR value before change (amount) | Amount of Total SCR (full model run including the standard formula part for partial internal models and diversification benefit) value before the model change in units of the reporting currency. Report only for major changes. The value expected is as in S.23.01.01.01 R0580/C0010 for solos and S.23.01.04.01 R0680/C0010 for groups. |
| C0190 | Reference date of SCR impact | Identify the ISO 8601 (yyyy-mm-dd) code of the reference date of the SCR impact caused by the model change (major changes only). Specified date given by the NCAs in the approval letter of the major change application from which the approved model can be used to calculate the SCR. |
| C0200 | Total SCR value after change (amount) | Amount of Total SCR (full model run, if necessary, including the standard formula part for partial internal models and diversification benefit) value after the model change as specified in the model change application in units of the reporting currency. Report only for major changes. The value expected is as in S.23.01.01.01 R0580/C0010 for solos and S.23.01.04.01 R0680/C0010 for groups. |
| C0210 | Total SCR change % | The relative change of total SCR in percentage relative to major changes only. |
| C0220 | Own Funds w/o change (amount) | Total Eligible Own Funds without the model change in units of the reporting currency. Report only for major changes. The value expected is as in S.23.01.01.01 R0540/C0010 for solos and S.23.01.04.01 R0660/C0010 for groups. |
| C0230 | Own Funds with change (amount) | Total Eligible Own Funds with the model change in units of the reporting currency. Report only for major changes. The value expected is as in S.23.01.01.01 R0540/C0010 for solos and S.23.01.04.01 R0660/C0010 for groups. |
| C0260 | Other trigger | If the level of change in SCR is not the trigger for the major change classification, then describe what criteria is classifying the change as major (only the relevant trigger that triggered the change). |
| C0270 | Other trigger impact (amount) | Impact amount in relation to the trigger in C0260 (other than SCR) |
| C0280 | Other trigger impact % | Percentage impact in relation to the trigger in C0260 (other than SCR) |
| *Minor Changes* | | |
| C0220 | Own Funds w/o change (amount) | Total Eligible Own Funds without the minor model changes. |
| C0230 | Own Funds with change (amount) | Total Eligible Own Funds without the minor model changes plus the sum of impacts of the minor model changes on the total Eligible Own Funds for this reporting period. |
| C0240 | SCR sum for minor changes increasing SCR | Sum of impacts of only the minor model changes to the total SCR which increased the SCR for this reporting period. The reference SCR value used should be as in S.23.01.01.01 R0580/C0010 for solos and S.23.01.04.01 R0680/C0010 for groups. |
| C0250 | SCR sum for minor changes decreasing SCR | Sum of impacts of only the minor model changes to the total SCR which decreased the SCR, in units of the reporting currency, for this reporting period. The reference SCR value used should be as in S.23.01.01.01 R0580/C0010 for solos and S.23.01.04.01 R0680/C0010 for groups. |
| C0290 | Number of minor changes implemented during the reporting period | Number of minor changes implemented during the reporting period. |
| C0300 | Threshold for accumulation | Threshold for accumulation as specified in the model change policy. |
| C0310 | Reset | State whether one reset of the accumulation of minor changes has occurred in the reporting period:  Internal model minor changes reset occurred in the reporting period  Internal model minor changes reset did not occur in the reporting period. |
| C0320 | Reason for reset | Briefly, state the justification why a reset of the accumulation of minor changes has occurred in the reporting period. |

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

*General comments:*

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

Captive insurance and reinsurance undertakings complying with the conditions specified in Article 4 (4) and (5) shall only report tables corresponding to R0001 and R002/C0001 and R0010/C0010 to R0340/C0030.

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

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

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

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

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

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

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

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|  | ITEM | INSTRUCTIONS |
| Z0020 | Ring-fenced fund, matching adjustment portfolio or remaining part | Identifies whether the reported figures are with regard to a RFF, matching adjustment portfolio or to the remaining part. One of the options in the following closed list shall be used:  1 - RFF/MAP  2 - Remaining part |
| Z0030 | Fund/Portfolio number | When item Z0020 = 1, identification number for a ring-fenced fund or matching adjustment portfolio. This number is attributed by the undertaking and must be consistent over time and with the fund/portfolio number reported in other templates. |
| R0001/C0001 | Simplifications used - fire risk | Identify whether an undertaking used simplifications for the calculation of fire risk. The following options shall be used:  1 - Simplifications for the purposes of Article 90c  9 - Simplifications not used  If R0001/C0001 = 1, only C0880 shall be filled in for R2600. |
| R0002/C0001 | Simplifications used - natural catastrophe risk | Identify whether an undertaking used simplifications for the calculation of natural catastrophe risk. The following options shall be used:  1 - Simplification for the purposes of Article 90b windstorm  2 - Simplification for the purposes of Article 90b earthquake  3 - Simplification for the purposes of Article 90b flood  4 - Simplification for the purposes of Article 90b hail  5 - Simplification for the purposes of Article 90b subsidence  9 - Simplifications not used  Options 1 to 5 may be used simultaneously. |
| *Non-life catastrophe risk - Summary* | | |
| C0010/R0010 | SCR before risk mitigation - Natural catastrophe risk | This is the total catastrophe risk before risk mitigation arising from all natural catastrophe perils and taking into consideration the diversification effect between the perils given in C0010/R0070. |
| C0010/R0020-R0060 | SCR before risk mitigation - Natural catastrophe risk perils | This is the total capital requirement before risk mitigation per natural catastrophe peril, taking into consideration the diversification effect between zones and regions.  Per natural peril this amount is equal to the Catastrophe Risk Charge before risk mitigation. |
| C0010/R0070 | SCR before risk mitigation - Diversification between perils | Diversification effect arising from the aggregation of the total capital charges before risk mitigation relating to different natural catastrophe perils. |
| C0020/R0010 | Total risk mitigation - Natural catastrophe risk | This is the total risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles arising from all natural catastrophe perils and taking into consideration the diversification effect between the perils given in C0020/R0070. |
| C0020/R0020-R0060 | Total risk mitigation - Natural catastrophe risk perils | This is the total risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles per natural catastrophe peril. |
| C0020/R0070 | Total risk mitigation - Diversification between perils | Diversification effect arising from the aggregation of the risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to different natural catastrophe perils. |
| C0030/R0010 | SCR after risk mitigation - Natural catastrophe risk | This is the total catastrophe risk after risk mitigation arising from all natural catastrophe perils and taking into consideration the diversification effect between the perils given in C0030/R0070. |
| C0030/R0020-R0060 | SCR after risk mitigation - Natural catastrophe risk perils | This is the total capital requirement after risk mitigation per natural catastrophe peril, taking into consideration the diversification effect between zones and regions.  Per natural peril this amount is equal to the Catastrophe Risk Charge after risk mitigation. |
| C0030/R0070 | SCR after risk mitigation - Diversification between perils | Diversification effect arising from the aggregation of the total capital charges after risk mitigation relating to different natural catastrophe perils. |
| C0010/R0080 | SCR before risk mitigation - Catastrophe risk non-proportional property reinsurance | This is the total catastrophe risk before risk mitigation arising from non-proportional property reinsurance. |
| C0020/R0080 | Total risk mitigation - Catastrophe risk non-proportional property reinsurance | This is the total risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles for non-proportional property reinsurance. |
| C0030/R0080 | SCR after risk mitigation - Catastrophe risk non-proportional property reinsurance | This is the total catastrophe risk after risk mitigation arising from non-proportional property reinsurance. |
| C0010/R0090 | SCR before risk mitigation - Man-made catastrophe risk | This is the total catastrophe risk before risk mitigation arising from all man-made perils and taking into consideration the diversification effect between the perils given in C0010/R0160. |
| C0010/R0100-R0150 | SCR before risk mitigation - Man-made catastrophe risk perils | This is the total capital requirement before risk mitigation per man-made peril, taking into consideration the diversification effect between sub-perils.  Per man-made peril this amount is equal to the Catastrophe Risk Charge before risk mitigation. |
| C0010/R0160 | SCR before risk mitigation - Diversification between perils | Diversification effect arising from the aggregation of the total capital charges before risk mitigation relating to different man-made perils. |
| C0020/R0090 | Total risk mitigation - Man-made catastrophe risk | This is the total risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles arising from all man-made perils and taking into consideration the diversification effect between the perils given in C0020/R0160. |
| C0020/R0100-R0150 | Total risk mitigation - Man-made catastrophe risk perils | This is the total risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles per man-made catastrophe peril. |
| C0020/R0160 | Total risk mitigation - Diversification between perils | Diversification effect arising from the aggregation of the risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to different man-made perils. |
| C0030/R0090 | SCR after risk mitigation - Man-made catastrophe risk | This is the total catastrophe risk after risk mitigation arising from all man-made catastrophe perils and taking into consideration the diversification effect between the perils given in C0030/R0160. |
| C0030/R0100-R0150 | SCR after risk mitigation - Man-made catastrophe risk perils | This is the total capital requirement after risk mitigation per man-made catastrophe peril, taking into consideration the diversification effect between sub-perils.  Per man-made peril this amount is equal to the Catastrophe Risk Charge after risk mitigation. |
| C0030/R0160 | SCR after risk mitigation - Diversification between perils | Diversification effect arising from the aggregation of the total capital charges after risk mitigation relating to different man-made catastrophe perils. |
| C0010/R0170 | SCR before risk mitigation - Other non-life catastrophe risk | This is the total catastrophe risk before risk mitigation arising from all ‘other non-life’ perils and taking into consideration the diversification effect between the perils given in C0010/R0180. |
| C0010/R0180 | SCR before risk mitigation - Diversification between perils | Diversification effect arising from the aggregation of the total capital charges before risk mitigation relating to different ‘other non-life’ perils. |
| C0020/R0170 | Total risk mitigation - Other non-life catastrophe risk | This is the total risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles arising from all ‘other non-life’ perils and taking into consideration the diversification effect between the perils given in C0020/R0180. |
| C0020/R0180 | Total risk mitigation - Diversification between perils | Diversification effect arising from the aggregation of the risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to different ‘other non-life’ perils. |
| C0030/R0170 | SCR after risk mitigation - Other non-life catastrophe risk | This is the total catastrophe risk after risk mitigation arising from all ‘other non-life’ catastrophe perils and taking into consideration the diversification effect between the perils given in C0030/R0180. |
| C0030/R0180 | SCR after risk mitigation - Diversification between perils | Diversification effect arising from the aggregation of the total capital charges after risk mitigation relating to different ‘other non-life’ catastrophe perils. |
| C0010/R0190 | SCR before risk mitigation - Total Non-life catastrophe risk before diversification | This is the total catastrophe risk before risk mitigation arising from all the sub-modules (Natural catastrophe, Non-proportional property reinsurance, Man-made and ‘Other non-life’ catastrophe risks) before the diversification effect between the sub-modules. |
| C0010/R0200 | SCR before risk mitigation - Diversification between sub-modules | Diversification effect arising from the aggregation of the total capital charges before risk mitigation relating to different sub-modules (Natural catastrophe, Non-proportional property reinsurance, Man-made and ‘Other non-life’ catastrophe risks). |
| C0010/R0210 | SCR before risk mitigation - Total Non-life catastrophe risk after diversification | This is the total catastrophe risk before risk mitigation arising from all the sub-modules (Natural catastrophe, Non-proportional property reinsurance, Man-made and ‘Other non-life’ catastrophe risks), taking into consideration the diversification effect between the sub-modules given in C0010/R0200. |
| C0020/R0190 | Total risk mitigation - Total Non-life catastrophe risk before diversification | This is the total risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles arising from all the sub-modules (Natural catastrophe, Non-proportional property reinsurance, Man-made and ‘Other non-life’ catastrophe risks), before the diversification effect between the sub-modules. |
| C0020/R0200 | Total risk mitigation - Diversification between sub-modules | Diversification effect arising from the aggregation of the risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to different sub-modules (Natural catastrophe, Non-proportional property reinsurance, Man-made and ‘Other non-life’ catastrophe risks). |
| C0020/R0210 | Total risk mitigation - Total Non-life catastrophe risk after diversification | This is the total risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles arising from all the sub-modules (Natural catastrophe, Non-proportional property reinsurance, Man-made and ‘Other non-life’ catastrophe risks), taking into consideration the diversification effect between the sub-modules given in C0020/R0200. |
| C0030/R0190 | SCR after risk mitigation - Total Non-life catastrophe risk before diversification | This is the total catastrophe risk after risk mitigation arising from all the sub-modules (Natural catastrophe, Non-proportional property reinsurance, Man-made and ‘Other non-life’ catastrophe risks), before the diversification effect between the sub-modules. |
| C0030/R0200 | SCR after risk mitigation - Diversification between sub-modules | Diversification effect arising from the aggregation of the total capital charges after risk mitigation relating to different sub-modules (Natural catastrophe, Non-proportional property reinsurance, Man-made and ‘Other non-life’ catastrophe risks). |
| C0030/R0210 | SCR after risk mitigation - Total Non-life catastrophe risk after diversification | This is the total catastrophe risk after risk mitigation arising from all the sub-modules (Natural catastrophe, Non-proportional property reinsurance, Man-made and ‘Other non-life’ catastrophe risks), taking into consideration the diversification effect between the sub-modules given in item C0030/R0200. |
| *Health catastrophe risk - Summary* |  |  |
| C0010/R0300 | SCR before risk mitigation - Health catastrophe risk | This is the total catastrophe risk before risk mitigation arising from all Health catastrophe risk sub-modules and taking into consideration the diversification effect between the sub-modules given in C0010/R0340. |
| C0010/R0310-R0330 | SCR before risk mitigation - Health catastrophe risk sub-modules | This is the total capital requirement before risk mitigation per Health catastrophe risk sub-modules, taking into consideration the diversification effect between the countries.  Per Health catastrophe risk sub-module this amount is equal to the Catastrophe Risk Charge before risk mitigation. |
| C0010/R0340 | SCR before risk mitigation - Diversification between sub-modules | Diversification effect arising from the aggregation of the total capital charges before risk mitigation relating to different Health catastrophe risk sub-modules. |
| C0020/R0300 | Total risk mitigation - Health catastrophe risk | This is the total risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles arising from all Health catastrophe risk sub-modules and taking into consideration the diversification effect between the sub-modules given in C0020/R0340. |
| C0020/R0310-R0330 | Total risk mitigation - Health catastrophe risk sub-modules | This is the total risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles per Health catastrophe risk sub-module. |
| C0020/R0340 | Total risk mitigation - Diversification between sub-modules | Diversification effect arising from the aggregation of the risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to different Health catastrophe risk sub-modules. |
| C0030/R0300 | SCR after risk mitigation - Health catastrophe risk | This is the total catastrophe risk after risk mitigation arising from all Health catastrophe risk sub-modules and taking into consideration the diversification effect between the sub-modules given in C0030/R0340. |
| C0030/R0310-R0330 | SCR after risk mitigation - Health catastrophe risk sub-modules | This is the total capital requirement after risk mitigation per Health catastrophe risk sub-module, taking into consideration the diversification effect between countries.  Per Health catastrophe risk sub-module this amount is equal to the Catastrophe Risk Charge after risk mitigation. |
| C0030/R0340 | SCR after risk mitigation - Diversification between sub-modules | Diversification effect arising from the aggregation of the total capital charges after risk mitigation relating to different Health catastrophe risk sub-modules. |
| *Non-life catastrophe risk* | | |
| *Natural catastrophe risk - Windstorm* | | |
| C0040/R0610-R0780 | Estimation of the gross premium to be earned - Other Regions | An estimate of the premiums to be earned by the insurance or reinsurance undertaking, during the following year in relation to the 14 regions other than the specified regions (include regions as specified in Annex III, except the ones specified in Annex V or in Annex XIII of Delegated Regulation (EU) 2015/35), for the contract in relation to the obligations of lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35 Fire and other damage covering windstorm risk, including the proportional reinsurance obligations and marine, aviation and transport insurance covering onshore property damage by windstorm, including the proportional reinsurance obligations.  Premiums shall be gross, without deduction of premiums for reinsurance contracts. |
| C0040/R0790 | Estimation of the gross premium to be earned - Total Windstorm Other Regions before diversifications | Total of the estimate of the premiums to be earned by the insurance or reinsurance undertaking before diversification, during the following year for the other 14 regions other than the specified regions. |
| C0050/R0400-R0590 | Exposure -specified Region | The sum of the total insured per each of the 23 specified regions for lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35:   1. Fire and other damage, including the proportional reinsurance obligations, in relation to contracts that cover windstorm risk and where the risk is situated in this particular specified region; and 2. Marine, aviation and transport insurance, including the proportional reinsurance obligations, in relation to contracts that cover onshore property damage by Windstorm and where the risk is situated in this particular specified region. |
| C0050/R0600 | Exposure - Total Windstorm specified Regions before diversification | Total of the exposure before diversification for the 23 specified regions. |
| C0060/R0400-R0590 | Specified Gross Loss -specified Region | Specified gross windstorm loss per each of the 23 specified regions, taking into consideration the effect of diversification effect between zones. |
| C0060/R0600 | Specified Gross Loss - Total Windstorm specified Regions before diversification | Total of the specified gross loss before diversification for the 23 specified regions. |
| C0070/R0400-R0590 | Catastrophe Risk Charge Factor before risk mitigation -specified Region | The risk charge factor per each of the 23 specified regions for Windstorm, taking into consideration the effect of diversification effect between zones. |
| C0070/R0600 | Catastrophe Risk Charge Factor before risk mitigation - Total Windstorm specified Regions before diversification | Ratio between total specified gross loss and total exposure. |
| C0080/R0400-R0590 | Scenario A or B -specified Region | The larger of the capital requirement for Windstorm risk for each of the 23 specified regions according to scenario A or scenario B.  When determining the largest amount of scenario A and B, the risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril, shall be taken into account. |
| C0090/R0400-R0590 | Catastrophe Risk Charge before risk mitigation -specified Region | Capital requirement before risk mitigation arising from Windstorm for each of the 23 specified Regions corresponding to the larger of scenario A or B. |
| C0090/R0600 | Catastrophe Risk Charge before risk mitigation - Total Windstorm specified Regions before diversification | Total of the capital requirement before risk mitigation arising from Windstorm for the 23 specified regions. |
| C0090/R0790 | Catastrophe Risk Charge before risk mitigation - Total Windstorm Other Regions before diversifications | The capital requirement before risk mitigation for Windstorm risk in regions other than the specified Regions. It is the amount of the instantaneous loss, without deduction of the amounts recoverable from reinsurance contracts and Special Purpose Vehicles. |
| C0090/R0800 | Catastrophe Risk Charge before risk mitigation - Total Windstorm all Regions before diversification | Total of the capital requirement before risk mitigation arising from Windstorm for all regions. |
| C0090/R0810 | Catastrophe Risk Charge before risk mitigation - Diversification effect between regions | Diversification effect arising from the aggregation of the Windstorm risks relating to the different regions (both specified Regions and ‘other regions’) |
| C0090/R0820 | Catastrophe Risk Charge before risk mitigation - Total Windstorm after diversification | This is the total capital requirement before risk mitigation for Windstorm risk, taking into consideration the diversification effect reported in item C0090/R0810. |
| C0100/R0400-R0590 | Estimated Risk Mitigation -specified Region | Per each of the 23 specified Regions, the estimated risk mitigation effect, corresponding to the selected scenario, of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril, excluding the estimated reinstatement premiums. |
| C0100/R0600 | Estimated Risk Mitigation - Total Windstorm specified Regions before diversification | Total of the estimated risk mitigation arising from Windstorm for the 23 specified regions. |
| C0100/R0790 | Estimated Risk Mitigation - Total Windstorm Other Regions before diversifications | For all the regions other the specified Regions, the estimated risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril, excluding the estimated reinstatement premiums. |
| C0100/R0800 | Estimated Risk Mitigation - Total Windstorm all Regions before diversification | Total of the estimated risk mitigation arising from Windstorm for all regions. |
| C0110/R0400-R0590 | Estimated Reinstatement Premiums -specified Region | For each of the 23 specified Regions, the estimated reinstatement premiums, corresponding to the selected scenario, as a result of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril. |
| C0110/R0600 | Estimated Reinstatement Premiums - Total Windstorm specified Regions before diversification | Total of the estimated reinstatement premiums for the 23 specified regions. |
| C0110/R0790 | Estimated Reinstatement Premiums - Total Windstorm Other Regions before diversifications | For all the regions other than the specified Regions, the estimated reinstatement premiums, as a result of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril. |
| C0110/R0800 | Estimated Reinstatement Premiums - Total Windstorm all Regions before diversification | Total of the estimated reinstatement premiums for all regions. |
| C0120/R0400-R0590 | Catastrophe Risk Charge after risk mitigation -specified Region | Capital requirement, after the deduction of the risk mitigating effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril, arising from Windstorms in each of the specified regions, corresponding to the selected scenario. |
| C0120/R0600 | Catastrophe Risk Charge after risk mitigation - Total Windstorm specified Regions before diversification | Total of the capital requirement, after the deduction of the risk mitigating effect of the undertaking's specific reinsurance contracts and special purpose vehicles for the 23 specified regions. |
| C0120/R0790 | Catastrophe Risk Charge after risk mitigation - Total Windstorm Other Regions before diversifications | Capital requirement after risk mitigation for Windstorm risk in regions other than the specified Regions. It is the amount of the instantaneous loss, including the deduction of the amounts recoverable from reinsurance contracts and Special Purpose Vehicles. |
| C0120/R0800 | Catastrophe Risk Charge after risk mitigation - Total Windstorm all Regions before diversification | Total of the capital requirement, after the deduction of the risk mitigating effect of the undertaking's specific reinsurance contracts and special purpose vehicles for all regions. |
| C0120/R0810 | Catastrophe Risk Charge after risk mitigation - Diversification effect between regions | Diversification effect arising from the aggregation of the capital requirement after risk mitigations for Windstorm risks relating to the different regions (both specified Regions and ‘other regions’). |
| C0120/R0820 | Catastrophe Risk Charge after risk mitigation - Total Windstorm after diversification | This is the total capital requirement after risk mitigation for Windstorm risk, taking into consideration the diversification effect given in item C0120/R0810. |
| *Natural catastrophe risk - Earthquake* | | |
| C0130/R1040-R1210 | Estimation of the gross premium to be earned - Other Regions | An estimate of the premiums to be earned by the insurance or reinsurance undertaking, during the following year in relation to each of the 14 regions other than the specified Regions (include regions as specified in Annex III, except the ones specified in Annex V or in Annex XIII of Delegated Regulation (EU) 2015/35), for the contract in relation to the obligations of lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35:   1. Fire and other damage covering earthquake risk, including the proportional reinsurance obligations; and 2. Marine, aviation and transport insurance covering onshore property damage by earthquake, including the proportional reinsurance obligations.   Premiums shall be gross, without deduction of premiums for reinsurance contracts. |
| C0130/R1220 | Estimation of the gross premium to be earned - Total Earthquake Other Regions before diversification | Total of the estimate of the premiums to be earned, by the insurance or reinsurance undertaking, during the following year for the other regions. |
| C0140/R0830-R1020 | Exposure -specified Region | The sum of the total insured per each of the 20 specified regions for the lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35:   1. Fire and other damage, including the proportional reinsurance obligations, in relation to contracts that cover Earthquake risk and where the risk is situated in this particular specified region; and 2. For lines of business Marine, aviation and transport insurance, including the proportional reinsurance obligations, in relation to contracts that cover onshore property damage by Earthquake and where the risk is situated in this particular specified region. |
| C0140/R1030 | Exposure - Total Earthquake specified Regions before diversification | Total of the exposure for the 20 specified regions. |
| C0150/R0830-R1020 | Specified Gross Loss -specified Region | Specified gross Earthquake loss for each of the 20 specified regions, taking into consideration the effect of diversification effect between zones. |
| C0150/R1030 | Specified Gross Loss - Total Earthquake specified Regions before diversification | Total of the specified gross Earthquake loss for the 20 specified regions. |
| C0160/R0830-R1020 | Catastrophe Risk Charge Factor before risk mitigation -specified Region | The Risk Charge Factor per each of the 20 specified regions for Earthquake according to the Standard Formula, taking into consideration the effect of diversification effect between zones. |
| C0160/R1030 | Catastrophe Risk Charge Factor before risk mitigation - Total Earthquake specified Regions before diversification | Ratio between total specified gross loss and total exposure. |
| C0170/R0830-R1020 | Catastrophe Risk Charge before risk mitigation -specified Region | Capital requirement before risk mitigation arising from Earthquakes in each of the 20 specified Regions. |
| C0170/R1030 | Catastrophe Risk Charge before risk mitigation - Total Earthquake specified Regions before diversification | Total of the capital requirement before risk mitigation arising from Earthquakes for the 20 specified regions. |
| C0170/R1220 | Catastrophe Risk Charge before risk mitigation - Total Earthquake - Other Regions before diversification | The capital requirement before risk mitigation for Earthquake risk in regions other than the specified Regions. It is the amount of the instantaneous loss, without deduction of the amounts recoverable from reinsurance contracts and Special Purpose Vehicles. |
| C0170/R1230 | Catastrophe Risk Charge before risk mitigation - Total Earthquake - All Regions before diversification | Total of the capital requirement before risk mitigation arising from Earthquakes for all regions. |
| C0170/R1240 | Catastrophe Risk Charge before risk mitigation - Diversification effect between regions | Diversification effect arising from the aggregation of the Earthquake risks relating to the different regions (both specified Regions and Other regions). |
| C0170/R1250 | Catastrophe Risk Charge before risk mitigation - Total Earthquake after diversification | This is the total capital requirement before risk mitigation for Earthquake risk, taking into consideration the diversification effect given in C0170/R1240. |
| C0180/R0830-R1020 | Estimated Risk Mitigation -specified Region | Per each of the 20 specified Regions the estimated risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril, excluding the estimated reinstatement premiums. |
| C0180/R1030 | Estimated Risk Mitigation - Total Earthquake specified Regions before diversification | Total of the estimated Risk Mitigation for the 20 specified regions. |
| C0180/R1220 | Estimated Risk Mitigation - Total Earthquake - Other Regions before diversification | For all the regions other than the specified Regions, the estimated risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril, excluding the estimated reinstatement premiums. |
| C0180/R1230 | Estimated Risk Mitigation - Total Earthquake - All Regions before diversification | Total of the estimated Risk Mitigation for all regions. |
| C0190/R0830-R1020 | Estimated Reinstatement Premiums -specified Region | Per each of the 20 specified Regions the estimated reinstatement premiums as a result of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril. |
| C0190/R1030 | Estimated Reinstatement Premiums - Total Earthquake specified Regions before diversification | Total of the estimated reinstatement premiums for the 20 specified regions. |
| C0190/R1220 | Estimated Reinstatement Premiums - Total Earthquake Other Regions before diversification | For all the regions other than the specified Regions, the estimated reinstatement premiums, as a result of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril. |
| C0190/R1230 | Estimated Reinstatement Premiums - Total Earthquake All Regions before diversification | Total of the estimated reinstatement premiums for all regions. |
| C0200/R0830-R1020 | Catastrophe Risk Charge after risk mitigation -specified Region | Capital requirement, after the deduction of the risk mitigating effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril, arising from Earthquake in each of the 20 specified regions. |
| C0200/R1030 | Catastrophe Risk Charge after risk mitigation - Total Earthquake specified Regions before diversification | Total of the capital requirement, after the deduction of the risk mitigating effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril, arising from Earthquake for the 20 specified regions. |
| C0200/R1220 | Catastrophe Risk Charge after risk mitigation - Total Earthquake Other Regions before diversification | Capital requirement after risk mitigation for Earthquake risk in regions other than the specified Regions. It is the amount of the instantaneous loss, including the deduction of the amounts recoverable from reinsurance contracts and Special Purpose Vehicles. |
| C0200/R1230 | Catastrophe Risk Charge after risk mitigation - Total Earthquake All Regions before diversification | Total of the capital requirement, after the deduction of the risk mitigating effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril, arising from Earthquake for all regions. |
| C0200/R1240 | Catastrophe Risk Charge after risk mitigation - Diversification effect between regions | Diversification effect arising from the aggregation of the capital requirement after risk mitigations for Earthquake risks relating to the different regions (both specified Regions and Other regions). |
| C0200/R1250 | Catastrophe Risk Charge after risk mitigation - Total Earthquake after diversification | This is the total capital requirement after risk mitigation for Earthquake risk, taking into consideration the diversification effect given in C0200/R1240. |
| *Natural catastrophe risk - Flood* | | |
| C0210/R1410-R1580 | Estimation of the gross premiums to be earned - Other Regions | An estimate of the premiums to be earned by the insurance or reinsurance undertaking, during the following year in relation to each of the 14 regions other than the specified Regions (include regions as specified in Annex III, except the ones specified in Annex V or in Annex XIII of Delegated Regulation (EU) 2015/35), for the contract in relation to the obligations of lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35:   1. Fire and other damage covering flood risk, including the proportional reinsurance obligations; 2. Marine, aviation and transport insurance covering onshore property damage by flood, including the proportional reinsurance obligations; 3. Other motor insurance, including the proportional reinsurance obligations.   Premiums shall be gross, without deduction of premiums for reinsurance contracts. |
| C0210/R1590 | Estimation of the gross premium to be earned - Total Flood Other Regions before diversification | Total of the estimate of the premiums to be earned, by the insurance or reinsurance undertaking, during the following year for the other regions. |
| C0220/R1260-R1390 | Exposure -specified Region | The sum of the total insured per each of the 14 specified regions of lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35:   1. Fire and other damage, including the proportional reinsurance obligations, in relation to contracts that cover Flood risk and where the risk is situated in this particular specified region; 2. Marine, aviation and transport insurance, including the proportional reinsurance obligations, in relation to contracts that cover onshore property damage by Flood and where the risk is situated in this particular specified region; and 3. Other motor insurance, including the proportional reinsurance obligations, multiplied by 1.5, in relation to contracts that cover onshore property damage by Flood and where the risk is situated in this particular specified region. |
| C0220/R1400 | Exposure - Total Flood specified Regions before diversification | Total of the exposure for the 14 specified regions. |
| C0230/R1260-R1390 | Specified Gross Loss -specified Region | Specified gross Flood loss in each of the 14 specified regions, taking into consideration the effect of diversification effect between zones. |
| C0230/R1400 | Specified Gross Loss - Total Flood specified Regions before diversification | Total of the specified gross Flood loss for the 14 specified regions. |
| C0240/R1260-R1390 | Catastrophe Risk Charge Factor before risk mitigation -specified Region | The Risk Charge Factor per each of the 14 specified regions for Flood according to the Standard Formula, taking into consideration the effect of diversification effect between zones. |
| C0240/R1400 | Catastrophe Risk Charge Factor before risk mitigation - Total Flood specified Regions before diversification | Ratio between total specified gross loss and total exposure. |
| C0250/R1260-R1390 | Scenario A or B -specified Region | The larger of the capital requirement for Flood risk in each of the 14 specified regions according to scenario A or scenario B.  When determining the largest amount of scenario A and B, the risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril, must be taken into account. |
| C0260/R1260-R1390 | Catastrophe Risk Charge before risk mitigation - specified Region | Capital requirement before risk mitigation arising from Floods in each of the 14 specified Regions, corresponding to the larger of scenario A or B. |
| C0260/R1400 | Catastrophe Risk Charge before risk mitigation - Total Flood specified Regions before diversification | Total of the capital requirement before risk mitigation arising from Floods for the 14 specified regions. |
| C0260/R1590 | Catastrophe Risk Charge before risk mitigation - Total Flood Other Regions before diversification | The capital requirement before risk mitigation for Flood risk in regions other than the specified Regions. It is the amount of the instantaneous loss, without deduction of the amounts recoverable from reinsurance contracts and Special Purpose Vehicles. |
| C0260/R1600 | Catastrophe Risk Charge before risk mitigation - Total Flood All Regions before diversification | Total of the capital requirement before risk mitigation arising from Floods for all regions. |
| C0260/R1610 | Catastrophe Risk Charge before risk mitigation - Diversification effect between regions | Diversification effect arising from the aggregation of the Flood risks relating to the different regions (both specified Regions and Other regions). |
| C0260/R1620 | Catastrophe Risk Charge before risk mitigation - Total Flood after diversification | This is the total capital requirement before risk mitigation for Flood risk, taking into consideration the diversification effect given in C0260/R1610. |
| C0270/R1260-R1390 | Estimated Risk Mitigation -specified Region | Per each of the 14 specified Regions the estimated risk mitigation effect, corresponding to the selected scenario, of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril, excluding the estimated reinstatement premiums. |
| C0270/R1400 | Estimated Risk Mitigation - Total Flood specified Regions before diversification | Total of the estimated Risk Mitigation for the 14 specified regions. |
| C0270/R1590 | Estimated Risk Mitigation - Total Flood Other Regions before diversification | For all the regions other than the specified Regions, the estimated risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril, excluding the estimated reinstatement premiums. |
| C0270/R1600 | Estimated Risk Mitigation - Total Flood All Regions before diversification | Total of the estimated Risk Mitigation for all regions. |
| C0280/R1260-R1390 | Estimated Reinstatement Premiums -specified Region | Per each of the 14 specified Regions the estimated reinstatement premiums, corresponding to the selected scenario, as a result of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril. |
| C0280/R1400 | Estimated Reinstatement Premiums - Total Flood -specified Regions before diversification | Total of the estimated reinstatement premiums for the 14 specified regions. |
| C0280/R1590 | Estimated Reinstatement Premiums - Total Flood -Other Regions before diversification | For all the regions other than the specified Regions, the estimated reinstatement premiums, as a result of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril. |
| C0280/R1600 | Estimated Reinstatement Premiums - Total Flood - All Regions before diversification | Total of the estimated reinstatement premiums for all regions. |
| C0290/R1260-R1390 | Catastrophe Risk Charge after risk mitigation - specified Region | Capital requirement, after the deduction of the risk mitigating effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril, arising from Flood in each of the 14 specified regions, corresponding to the selected scenario. |
| C0290/R1400 | Catastrophe Risk Charge after risk mitigation - Total Flood -specified Regions before diversification | Total of the capital requirement, after the deduction of the risk mitigating effect of the undertaking's specific reinsurance contracts and special purpose vehicles for the 14 specified regions. |
| C0290/R1590 | Catastrophe Risk Charge after risk mitigation - Total Flood - Other Regions before diversification | Capital requirement after risk mitigation for Flood risk in regions other than the specified Regions. It is the amount of the instantaneous loss, including the deduction of the amounts recoverable from reinsurance contracts and Special Purpose Vehicles. |
| C0290/R1600 | Catastrophe Risk Charge after risk mitigation - Total Flood - All Regions before diversification | Total of the capital requirement, after the deduction of the risk mitigating effect of the undertaking's specific reinsurance contracts and special purpose vehicles all regions. |
| C0290/R1610 | Catastrophe Risk Charge after risk mitigation - Diversification effect between regions | Diversification effect arising from the aggregation of the capital requirement after risk mitigations for Flood risks relating to the different regions (both specified Regions and Other regions). |
| C0290/R1620 | Catastrophe Risk Charge after risk mitigation - Total Flood after diversification | This is the total capital requirement after risk mitigation for Flood risk, taking into consideration the diversification effect given in C0290/R1610. |
| *Natural catastrophe risk - Hail* | | |
| C0300/R1730-R1900 | Estimation of the gross premiums to be earned - Other Regions | An estimate of the premiums to be earned by the insurance or reinsurance undertaking, during the following year and in relation to each of the 11 regions other than the specified Regions (include regions as specified in Annex III, except the ones specified in Annex V or in Annex XIII of Delegated Regulation (EU) 2015/35), for the contract in relation to the obligations of lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35:   1. Fire and other damage covering hail risk, including the proportional reinsurance obligations; 2. Marine, aviation and transport insurance covering onshore property damage by hail, including the proportional reinsurance obligations; and 3. Other motor insurance, including the proportional reinsurance obligations.   Premiums shall be gross, without deduction of premiums for reinsurance contracts. |
| C0300/R1910 | Estimation of the gross premium to be earned - Total Hail Other Regions before diversification | Total of the estimate of the premiums to be earned, by the insurance or reinsurance undertaking, during the following year for the other regions. |
| C0310/R1630-R1710 | Exposure -specified Region | The sum of the total insured per each of the 11 specified regions for lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35:   1. Fire and other damage, including the proportional reinsurance obligations, in relation to contracts that cover Hail risk and where the risk is situated in this particular specified region; 2. Marine, aviation and transport insurance, including the proportional reinsurance obligations, in relation to contracts that cover onshore property damage by Hail and where the risk is situated in this particular specified region; and 3. Other motor insurance, including the proportional reinsurance obligations, multiplied by 5, in relation to contracts that cover onshore property damage by Hail and where the risk is situated in this particular specified region. |
| C0310/R1720 | Exposure - Total Hail specified Regions before diversification | Total of the exposure for the 11 specified regions. |
| C0320/R1630-R1710 | Specified Gross Loss -specified Region | Specified gross Hail loss in each of the 11 specified regions, taking into consideration the effect of diversification effect between zones. |
| C0320/R1720 | Specified Gross Loss - Total Hail specified Regions before diversification | Total of the specified gross Hail loss for the 11 specified regions. |
| C0330/R1630-R1710 | Catastrophe Risk Charge Factor before risk mitigation -specified Region | The Risk Charge Factor per each of the 11 specified regions for Hail according to the Standard Formula, taking into consideration the effect of diversification effect between zones. |
| C0330/R1720 | Catastrophe Risk Charge Factor before risk mitigation - Total Hail specified Regions before diversification | Ratio between total specified gross loss and total exposure. |
| C0340/R1630-R1710 | Scenario A or B -specified Region | The larger of the capital requirement for Hail risk in each of the 11 specified regions according to scenario A or scenario B.  When determining the largest amount of scenario A and B, the risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril, must be taken into account. |
| C0350/R1630-R1710 | Catastrophe Risk Charge before risk mitigation -specified Region | Capital requirement before risk mitigation arising from Hails in each of the 11 specified Regions corresponding to the larger of scenario A or B. |
| C0350/R1720 | Catastrophe Risk Charge before risk mitigation - Total Hail specified Regions before diversification | Total of the capital requirement before risk mitigation arising from Hails for the 11 specified regions. |
| C0350/R1910 | Catastrophe Risk Charge before risk mitigation - Total Hail Other Regions before diversification | The capital requirement before risk mitigation for Hail risk in regions other than the specified Regions. It is the amount of the instantaneous loss, without deduction of the amounts recoverable from reinsurance contracts and Special Purpose Vehicles. |
| C0350/R1920 | Catastrophe Risk Charge before risk mitigation - Total Hail All Regions before diversification | Total of the capital requirement before risk mitigation arising from Hails for all regions. |
| C0350/R1930 | Catastrophe Risk Charge before risk mitigation - Diversification effect between regions | Diversification effect arising from the aggregation of the Hail risks relating to the different regions (both specified Regions and other regions). |
| C0350/R1940 | Catastrophe Risk Charge before risk mitigation - Total Hail after diversification | This is the total capital requirement before risk mitigation for Hail risk, taking into consideration the diversification effect given in C0350/R1930. |
| C0360/R1630-R1710 | Estimated Risk Mitigation -specified Region | Per each of the 11 specified Regions the estimated risk mitigation effect, corresponding to the selected scenario, of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril, excluding the estimated reinstatement premiums. |
| C0360/R1720 | Estimated Risk Mitigation - Total Hail specified Region before diversification | Total of the estimated risk mitigation for the 11 specified regions. |
| C0360/R1910 | Estimated Risk Mitigation - Total Hail Other Regions before diversification | For all the regions other than the specified Regions, the estimated risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril, excluding the estimated reinstatement premiums. |
| C0360/R1920 | Estimated Risk Mitigation - Total Hail All Regions before diversification | Total of the estimated risk mitigation for all regions. |
| C0370/R1630-R1710 | Estimated Reinstatement Premiums -specified Region | Per each of the 11 specified Regions the estimated reinstatement premiums, corresponding to the selected scenario, as a result of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril. |
| C0370/R1720 | Estimated Reinstatement Premiums - Total Hail specified Regions before diversification | Total of the estimated reinstatement premiums for the 11 specified regions. |
| C0370/R1910 | Estimated Reinstatement Premiums - Total Hail Other Regions before diversification | For all the regions other than the specified Regions, the estimated reinstatement premiums, as a result of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril. |
| C0370/R1920 | Estimated Reinstatement Premiums - Total Hail All Regions before diversification | Total of the estimated reinstatement premiums for all regions. |
| C0380/R1630-R1710 | Catastrophe Risk Charge after risk mitigation -specified Region | Capital requirement, after the deduction of the risk mitigating effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril, arising from Hail in each of the 11 specified Regions, corresponding to the selected scenario. |
| C0380/R1720 | Catastrophe Risk Charge after risk mitigation - Total Hail specified Regions before diversification | Total of the capital requirement, after the deduction of the risk mitigating effect of the undertaking's specific reinsurance contracts and special purpose vehicles for the 11 specified regions. |
| C0380/R1910 | Catastrophe Risk Charge after risk mitigation - Total Hail Other Regions before diversification | Capital requirement after risk mitigation for Hail risk in regions other than the specified Regions. It is the amount of the instantaneous loss, including the deduction of the amounts recoverable from reinsurance contracts and Special Purpose Vehicles. |
| C0380/R1920 | Catastrophe Risk Charge after risk mitigation - Total Hail All Regions before diversification | Total of the capital requirement, after the deduction of the risk mitigating effect of the undertaking's specific reinsurance contracts and special purpose vehicles for all regions. |
| C0380/R1930 | Catastrophe Risk Charge after risk mitigation - Diversification effect between regions | Diversification effect arising from the aggregation of the capital requirement after risk mitigations for Hail risks relating to the different regions (both specified Regions and Other regions). |
| C0380/R1940 | Catastrophe Risk Charge after risk mitigation - Total Hail after diversification | This is the total capital requirement after risk mitigation for Hail risk, taking into consideration the diversification effect given in C0380/R1930. |
| *Natural catastrophe risk - Subsidence* | | |
| C0390/R1950 | Estimation of the gross premium to be earned - Total Subsidence before diversification | An estimate of the premiums to be earned, by the insurance or reinsurance undertaking, during the following year, for the contract in relation to the obligations of fire and other damage, including the proportional reinsurance obligations.  Premiums shall be gross, without deduction of premiums for reinsurance contracts, and in relation to the territory of France. |
| C0400/R1950 | Exposure - Total Subsidence before diversification | The sum of the total insured made up of the geographical divisions of the territory of France for fire and other damage, including the proportional reinsurance obligations, which are sufficiently homogeneous in relation to the subsidence risk that the insurance and reinsurance undertakings are exposed to in relation to the territory. Together the zones shall comprise the whole territory. |
| C0410/R1950 | Specified Gross Loss - Total Subsidence before diversification | Specified gross subsidence loss, before taking into consideration the effect of diversification effect between zones. |
| C0420/R1950 | Catastrophe Risk Charge Factor before risk mitigation - Total Subsidence before diversification | The Risk Charge Factor of the territory of France for subsidence, before taking into consideration the effect of diversification effect between zones. |
| C0430/R1950 | Catastrophe Risk Charge before risk mitigation - Total Subsidence before diversification | The capital requirement before risk mitigation for Subsidence risk in the territory of France. It is the amount of the instantaneous loss, without deduction of the amounts recoverable from reinsurance contracts and Special Purpose Vehicles, which for subsidence is equal to the Specified Gross Loss (item C0410/R1950). |
| C0430/R1960 | Catastrophe Risk Charge before risk mitigation - Diversification effect between zones | Diversification effect arising from the aggregation of the Subsidence risks relating to the different zones of the territory of France. |
| C0430/R1970 | Catastrophe Risk Charge before risk mitigation - Total Subsidence after diversification | This is the total capital requirement before risk mitigation for subsidence risk, taking into consideration the diversification effect given in item C0430/R1960. |
| C0440/R1950 | Estimated Risk Mitigation - Total Subsidence before diversification | The estimated risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril, excluding the estimated reinstatement premiums. |
| C0450/R1950 | Estimated Reinstatement Premiums - Total Subsidence before diversification | The estimated reinstatement premiums as a result of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril. |
| C0460/R1950 | Catastrophe Risk Charge after risk mitigation - Total Subsidence before diversification | Capital requirement, after the deduction of the risk mitigating effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril, arising from subsidence. |
| C0460/R1960 | Catastrophe Risk Charge after risk mitigation - Diversification effect between zones | Diversification effect arising from the aggregation of the capital requirement after risk mitigations for Subsidence risks relating to the different zones of the territory of France. |
| C0460/R1970 | Catastrophe Risk Charge after risk mitigation - Total Subsidence after diversification | This is the total capital requirement after risk mitigation for subsidence risk, taking into consideration the diversification effect given in item C0460/R1960. |
| *Natural catastrophe risk - Non-proportional property reinsurance* | | |
| C0470/R2000 | Estimation of the gross premium to be earned | An estimate of the premiums to be earned, by the insurance or reinsurance undertaking, during the following year, for the contract in relation to the obligations of the line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, non-proportional property reinsurance other than non-proportional reinsurance obligations relating to insurance obligations included in lines of business 9 and 21.  Premiums shall be gross, without deduction of premiums for reinsurance contracts. |
| C0480/R2000 | Catastrophe Risk Charge before risk mitigation | The capital requirement before risk mitigation for non-proportional property reinsurance. It is the amount of the instantaneous loss, without deduction of the amounts recoverable from reinsurance contracts and Special Purpose Vehicles. |
| C0490/R2000 | Estimated Risk Mitigation | The estimated risk mitigation effect of the undertaking's specific retrocession contracts and special purpose vehicles relating to risks arising from accepted non-proportional property reinsurance, excluding the estimated reinstatement premiums. |
| C0500/R2000 | Estimated Reinstatement Premiums | The estimated reinstatement premiums as a result of the undertaking's specific retrocession contracts and special purpose vehicles relating to risks arising from accepted non-proportional property reinsurance. |
| C0510/R2000 | Catastrophe Risk Charge after risk mitigation | Capital requirement, after the deduction of the risk mitigating effect of the undertaking's specific retrocession contracts and special purpose vehicles relating to risks arising from accepted non-proportional property reinsurance. |
| *Man-made catastrophe risk - Motor Vehicle Liability* | | |
| C0520/R2100 | Number of vehicles policy limit above 24M EUR | Number of vehicles insured by the insurance or reinsurance undertaking in line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, Motor vehicle liability insurance, including proportional reinsurance obligations, with a deemed policy limit above 24000000 Euro. |
| C0530/R2100 | Number of vehicles policy limit below or equal to 24M EUR | Number of vehicles insured by the insurance or reinsurance undertaking in line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, Motor vehicle liability insurance, including proportional reinsurance obligations, with a deemed policy limit below or equal to 24000000 Euro. |
| C0540/R2100 | Catastrophe Risk Charge Motor Vehicle Liability before risk mitigation | This is the total capital requirement before risk mitigation for Motor Vehicle Liability risk. |
| C0550/R2100 | Estimated Risk Mitigation | The estimated risk mitigation effect of the undertaking's specific retrocession contracts and special purpose vehicles relating to risks arising from Motor Vehicle Liability, excluding the estimated reinstatement premiums. |
| C0560/R2100 | Estimated Reinstatement Premiums | The estimated reinstatement premiums as a result of the undertaking's specific reinsurance contracts and special purpose vehicles relating to risks arising from Motor Vehicle Liability. |
| C0570/R2100 | Catastrophe Risk Charge Motor Vehicle Liability after risk mitigation | Capital requirement, after the deduction of the risk mitigating effect of the undertaking's specific retrocession contracts and special purpose vehicles, relating to risks arising from Motor Vehicle Liability. |
| *Man-made catastrophe risk - Marine Tanker Collision* | | |
| C0580/R2200 | Type of cover Catastrophe Risk Charge Share marine hull in tanker t before risk mitigation | This is the capital requirement before risk mitigation, per each marine hull cover, for risks arising from Marine Tanker Collision.  The maximum relates to all oil and gas tankers insured by the insurance or reinsurance undertaking in respect of tanker collision in lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35:   1. Marine, aviation and transport, including proportional reinsurance obligations; and 2. Non-proportional marine, aviation and transport reinsurance.   The amount for this cover is equal to the sum insured accepted by the insurance or reinsurance undertaking for marine insurance and reinsurance in relation to each tanker. |
| C0590/R2200 | Catastrophe Risk Charge Share marine liability in tanker t before risk mitigation | This is the capital requirement before risk mitigation, per marine liability cover, for risks arising from Marine Tanker Collision.  The maximum relates to all oil and gas tankers insured by the insurance or reinsurance undertaking in respect of tanker collision in lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35:   1. Marine, aviation and transport, including proportional reinsurance obligations; and 2. Non-proportional marine, aviation and transport reinsurance.   The amount for this cover is equal to the sum insured accepted by the insurance or reinsurance undertaking for marine insurance and reinsurance in relation to each tanker. |
| C0600/R2200 | Catastrophe Risk Charge Share marine oil pollution liability in tanker t before risk mitigation | This is the capital requirement before risk mitigation, per marine oil pollution liability cover, for risks arising from Marine Tanker Collision.  The maximum relates to all oil and gas tankers insured by the insurance or reinsurance undertaking in respect of tanker collision in lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35:   1. Marine, aviation and transport, including proportional reinsurance obligations; and 2. Non-proportional marine, aviation and transport reinsurance.   The amount for this cover is equal to the sum insured accepted by the insurance or reinsurance undertaking for marine insurance and reinsurance in relation to each tanker. |
| C0610/R2200 | Catastrophe Risk Charge Marine Tanker Collision before risk mitigation | This is the total capital requirement before risk mitigation for risks arising from Marine Tanker Collision. |
| C0620/R2200 | Estimated Risk Mitigation | The estimated risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to risks arising from Marine Tanker Collision, excluding the estimated reinstatement premiums. |
| C0630/R2200 | Estimated Reinstatement Premiums | The estimated reinstatement premiums as a result of the undertaking's specific reinsurance contracts and special purpose vehicles relating to risks arising from Marine Tanker Collision. |
| C0640/R2200 | Catastrophe Risk Charge Marine Tanker Collision after risk mitigation | The total capital requirement after risk mitigation, after the deduction of the risk mitigating effect of the undertaking's specific retrocession contracts and special purpose vehicles, relating to risks arising from Marine Tanker Collision. |
| C0650/R2200 | Name vessel | Name of the corresponding vessel. |
| *Man-made catastrophe risk - Marine Platform Explosion* | | |
| C0660-C0700/R2300 | Catastrophe Risk Charge Marine Platform Explosion - *Type of cover* - before risk mitigation | This is the capital requirement before risk mitigation, per type of cover (Property damage, Removal of wreckage, Loss of production income, Capping of the well or making the well secure, Liability insurance and reinsurance obligations), for risks arising from Marine Platform Explosion.  The maximum relates to all oil and gas offshore platforms insured by the insurance or reinsurance undertaking in respect of platform explosion in lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35:   1. Marine, aviation and transport, including proportional reinsurance obligations; and 2. Non-proportional marine, aviation and transport reinsurance.   The amount per type of cover is equal to the sum insured for the specific type of cover accepted by the insurance or reinsurance undertaking in relation to the selected platform. |
| C0710/R2300 | Catastrophe Risk Charge Marine Platform Explosion before risk mitigation | This is the total capital requirement before risk mitigation for risks arising from Marine Platform Explosion. |
| C0720/R2300 | Estimated Risk Mitigation | The estimated risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to risks arising from Marine Platform Explosion, excluding the estimated reinstatement premiums. |
| C0730/R2300 | Estimated Reinstatement Premiums | The estimated reinstatement premiums as a result of the undertaking's specific reinsurance contracts and special purpose vehicles relating to risks arising from Marine Platform Explosion. |
| C0740/R2300 | Catastrophe Risk Charge Marine Platform Explosion after risk mitigation | Capital requirement, after the deduction of the risk mitigating effect of the undertaking's specific retrocession contracts and special purpose vehicles, relating to risks arising from Marine Platform Explosion. |
| C0750/R2300 | Name platform | Name of the corresponding platform. |
| *Number of vessels* | | |
| C0781/R2421 | Number of vessels below the threshold of EUR 250k | This is the number of vessels below the threshold of EUR 250k |
| *Man-made catastrophe risk - Marine* | | |
| C0760/R2400 | Catastrophe Risk Charge Marine before risk mitigation - Total before diversification | This is the total capital requirement before risk mitigation, before diversification effect between types of events, for marine risks. |
| C0760/R2410 | Catastrophe Risk Charge Marine before risk mitigation - Diversification between type of event | Diversification effect arising from the aggregation of the total capital charges before risk mitigation relating to different type of events for marine risks. |
| C0760/R2420 | Catastrophe Risk Charge Marine before risk mitigation - Total after diversification | This is the total capital requirement before risk mitigation, after diversification effect between the types of events, for marine risks. |
| C0770/R2400 | Estimated Total Risk Mitigation - Total before diversification | This is the total risk mitigation effect, before diversification effect between types of events, of the undertaking's specific reinsurance contracts and special purpose vehicles arising from the marine risks. |
| C0780/R2400 | Catastrophe Risk Charge Marine after risk mitigation - Total before diversification | This is the total capital requirement after risk mitigation, before diversification effect between types of events, for marine risks. |
| C0780/R2410 | Catastrophe Risk Charge Marine after risk mitigation - Diversification between type of event | Diversification effect arising from the aggregation of the total capital charges after risk mitigation relating to different type of events for marine risks. |
| C0780/R2420 | Catastrophe Risk Charge Marine after risk mitigation - Total after diversification | This is the total capital requirement after risk mitigation, after diversification effect between the types of events, for marine risks. |
| *Man-made catastrophe risk - Aviation* | | |
| C0790-C0800/R2500 | Catastrophe Risk Charge Aviation before risk mitigation - *Type of cover*- before risk mitigation | This is the capital requirement before risk mitigation, per type of cover (Aviation hull and Aviation liability), for risks arising from Aviation.  The maximum relates to all aircrafts insured by the insurance or reinsurance undertaking in lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35:   1. Marine, aviation and transport, including proportional reinsurance obligations; and 2. Non-proportional marine, aviation and transport reinsurance.   The amount per type of cover is equal to the sum insured for the specific type of cover accepted by the insurance or reinsurance undertaking for aviation insurance and reinsurance and in relation to the selected aircraft. |
| C0810/R2500 | Catastrophe Risk Charge Aviation before risk mitigation | This is the total capital requirement before risk mitigation for risks arising from Aviation. |
| C0820/R2500 | Estimated Risk Mitigation | The estimated risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to risks arising from Aviation, excluding the estimated reinstatement premiums. |
| C0830/R2500 | Estimated Reinstatement Premiums | The estimated reinstatement premiums as a result of the undertaking's specific reinsurance contracts and special purpose vehicles relating to risks arising from Aviation. |
| C0840/R2500 | Catastrophe Risk Charge Aviation after risk mitigation - Total (row) | The total capital requirement after risk mitigation, after the deduction of the risk mitigating effect of the undertaking's specific retrocession contracts and special purpose vehicles, relating to risks arising from Aviation. |
| *Man-made catastrophe risk - Fire* | | |
| C0850/R2600 | Catastrophe Risk Charge Fire before risk mitigation | This is the total capital requirement before risk mitigation for Fire risks.  This amount is equal to the largest fire risk concentration of an insurance or reinsurance undertaking being the set of buildings with the largest sum insured that meets the following conditions:   1. The insurance or reinsurance undertaking has insurance or reinsurance obligations in lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35 Fire and other damage to property insurance, including proportional reinsurance obligations, in relation to each building which cover damage due to fire or explosion, including as a result of terrorist attacks. 2. All buildings are partly or fully located within a radius of 200 meters. |
| C0860/R2600 | Estimated Risk Mitigation | The estimated risk mitigation effect of the undertaking's specific retrocession contracts and special purpose vehicles relating to risks arising from Fire, excluding the estimated reinstatement premiums. |
| C0870/R2600 | Estimated Reinstatement Premiums | The estimated reinstatement premiums as a result of the undertaking's specific reinsurance contracts and special purpose vehicles relating to risks arising from Fire. |
| C0880/R2600 | Catastrophe Risk Charge after risk mitigation Fire | The total capital requirement after risk mitigation, after the deduction of the risk mitigating effect of the undertaking's specific retrocession contracts and special purpose vehicles, relating to risks arising from Fire. |
| *Man-made catastrophe risk - Liability* | | |
| C0890/R2700-R2740 | Earned premium following 12 months -Type of cover | Premiums earned, per type of cover, by the insurance or reinsurance undertaking, during the following 12 months, in relation to insurance and reinsurance obligations in liability risks, for the following type of covers:   1. Professional malpractice liability insurance and proportional reinsurance obligations other than professional malpractice liability insurance and reinsurance for self-employed crafts persons or artisans; 2. Employers liability insurance and proportional reinsurance obligations; 3. Directors and officers liability insurance and proportional reinsurance obligations; 4. Liability insurance and reinsurance obligations included in line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, General liability insurance, including proportional reinsurance obligations, other than obligations included in liability risk groups 1 to 3 and other than personal liability insurance and proportional reinsurance and other than professional malpractice liability insurance and reinsurance for self-employed crafts persons or artisans; 5. Non-proportional reinsurance.   For this purpose premiums shall be gross, without deduction of premiums for reinsurance contracts. |
| C0890/R2750 | Earned premium following 12 months - Total | Total for all types of covers of premiums earned by the insurance or reinsurance undertaking, during the following 12 months. |
| C0900/R2700-R2740 | Largest liability limit provided -Type of cover | The largest liability limit, per type of cover, provided by the insurance or reinsurance undertaking in liability risks. |
| C0910/R2700-R2740 | Number of claims -Type of cover | The number of claims, per type of cover, which is equal to the lowest integer that exceeds the amount according to the provided formula. |
| C0920/R2700-R2740 | Catastrophe Risk Charge Liability before risk mitigation -Type of cover | This is the capital requirement before risk mitigation, per type of cover, for liability risks. |
| C0920/R2750 | Catastrophe Risk Charge Liability before risk mitigation - Total | Total for all types of cover of the capital requirement before risk mitigation for liability risks. |
| C0930/R2700-R2740 | Estimated Risk Mitigation - Type of cover | The estimated risk mitigation effect, per type of cover, of the undertaking's specific reinsurance contracts and special purpose vehicles relating to risks arising from Liability, excluding the estimated reinstatement premiums. |
| C0930/R2750 | Estimated Risk Mitigation - Total | Total for all types of cover of the estimated risk mitigation. |
| C0940/R2700-R2740 | Estimated Reinstatement Premiums - Type of cover | The estimated reinstatement premiums, per type of cover, as a result of the undertaking's specific reinsurance contracts and special purpose vehicles relating to risks arising from Liability. |
| C0940/R2750 | Estimated Reinstatement Premiums - Total | Total for all types of cover of the estimated reinstatement premiums. |
| C0950/R2700-R2740 | Catastrophe Risk Charge Liability after risk mitigation - Type of cover | Capital requirement, per type of cover, after the deduction of the risk mitigating effect of the undertaking's specific retrocession contracts and special purpose vehicles, relating to risks arising from Liability. |
| C0950/R2750 | Catastrophe Risk Charge Liability after risk mitigation - Total | Total for all types of cover of the capital requirement, after the deduction of the risk mitigating effect of the undertaking's specific retrocession contracts and special purpose vehicles, relating to risks arising from Liability. |
| C0960/R2800 | Catastrophe Risk Charge Liability before risk mitigation - Total before diversification | This is the total capital requirement before risk mitigation, before diversification effect between types of cover, for liability risks. |
| C0960/R2810 | Catastrophe Risk Charge Liability before risk mitigation - Diversification between type of cover | Diversification effect arising from the aggregation of the total capital charges before risk mitigation relating to different type of covers for liability risks. |
| C0960/R2820 | Catastrophe Risk Charge Liability before risk mitigation - Total after diversification | This is the total capital requirement before risk mitigation, after diversification effect between the types of covers, for liability risks. |
| C0970/R2800 | Estimated Total Risk Mitigation - Total before diversification | This is the estimated total risk mitigation, before diversification effect between types of cover, for liability risks. |
| C0980/R2800 | Catastrophe Risk Charge Liability after risk mitigation - Total before diversification | This is the total capital requirement after risk mitigation, before diversification effect between types of cover, for liability risks. |
| C0980/R2810 | Catastrophe Risk Charge Liability after risk mitigation - Diversification between type of cover | Diversification effect arising from the aggregation of the total capital charges after risk mitigation relating to different type of covers for liability risks. |
| C0980/R2820 | Catastrophe Risk Charge Liability after risk mitigation - Total after diversification | This is the total capital requirement after risk mitigation, after diversification effect between the types of covers, for liability risks. |
| *Man-made catastrophe risk - Credit & Suretyship* | | |
| C0990/R2900-R2910 | Exposure (individual or group) - Largest exposure | Two largest gross credit insurance exposures of the insurance or reinsurance undertaking based on a comparison of the net loss-given-default of the credit insurance exposures, being the loss-given-default after deduction of the amounts recoverable from reinsurance contracts and special purpose vehicles. |
| C0990/R2920 | Exposure (individual or group) - Total | Total of the two largest gross credit insurance exposures of the insurance or reinsurance undertaking based on a comparison of the net loss-given-default of the credit insurance exposures, being the loss-given-default after deduction of the amounts recoverable from reinsurance contracts and special purpose vehicles. |
| C1000/R2900-R2910 | Proportion of damage caused by scenario - Largest exposure | Percentage representing the loss given default of the gross credit exposure without deduction of the amounts recoverable from reinsurance contracts and special purpose vehicles, for each of the two largest gross credit insurance exposures of the insurance or reinsurance undertaking. |
| C1000/R2920 | Proportion of damage caused by scenario - Total | Average loss given default of the two largest gross credit exposures without deduction of the amounts recoverable from reinsurance contracts and special purpose vehicles. |
| C1010/R2900-R2910 | Catastrophe Risk Charge Credit & Suretyship before risk mitigation - Large Credit Default -Largest exposure | This is the capital requirement before risk mitigation, per largest exposure, arising from the Large Credit Default scenario of Credit & Suretyship risks. |
| C1010/R2920 | Catastrophe Risk Charge Credit & Suretyship before risk mitigation - Large Credit Default - Total | This is the total capital requirement before risk mitigation arising from the Large Credit Default scenario of Credit & Suretyship risks. |
| C1020/R2900-R2910 | Estimated Risk Mitigation - Largest exposure | The estimated risk mitigation effect, per largest exposure, of the undertaking's specific reinsurance contracts and special purpose vehicles relating to risks arising from the Large Credit Default scenario of Credit & Suretyship, excluding the estimated reinstatement premiums. |
| C1020/R2920 | Estimated Risk Mitigation - Total | The estimated risk mitigation effect, for the two largest exposures of the undertaking's specific reinsurance contracts and special purpose vehicles relating to risks arising from the Large Credit Default scenario of Credit & Suretyship, excluding the estimated reinstatement premiums. |
| C1030/R2900-R2910 | Estimated Reinstatement Premiums - Largest exposure | The estimated reinstatement premiums, per largest exposure, as a result of the undertaking's specific reinsurance contracts and special purpose vehicles relating to risks arising from the Large Credit Default scenario of Credit & Suretyship. |
| C1030/R2920 | Estimated Reinstatement Premiums - Total | The estimated reinstatement premiums, for the two largest exposures, as a result of the undertaking's specific reinsurance contracts and special purpose vehicles relating to risks arising from the Large Credit Default scenario of Credit & Suretyship. |
| C1040/R2900-R2910 | Catastrophe Risk Charge Credit & Suretyship after risk mitigation - Large Credit Default - Largest exposure | Net capital requirement, per largest exposure, after the deduction of the risk mitigating effect of the undertaking's specific retrocession contracts and special purpose vehicles, relating to risks arising from the Large Credit Default scenario of Credit & Suretyship. |
| C1040/R2920 | Catastrophe Risk Charge Credit & Suretyship after risk mitigation - Large Credit Default - Total | The total capital requirement after risk mitigation, after the deduction of the risk mitigating effect of the undertaking's specific retrocession contracts and special purpose vehicles, relating to risks arising from the Large Credit Default scenario of Credit & Suretyship. |
| C1050/R3000 | Earned premium following 12 months | Gross premiums earned by the insurance or reinsurance undertaking, during the following 12 months, in line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, Credit and Suretyship insurance including proportional reinsurance obligations. |
| C1060/R3000 | Catastrophe Risk Charge Credit & Suretyship before risk mitigation - Recession Risk | This is the total capital requirement before risk mitigation for the Recession scenario of Credit & Suretyship risks. |
| C1070/R3000 | Estimated Risk Mitigation | The estimated risk mitigation effect of the undertaking's specific retrocession contracts and special purpose vehicles relating to risks arising from the Recession scenario of Credit & Suretyship, excluding the estimated reinstatement premiums. |
| C1080/R3000 | Estimated Reinstatement Premiums | The estimated reinstatement premiums as a result of the undertaking's specific reinsurance contracts and special purpose vehicles relating to risks arising from the Recession scenario of Credit & Suretyship. |
| C1090/R3000 | Catastrophe Risk Charge Credit & Suretyship after risk mitigation - Recession Risk | The total capital requirement after risk mitigation, after the deduction of the risk mitigating effect of the undertaking's specific retrocession contracts and special purpose vehicles, relating to risks arising from the Recession scenario of Credit & Suretyship. |
| C1100/R3100 | Catastrophe Risk Charge Credit & Suretyship before risk mitigation - Total before diversification | This is the total capital requirement before risk mitigation, before diversification effect between types of events, for Credit & Suretyship risks. |
| C1100/R3110 | Catastrophe Risk Charge Credit & Suretyship before risk mitigation - Diversification between type of event | Diversification effect arising from the aggregation of the total capital charges before risk mitigation relating to different type of events for Credit & Suretyship risks. |
| C1100/R3120 | Catastrophe Risk Charge Credit & Suretyship before risk mitigation - Total after diversification | This is the total capital requirement before risk mitigation, after diversification effect between the types of events, for Credit & Suretyship risks. |
| C1110/R3100 | Estimated Total Risk Mitigation - Total before diversification | This is the total risk mitigation effect, before diversification effect between types of events, of the undertaking's specific reinsurance contracts and special purpose vehicles arising from the Credit & Suretyship risks. |
| C1120/R3100 | Catastrophe Risk Charge Credit & Suretyship after risk mitigation - Total before diversification | This is the total capital requirement after risk mitigation, before diversification effect between types of events, for Credit & Suretyship risks. |
| C1120/R3110 | Catastrophe Risk Charge Credit & Suretyship after risk mitigation - Diversification between type of event | Diversification effect arising from the aggregation of the total capital charges after risk mitigation relating to different type of events for Credit & Suretyship risks. |
| C1120/R3120 | Catastrophe Risk Charge Credit & Suretyship after risk mitigation - Total after diversification | This is the total capital requirement after risk mitigation, after diversification effect between the types of events, for Credit & Suretyship risks. |
| *Man-made catastrophe risk - Other non-life catastrophe risk* | | |
| C1130/R3200-R3240 | Estimation of the gross premium to be earned - Group of obligations | An estimate of the premiums to be earned by the insurance or reinsurance undertaking, during the following year, for the contracts in relation to the following group of obligations:   1. Insurance and reinsurance obligations included in line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, Marine, aviation and transport insurance, including proportional reinsurance obligations, other than marine insurance and reinsurance and aviation insurance and reinsurance; 2. Reinsurance obligations included in line of business Non-proportional marine, aviation and transport reinsurance, other than marine reinsurance and aviation reinsurance; 3. Insurance and reinsurance obligations included in line of business Miscellaneous financial loss, including proportional reinsurance obligations other than extended warranty insurance and reinsurance obligations provided that the portfolio of these obligations is highly diversified and these obligation do not cover the costs of product recalls; 4. Reinsurance obligations included in line of business Non-proportional casualty reinsurance, other than general liability reinsurance; 5. Non-proportional reinsurance obligations relating to insurance obligations included in line of business Credit and Suretyship insurance, including proportional reinsurance obligations.   Premiums shall be gross, without deduction of premiums for reinsurance contracts. |
| C1140/R3200-R3240 | Catastrophe Risk Charge Other non-life catastrophe risk before risk mitigation - Group of obligations | This is the capital requirement before risk mitigation, per group of obligations, for Other non-life catastrophe risks. |
| C1140/R3250 | Catastrophe Risk Charge Other non-life catastrophe risk before risk mitigation - Total before diversification | This is the total capital requirement before risk mitigation, before diversification effect between groups of obligations, for Other non-life catastrophe risks. |
| C1140/R3260 | Catastrophe Risk Charge Other non-life catastrophe risk before risk mitigation - Diversification between groups of obligations | Diversification effect arising from the aggregation of the total capital charges before risk mitigation relating to different groups of obligations for Other non-life catastrophe risks. |
| C1140/R3270 | Catastrophe Risk Charge Other non-life catastrophe risk before risk mitigation - Total after diversification | This is the total capital requirement before risk mitigation, after diversification effect between groups of obligations, for Other non-life catastrophe risks. |
| C1150/R3250 | Estimated Total Risk Mitigation - Total before diversification | This is the estimated total risk mitigation, before diversification effect between groups of obligations, for Other non-life catastrophe risks. |
| C1160/R3250 | Catastrophe Risk Charge Other non-life catastrophe risk after risk mitigation - Total before diversification | This is the total capital requirement after risk mitigation, before diversification effect between groups of obligations, for Other non-life catastrophe risks. |
| C1160/R3260 | Catastrophe Risk Charge Other non-life catastrophe risk after risk mitigation - Diversification between groups of obligations | Diversification effect arising from the aggregation of the total capital charges after risk mitigation relating to different groups of obligations for Other non-life catastrophe risks. |
| C1160/R3270 | Catastrophe Risk Charge Other non-life catastrophe risk after risk mitigation - Total after diversification | This is the total capital requirement after risk mitigation, after diversification effect between groups of obligations, for Other non-life catastrophe risks. |
| *Health catastrophe risk* | | |
| *Health catastrophe risk - Mass accident* | | |
| C1170/R3300-R3600,  C1190/R3300-R3600,  C1230/R3300-R3600,  C1250/R3300-R3600 | Policyholders - *per type of event* | All insured persons of the insurance or reinsurance undertaking who are inhabitants of each of the countries and are insured against the following types of the event:   1. Death caused by an accident; 2. Permanent disability caused by an accident; 3. Disability that lasts 12 months caused by an accident; 4. Medical treatment caused by an accident. |
| C1180/R3300-R3600,  C1200/R3300-R3600,  C1240/R3300-R3600,  C1260/R3300-R3600 | Value of benefits payable - *per type of event* | The value of the benefits shall be the sum insured or where the insurance contract provides for recurring benefit payments the best estimate of the benefit payments, using the cash-flow projection, per event type.  Where the benefits of an insurance contract depend on the nature or extent of any injury resulting from event types, the calculation of the value of the benefits shall be based on the maximum benefits obtainable under the contract which are consistent with the event.  For medical expense insurance and reinsurance obligations the value of the benefits shall be based on an estimate of the average amounts paid in case of event types taking into account the specific guarantees the obligations include. |
| C1270/R3300-R3600 | Catastrophe Risk Charge before risk mitigation | Capital requirement before risk mitigation, for each of the countries, arising from the mass accident risk sub-module to health insurance and reinsurance obligations. |
| C1270/R3610 | Catastrophe Risk Charge before risk mitigation - Total Mass accident all countries before diversification | This is the total capital requirement before risk mitigation, before diversification effect between countries, for the mass accident risk sub-module to health insurance and reinsurance obligations. |
| C1270/R3620 | Catastrophe Risk Charge before risk mitigation - Diversification effect between countries | Diversification effect arising from the aggregation of the mass accident risk sub-module to health insurance and reinsurance obligations relating to the different countries. |
| C1270/R3630 | Catastrophe Risk Charge before risk mitigation - Total Mass accident all countries after diversification | This is the total capital requirement before risk mitigation, after diversification effect between countries, for the mass accident risk sub-module to health insurance and reinsurance obligations. |
| C1280/R3300-R3600 | Estimated Risk Mitigation | For each country the estimated risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril, excluding the estimated reinstatement premiums. |
| C1280/R3610 | Estimated Risk Mitigation - Total Mass accident all countries before diversification | Total amount of estimated risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles for all countries. |
| C1290/R3300-R3600 | Estimated Reinstatement Premiums | For each country the estimated reinstatement premiums as a result of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril. |
| C1290/R3610 | Estimated Reinstatement Premiums - Total Mass accident all countries before diversification | Total amount of estimated reinstatement premiums as a result of the undertaking's specific reinsurance contracts and special purpose vehicles for all countries. |
| C1300/R3300-R3600 | Catastrophe Risk Charge after risk mitigation | Capital requirement, after the deduction of the risk mitigating effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril, arising from the mass accident risk sub-module to health insurance and reinsurance obligations, for each country. |
| C1300/R3610 | Catastrophe Risk Charge after risk mitigation - Total Mass accident all countries before diversification | This is the total capital requirement after risk mitigation, before diversification effect between countries, for the mass accident risk sub-module to health insurance and reinsurance obligations. |
| C1300/R3620 | Catastrophe Risk Charge after risk mitigation - Diversification effect between countries | Diversification effect arising from the aggregation of the capital requirement after risk mitigations for the mass accident risk sub-module to health insurance and reinsurance obligations relating to the different countries. |
| C1300/R3630 | Catastrophe Risk Charge after risk mitigation - Total Mass accident all countries after diversification | This is the total capital requirement after risk mitigation for the mass accident risk sub-module to health insurance and reinsurance obligations, taking into consideration the diversification effect given in C1300/R3620. |
| *Health catastrophe risk - Concentration accident* | | |
| C1310/R3700-R4010 | Largest known accident risk concentration - Countries | The largest accident risk concentration of an insurance or reinsurance undertaking, for each country, shall be equal to the largest number of persons for which the following conditions are met:   1. The insurance or reinsurance undertaking has a workers' compensation insurance or reinsurance obligation or a group income protection insurance or reinsurance obligation in relation to each of the persons; 2. The obligations in relation to each of the persons cover at least one of the events set out in the next item; 3. The persons are working in the same building which is situated in this particular country.   These persons are insured against the following types of the event:   1. Death caused by an accident; 2. Permanent disability caused by an accident; 3. Disability that lasts 10 years caused by an accident; 4. Disability that lasts 12 months caused by an accident; 5. Medical treatment caused by an accident. |
| C1320/R3700-R4010,  C1330/R3700-R4010,  C1350/R3700-R4010,  C1360/R3700-R4010 | Average sum insured per type of event | The average value of benefits payable by insurance and reinsurance undertakings for the largest accident risk concentration. |
| C1370/R3700-R4010 | Catastrophe Risk Charge before risk mitigation | Capital requirement before risk mitigation, for each country, arising from the health sub-module concentration accident. |
| C1410 | Other countries to be considered in the Concentration accident | Identify the ISO code of other countries to be considered in the Concentration accident. |
| C1370/R4020 | Catastrophe Risk Charge before risk mitigation - Total Concentration accident all countries before diversification | This is the total capital requirement before risk mitigation, before diversification effect between countries, for the health sub-module concentration accident. |
| C1370/R4030 | Catastrophe Risk Charge before risk mitigation - Diversification effect between countries | Diversification effect arising from the aggregation of the health sub-module concentration accident relating to the different countries. |
| C1370/R4040 | Catastrophe Risk Charge before risk mitigation - Total Concentration accident all countries after diversification | This is the total capital requirement before risk mitigation, after diversification effect between countries, for the health sub-module concentration accident. |
| C1380/R3700-R4010 | Estimated Risk Mitigation - Countries | For each of the countries identified the estimated risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril, excluding the estimated reinstatement premiums. |
| C1380/R4020 | Estimated Risk Mitigation - Total Concentration accident all countries before diversification | Total of estimated risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles for all countries. |
| C1390/R3700-R4010 | Estimated Reinstatement Premiums - Countries | For each of the countries identified the estimated reinstatement premiums as a result of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril. |
| C1390/R4020 | Estimated Reinstatement Premiums - Total Concentration accident all countries before diversification | Total of the estimated reinstatement premiums as a result of the undertaking's specific reinsurance contracts and special purpose vehicles for all countries. |
| C1400/R3700-R4010 | Catastrophe Risk Charge after risk mitigation - Countries | Capital requirement, after the deduction of the risk mitigating effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril, arising from the health sub-module concentration accident for each of the countries identified. |
| C1400/R4020 | Catastrophe Risk Charge after risk mitigation - Total Concentration accident all countries before diversification | The total capital requirement after risk mitigation, before diversification effect between countries, for the health sub-module concentration accident. |
| C1400/R4030 | Catastrophe Risk Charge after risk mitigation - Diversification effect between countries | Diversification effect arising from the aggregation of the capital requirement after risk mitigations for the health sub-module concentration accident risks relating to the different countries. |
| C1400/R4040 | Catastrophe Risk Charge after risk mitigation - Total Concentration accident all countries after diversification | This is the total capital requirement after risk mitigation for the health sub-module concentration accident risk, taking into consideration the diversification effect given in C1400/R4020. |
| *Health catastrophe risk - Pandemic* | | |
| C1440/R4100-R4410 | Medical expense - Number of insured persons - Countries | The number of insured persons of insurance and reinsurance undertakings, for each of the countries identified, which meet the following conditions:   1. The insured persons are inhabitants of this particular country; 2. The insured persons are covered by medical expense insurance or reinsurance obligations, other than workers' compensation insurance or reinsurance obligations that cover medical expense resulting from an infectious disease.   These insured persons may claim benefits for the following healthcare utilisation:   1. Hospitalisation; 2. Consultation with a medical practitioner; 3. No formal medical care sought. |
| C1450/R4100-R4410,  C1470/R4100-R4410,  C1490/R4100-R4410 | Medical expense - Unit claim cost per type of healthcare - Countries | Best estimate of the amounts payable, using the cash-flow projection, by insurance and reinsurance undertakings for an insured person in relation to medical expense insurance or reinsurance obligations, other than workers' compensation insurance or reinsurance obligations per healthcare utilisation type, in the event of a pandemic, for each of the countries identified. |
| C1460/R4100-R4410,  C1480/R4100-R4410,  C1500/R4100-R4410 | Medical expense - Ratio of insured persons using type of healthcare - Countries | The ratio of insured persons with clinical symptoms utilising healthcare type, for each of the countries identified. |
| C1510/R4100-R4410 | Catastrophe Risk Charge before risk mitigation - Countries | Capital requirement before risk mitigation, for each of the countries identified, arising from the health sub-module pandemic. |
| C1550 | Other countries to be considered in the Pandemic | Identify the ISO code of other countries to be considered in the Pandemic. |
| C1420/R4420 | Income protection - Number of insured persons - Total Pandemic all countries | Total number of insured persons for all countries identified covered by the income protection insurance or reinsurance obligations other than workers' compensation insurance or reinsurance obligations. |
| C1430/R4420 | Income protection - Total pandemic exposure - Total Pandemic all countries | The total of all income protection pandemic exposure for all countries identified of insurance and reinsurance undertakings.  The value of the benefits payable for the insured person shall be the sum insured or where the insurance contract provides for recurring benefit payments the best estimate of the benefit payments assuming that the insured person is permanently disabled and will not recover. |
| C1510/R4420 | Catastrophe Risk Charge before risk mitigation - Total Pandemic all countries | This is the total capital requirement before risk mitigation for the health sub-module pandemic for all countries identified. |
| C1520/R4420 | Estimated Risk Mitigation - Total Pandemic all countries | The total estimated risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril, excluding the estimated reinstatement premiums for all countries identified. |
| C1530/R4420 | Estimated Reinstatement Premiums - Total Pandemic all countries | The total estimated reinstatement premiums as a result of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril for all countries identified. |
| C1540/R4420 | Catastrophe Risk Charge after risk mitigation - Total Pandemic all countries | The total capital requirement after risk mitigation for the health sub-module pandemic for all countries identified. |

*S.27.02 -* *Catastrophe data - Loss data*

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

The templates is not to be reported by small and non complex undertakings.

The purpose of the template is to provide a detailed understanding of catastrophe historical losses for events which occurred in the (year of reporting-1) (so if reporting year is 2025, please report the losses of the events which took place in 2024). The reporting granularity is per peril, CRESTA level (see [About CRESTA](https://about.cresta.org/)) and asset type.

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| **ITEM** | |  | **INSTRUCTIONS** | |
| C0010 | | Peril | |  | | --- | | One of the options from the following closed list shall be selected:   * WF (Wildfire); * EQ (Earthquake); * FL (Flood); * ST -(Storm); * HA (Hail, Severe Convective Storm). | | |
| C0020 | Country | | | Complete with the ISO 3166-1 alpha-2 code of the European countries. |
| C0030 | CRESTA ID | | | Identification of the CRESTA ID of the Low-Resolution CRESTA Zone Codes. For example, “AUT\_10” (see CRESTA release 2019, cresta.org) |
| C0040 | LoB | | | Identification of the Non-life line of business as defined in Annex I to Delegated Regulation (EU) 2015/35, reported. The following closed list shall be used:  5 - Other motor insurance  6 - Marine, aviation and transport insurance  7 - Fire and other damage to property insurance |
| C0050 | Asset type | | | Identification of the Non-life line type of asset. The following closed list shall be used:   * RESIDENTIAL (Residential Property Building/Content/Business Interruption); * COMMERCIAL (Commercial Property Building/Content/ Business Interruption); * INDUSTRIAL (Industrial Property Building/Content/ Business Interruption); * AGRICULTURAL (Agricultural Property Building/Content/Business Interruption); * MOTOR (Motor Hull); * MAT (Marine Aviation and Transport). |
| C0060 | Gross event loss | | | For direct business - Estimate of ultimate gross event loss for property or other motor business for events which occurred in the year of reporting-1. Includes paid loss, outstanding loss and incurred-but-not-reported loss (IBNR). IBNR can be allocated proportionally to the incurred loss (paid + outstanding loss) if not available per event. Property business includes residential, commercial, industrial and agricultural property (excl. crop, livestock and forestry). |
| C0070 | Number of claims | | | For direct business - Estimate of ultimate number of claims for direct business only. |
| C0080 | Non proportional reinsurance share - gross event loss | | | For direct business - The insurance company’s losses from claims that can be recovered from reinsurance companies from ceded non proportional business. They include the paid loss, outstanding loss and incurred-but-not-reported loss (IBNR). IBNR can be allocated proportionally to the incurred loss (paid + outstanding loss) if not available per event. |
| C0090 | Proportional reinsurance share - gross event loss | | | For direct business - The insurance company’s losses from claims that can be recovered from reinsurance companies from ceded proportional business. They include the paid loss, outstanding loss and incurred-but-not-reported loss (IBNR). IBNR can be allocated proportionally to the incurred loss (paid + outstanding loss) if not available per event. |
| C0100 | Non proportional reinsurance accepted: gross event loss - All asset type | | | For reinsurance business - Estimate of ultimate gross event loss for property or other motor business in respect of non proportional reinsurance. Includes paid loss, outstanding loss and incurred-but-not-reported loss (IBNR). Property business includes residential, commercial, industrial and agricultural property (excl. crop, livestock and forestry). |
| C0110 | Proportional reinsurance accepted: gross event loss - All asset type | | | For reinsurance business - Estimate of ultimate gross event loss for property or other motor business in respect of proportional reinsurance. Includes paid loss, outstanding loss and incurred-but-not-reported loss (IBNR). Property business includes residential, commercial, industrial and agricultural property (excl. crop, livestock and forestry). |
| C0120 | Retrocession's share: gross event loss - All asset type | | | For reinsurance business - The portion of a reinsurance company’s losses from claims that can be recovered from reinsurance companies via retrocession agreement (it includes the amount owed for estimated losses that have occurred and been reported, the amount of incurred but not reported (IBNR) losses). |

*S.27.03 -* *Catastrophe data - Exposure and premium data*

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

The templates is not to be reported by small and non-complex undertakings.

The purpose of the template is to provide information on catastrophe exposure and premium. The reporting granularity is per peril, CRESTA level (see [About CRESTA](https://about.cresta.org/)) and asset type.

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| **ITEM** |  | **INSTRUCTIONS** |
| C0010 | Peril | One of the options from the following closed list shall be selected:   * WF (Wildfire); * EQ (Earthquake); * FL (Flood); * ST (Storm); * HA (Hail, Severe Convective Storm). |
| C0020 | Country2 | Complete with the ISO 3166-1 alpha-2 code of the European countries. |
| C0030 | CRESTA ID | Identify the CRESTA ID of the Low-Resolution CRESTA Zone Codes. For example, “AUT\_10” (see CRESTA release 2019, cresta.org) |
| C0040 | LoB | Identification of the Non-life line of business as defined in Annex I to Delegated Regulation (EU) 2015/35, reported. The following closed list shall be used:  5 - Other motor insurance  6 - Marine, aviation and transport insurance  7 - Fire and other damage to property insurance |
| C0050 | Asset type | Identification of the Non-life line type of asset. The following closed list shall be used:   * RESIDENTIAL (Residential Property Building/Content/Business Interruption); * COMMERCIAL (Commercial Property Building/Content/ Business Interruption); * INDUSTRIAL (Industrial Property Building/Content/ Business Interruption); * AGRICULTURAL (Agricultural Property Building/Content/Business Interruption); * MOTOR (Motor Hull); * MAT (Marine Aviation and Transport). |
| C0130 | Sum insured | For direct business - Aggregated monetary replacement value. To avoid double counting, please report only the share of Total Insured Value if there is a coinsurance (and not 100% of the Total Insured Value). |
| C0140 | Number of risks | For direct business - Best estimate of number of risks. The number of risks should be counted as individual physical structures or cars covered under a policy. |
| C0150 | Deductible | For direct business - Deductible as a percentage of sum insured. The deductibles shall be reported as follows: weighted average (Deductible/sum insured) Example: let's assume contract A has a deductible equal to 10 and a sum insured equal to 100 and contract B has a deductible equal to 5 and a sum insured equal to 200. The reported values should be = (100/300)\*10/100+(200/300)\*5/200 |
| C0160 | Loss limit | For direct business - Limits values as a percentage of Total Insured Value. The limits shall be reported as follows: weighted average (Limits/ Total Insured Value) Example: let's assume contract A has a limit equal to 80 and a Total Insured Value equal to 100 and contract B has no limit a Total Insured Value equal to 200. The reported values should be = (100/300)\*80/100+(200/300)\*200/200 |
| C0170 | Gross written premium for direct business - All asset type | For direct business - Total amount of gross written premiums as defined in Article 1(11) of Delegated Regulation (EU) 2015/35. Amount of taxes or charges levied with premiums shall be excluded from the written premiums. |
| C0180 | Gross earned premiums for direct business - All asset type | For direct business - The sum of gross premiums written minus the change in the gross provision for unearned premiums related to direct insurance business. Amount of taxes or charges levied with premiums shall be excluded from the premiums earned. |
| C0190 | Gross expenses incurred for direct business - All asset type | For direct business - All technical expenses incurred by the undertaking during the reporting period, on accrual basis (administrative expenses, investment management expenses, claim management expenses, acquisition expenses, overhead expenses…) |
| C0200 | Gross premiums written - Reinsurers' share | For direct business - Gross premiums written shall comprise all amounts ceded to reinsurers during the reporting period in respect of insurance contracts regardless of the fact that such amounts may relate in whole or in part to a later reporting period. Amount of taxes or charges levied with premiums shall be excluded from the written premiums. |
| C0210 | Non proportional reinsurance accepted: total maximum loss - All asset type | For reinsurance business - Sum of the maximum loss that a reinsurer would be expected to incur on all the reinsurance contracts. This represents the worst-case scenario. No modelling is needed, just need to account for reinsurance contracts. For example, for two non-proportional reinsurance treaty structures A: 600,000 in excess of 400,000 and B: 200,000 in excess of 100,000 please report 800,000. Example A. Proportional reinsurance treaty: An object with a sum insured: 1,000,000 and quota share treaty 60% = 60%\*1,000,000.00 = 600,000.00. 600,000 need to be reported. Example B. An object building with a sum insured: 12,000,000 and Quota Share treaty 60% with a limit of 10,000,000 Sum Insured exceeds the Quota Share treaty limit by 2,000,000. The first 10,000,000 of the 12,000,000 (83.3%) will absorbed by the Quota Share Treaty. Under the Quota Share treaty therefore, 60% of 83.3% =49.98%. Reinsurer 49.98% = 49.98%\*12,000,000= 5,997,600. If both examples A and B cover same peril/country/LoB then the sum of the two need to be reported. |
| C0220 | Proportional reinsurance accepted: total maximum loss - All asset type | For reinsurance business - Sum of the maximum loss that an reinsurer would be expected to incur on all the reinsurance contracts. This represents the worst-case scenario. No modelling is needed, just need to account for reinsurance contracts. For example, for two non-proportional reinsurance treaty structures A: 600,000 in excess of 400,000 and B: 200,000 in excess of 100,000 please report 800,000. Example A. Proportional reinsurance treaty: An object with a sum insured: 1,000,000 and quota share treaty 60% = 60%\*1,000,000.00 = 600,000.00. 600,000 need to be reported. Example B. An object building with a sum insured: 12,000,000 and Quota Share treaty 60% with a limit of 10,000,000 Sum Insured exceeds the Quota Share treaty limit by 2,000,000. The first 10,000,000 of the 12,000,000 (83.3%) will absorbed by the Quota Share Treaty. Under the Quota Share treaty therefore, 60% of 83.3% =49.98%. Reinsurer 49.98% = 49.98%\*12,000,000= 5,997,600. If both examples A and B cover same peril/country/LoB then the sum of the two need to be reported. |
| C0230 | Gross written premium for proportional and non-proportional reinsurance accepted - All asset type | For reinsurance business - Gross premiums written shall comprise all amounts due during the reporting period in respect of reinsurance contracts, arising from reinsurance business, regardless of the fact that such amounts may relate in whole or in part to a later reporting period. Amount of taxes or charges levied with premiums shall be excluded from the written premiums. |
| C0240 | Gross earned premiums for proportional and non-proportional reinsurance accepted - All asset type | For reinsurance business - The sum of gross premiums written minus the change in the gross provision for unearned premiums related to reinsurance business. Amount of taxes or charges levied with premiums shall be excluded from the premiums earned. |
| C0250 | Gross expenses incurred for proportional and non-proportional reinsurance accepted - All asset type | For reinsurance business - All technical expenses incurred by the undertaking during the reporting period, on accrual basis (administrative expenses, investment management expenses, claim management expenses, acquisition expenses, overhead expenses…) |
| C0260 | Gross premiums written - Retrocession's share | For reinsurance business - Gross premiums written shall comprise all amounts ceded to retrocessioner during the reporting period in respect of reinsurance contracts regardless of the fact that such amounts may relate in whole or in part to a later reporting period. Amount of taxes or charges levied with premiums shall be excluded from the written premiums. |

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

*General comments:*

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

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

This template shall be completed on the basis of Solvency II valuation, i.e. written premiums are defined as the premiums due to be received by the undertaking in the period (as defined in Article 1(11) of Delegated Regulation (EU) 2015/35).

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 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 shall 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 shall 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 shall 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 shall 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 shall 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 shall 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 shall 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 shall 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 shall 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 shall 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 shall 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 shall 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 shall 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 shall 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 shall 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 shall 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 shall be reported here. |
| C0060/R0250 | Total capital at risk for all life (re)insurance obligations - Net (of reinsurance/SPV) total capital at risk | These are the total capital at risk, being the sum in relation to all contracts that give rise to life insurance or reinsurance obligations of the capital at risk of the contracts. |
| C0070/R0300 | Overall MCR calculation - Linear MCR | The linear Minimum Capital Requirement shall equal to the sum of the MCR linear formula component for non-life insurance and reinsurance and the MCR linear formula component for life insurance and reinsurance obligations calculated in accordance with Article 249 of Delegated Regulation (EU) 2015/35. |
| C0070/R0310 | Overall MCR calculation - SCR | This is the latest SCR to be calculated and reported in accordance with Articles 103 to 127 of Directive 2009/138/EC, either the annual one or a more recent one in case the SCR has been recalculated (e.g. due to a change in risk profile), including capital add on. Undertakings using internal model or partial internal model to calculate the SCR shall refer to the relevant SCR, except where under Article 129 (3) of Directive 2009/138/EC the national supervisory authority requires a reference to the standard formula. |
| C0070/R0320 | Overall MCR calculation - MCR cap | This is calculated as 45 % of the SCR including any capital add-on in accordance with Art 129 (3) of the Directive 2009/138/EC. |
| C0070/R0330 | Overall MCR calculation - MCR floor | This is calculated as 25 % of the SCR including any capital add-on in accordance with Art 129 (3) of the Directive 2009/138/EC. |
| C0070/R0340 | Overall MCR calculation - Combined MCR | This is the result of the formula component calculated in accordance with Article 248 (2) of Delegated Regulation (EU) 2015/35. |
| C0070/R0350 | Overall MCR calculation - Absolute floor of the MCR | This is calculated as defined in Art 129(1) d of Directive 2009/138/EC. |
| C0070/R0400 | Minimum Capital Requirement | This is the result of the formula component calculated in accordance with Article 248 (1) of Delegated Regulation (EU) 2015/35. |

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

*General comments:*

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

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

This template shall be completed on the basis of Solvency II valuation, i.e. written premiums are defined as the premiums due to be received by the undertaking in the period (as defined in Article 1(11) of Delegated Regulation (EU) 2015/35).

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. 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 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 activities calculated in accordance with Article 252 (4) and (5) of Delegated Regulation (EU) 2015/35. |
| C0020/R0010 | Linear Formula component for non-life insurance and reinsurance obligations - MCR(NL,L) result | This is the linear formula component for non-life insurance and reinsurance obligations relating to life insurance activities calculated in accordance with Article 252 (9) and (10) of Delegated Regulation (EU) 2015/35. |
| C0030/R0020 | Medical expense insurance and proportional reinsurance - Net (of reinsurance/SPV) best estimate and TP calculated as a whole - non-life activities | These are the technical provisions for medical expense insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities. |
| C0040/R0020 | Medical expense insurance and proportional reinsurance - Net (of reinsurance) written premiums in the last 12 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 shall 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 shall 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 shall 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 shall 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 shall 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 shall 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 shall 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 shall 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 shall 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 shall 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 shall 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 shall 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 shall 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 shall 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 shall 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 shall 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 shall 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 shall 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 shall 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 shall 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 shall 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 shall 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 shall 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 shall 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 shall 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 shall 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 shall 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 shall 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 shall 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 shall 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 shall 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 shall 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 activities calculated in accordance with Article 252 (4) and (5) of Delegated Regulation (EU) 2015/35. |
| C0080/R0200 | Linear Formula component for life insurance and reinsurance obligations MCR(L,L) Result | This is the linear formula component for life insurance and reinsurance obligations relating to life insurance activities calculated in accordance with Article 252 (9) and (10) of Delegated Regulation (EU) 2015/35. |
| C0090/R0210 | Obligations with profit participation - guaranteed benefits - Net (of reinsurance/SPV) best estimate and TP calculated as a whole - non-life activities | These are the technical provisions without a risk margin for guaranteed benefits in respect of life insurance obligations with profit participation, after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities and technical provisions without a risk margin for reinsurance obligations where the underlying insurance obligations include profit participation, after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities. |
| C0110/R0210 | Obligations with profit participation - guaranteed benefits - Net (of reinsurance/SPV) best estimate and TP calculated as a whole - life activities | These are the technical provisions without a risk margin for guaranteed benefits in respect of life insurance obligations with profit participation, after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities and technical provisions without a risk margin for reinsurance obligations where the underlying insurance obligations include profit participation, after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities. |
| C0090/R0220 | Obligations with profit participation - future discretionary benefits - Net (of reinsurance/SPV) best estimate and TP calculated as a whole - non-life activities | These are the technical provisions without a risk margin for future discretionary benefits in respect of life insurance obligations with profit participation, after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities. |
| C0110/R0220 | Obligations with profit participation - future discretionary benefits - Net (of reinsurance/SPV) best estimate and TP calculated as a whole - life activities | These are the technical provisions without a risk margin for future discretionary benefits in respect of life insurance obligations with profit participation, after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities. |
| C0090/R0230 | Index-linked and unit-linked insurance obligations - Net (of reinsurance/SPV) best estimate and TP calculated as a whole - non-life activities | These are the technical provisions without a risk margin for index-linked and unit-linked life insurance obligations and reinsurance obligations relating to such insurance obligations, after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities. |
| C0110/R0230 | Index-linked and unit-linked insurance obligations - Net (of reinsurance/SPV) best estimate and TP calculated as a whole - life activities | These are the technical provisions without a risk margin for index-linked and unit-linked life insurance obligations and reinsurance obligations relating to such insurance obligations, after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities. |
| C0090/R0240 | Other life (re)insurance and health (re)insurance obligations - Net (of reinsurance/SPV) best estimate and TP calculated as a whole - non-life activities | These are the technical provisions without a risk margin for other life insurance obligations and reinsurance obligations relating to such insurance obligations, after deduction of the amounts recoverable from reinsurance contracts and SPV, with a floor equal to zero, relating to non-life activities. |
| C0110/R0240 | Other life (re)insurance and health (re)insurance obligations - Net (of reinsurance/SPV) best 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 undertaking would pay in the event of the death or disability of the persons insured under the contract after deduction of the amounts recoverable from reinsurance contracts and special purpose vehicles in such event, and the expected present value of annuities payable on death or disability less the net best estimate, with a floor equal to zero, relating to non-life activities. |
| C0120/R0250 | Total capital at risk for all life (re)insurance obligations - Net (of reinsurance/SPV) total capital at risk - life activities | This is the total capital at risk, being the sum over all contracts that give rise to life insurance or reinsurance obligations of the highest amounts that the insurance undertaking would pay in the event of the death or disability of the persons insured under the contract after deduction of the amounts recoverable from reinsurance contracts and special purpose vehicles in such event, and the expected present value of annuities payable on death or disability less the net best estimate, with a floor equal to zero, relating to life activities. |
| C0130/R0300 | Overall MCR calculation - Linear MCR | The linear Minimum Capital Requirement shall equal to the sum of the MCR linear formula component for non-life insurance and reinsurance and the MCR linear formula component for life insurance and reinsurance obligations calculated in accordance with Article 249 of Delegated Regulation (EU) 2015/35. |
| C0130/R0310 | Overall MCR calculation - SCR | This is the latest SCR to be calculated and reported in accordance with Articles 103 to 127 of Directive 2009/138/EC, either the annual one or a more recent one in case the SCR has been recalculated (e.g. due to a change in risk profile), including capital add-on. Undertakings using internal model or partial internal model to calculate the SCR shall refer to the relevant SCR, except where under Article 129(3) of Directive 2009/138/EC the national supervisor requires a reference to the standard formula. |
| C0130/R0320 | Overall MCR calculation - MCR cap | This is calculated as 45 % of the SCR including any capital add-on in accordance with Article 129(3) of Directive 2009/138/EC. |
| C0130/R0330 | Overall MCR calculation - MCR floor | This is calculated as 25 % of the SCR including any capital add-on in accordance with Article 129(3) of Directive 2009/138/EC. |
| C0130/R0340 | Overall MCR calculation - Combined MCR | This is the result of the formula component calculated in accordance with Article 248 (2) of Delegated Regulation (EU) 2015/35. |
| C0130/R0350 | Overall MCR calculation - Absolute floor of the MCR | This is calculated as defined in Article 129(1)d of Directive 2009/138/EC and Article 253 of the Delegated Regulation (EU) 2015/35. |
| C0130/R0400 | Minimum Capital Requirement | This is the result of the formula component calculated in accordance with Article 248 (1) of Delegated Regulation (EU) 2015/35. |
| C0140/R0500 | Notional non-life and life MCR calculation - Notional linear MCR - non-life activities | This is calculated in accordance with Article 252 (3) of Delegated Regulation (EU) 2015/35. |
| C0150/R0500 | Notional non-life and life MCR calculation - Notional linear MCR -life activities | This is calculated in accordance with Article 252 (9) of Delegated Regulation (EU) 2015/35. |
| C0140/R0510 | Notional non-life and life MCR calculation - Notional SCR excluding add-on (annual or latest calculation) - non-life activities | This is the latest notional SCR to be calculated and reported in accordance with in accordance with Articles 103 to 127 of Directive 2009/138/EC, either the annual one or a more recent one in case the notional SCR has been recalculated (e.g. due to a change in risk profile), excluding capital add-on. Undertakings using internal model or partial internal model to calculate the SCR shall refer to the relevant SCR, except where under Article 129(3) of Directive 2009/138/EC the national supervisor requires a reference to the standard formula. |
| C0150/R0510 | Notional non-life and life MCR calculation - Notional SCR excluding add-on (annual or latest calculation) -life activities | This is the latest notional SCR to be calculated and reported in accordance with in accordance with Articles 103 to 127 of Directive 2009/138/EC, either the annual one or a more recent one in case the notional SCR has been recalculated (e.g. due to a change in risk profile), excluding capital add-on. Undertakings using internal model or partial internal model to calculate the SCR shall refer to the relevant SCR, except where under Article 129(3) of Directive 2009/138/EC the national supervisor requires a reference to the standard formula. |
| C0140/R0520 | Notional non-life and life MCR calculation - Notional MCR cap - non-life activities | This is calculated as 45 % of the notional non-life SCR including the non-life capital add-on in accordance with Article 129 (3) of Directive 2009/138/EC. |
| C0150/R0520 | Notional non-life and life MCR calculation - Notional MCR cap -life activities | This is calculated as 45 % of the notional life SCR including the life capital add-on in accordance with Article 129 (3) of Directive 2009/138/EC. |
| C0140/R0530 | Notional non-life and life MCR calculation - Notional MCR floor - non-life activities | This is calculated as 25 % of the notional non-life SCR including the non-life capital add-on in accordance with Article 129 (3) of Directive 2009/138/EC. |
| C0150/R0530 | Notional non-life and life MCR calculation - Notional MCR floor -life activities | This is calculated as 25 % of the notional life SCR including the life capital add-on in accordance with Article 129 (3) of Directive 2009/138/EC. |
| C0140/R0540 | Notional non-life and life MCR calculation - Notional Combined MCR - non-life activities | This is calculated in accordance with Article 252 (3) of Delegated Regulation (EU) 2015/35. |
| C0150/R0540 | Notional non-life and life MCR calculation - Notional Combined MCR -life activities | This is calculated in accordance with Article 252 (8) of Delegated Regulation (EU) 2015/35. |
| C0140/R0550 | Notional non-life and life MCR calculation - Absolute floor of the notional MCR - non-life activities | This is the amount defined in Article 129(1)(d)(i) of Directive 2009/138/EC before considering Article 253 of the Delegated Regulation (EU) 2015/35. |
| C0150/R0550 | Notional non-life and life MCR calculation - Absolute floor of the notional MCR - life activities | This is the amount defined in Article 129(1)(d)(ii) Directive 2009/138/EC before considering Article 253 of the Delegated Regulation (EU) 2015/35. |
| C0140/R0560 | Notional non-life and life MCR calculation - Notional MCR - non-life activities | This is the notional non-life MCR calculated in accordance with Article 252 (2) of Delegated Regulation (EU) 2015/35. |
| C0150/R0560 | Notional non-life and life MCR calculation - Notional MCR - life activities | This is the notional life MCR calculated in accordance with Article 252 (7) of Delegated Regulation (EU) 2015/35. |







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

*General comments:*

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

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

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

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

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

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

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

|  |  |  |
| --- | --- | --- |
|  | ITEM | INSTRUCTIONS |
| *Of which the following breakdown of Variation in Best Estimate - analysis per UWY if applicable - Gross of reinsurance* |  |  |
| C0010-C0020/R0010 | Opening Best Estimate | Amount of Best Estimate - gross of reinsurance - as stated in the Balance Sheet at closing year N-1 related to those lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, for which an underwriting year approach (UWY) is used for Best Estimate calculation. |
| C0010-C0020/R0020 | Exceptional elements triggering restating of opening Best Estimate | Amount of adjustment to opening Best Estimate due to elements, other than changes in perimeter that led to restate the opening BE.  Shall essentially concern changes in models (in case models are used) for correction of the model and other modifications. It shall not concern changes in assumptions.  These cells are expected to be mostly applicable for Life business. |
| C0010-C0020/R0030 | Changes in perimeter | Amount of adjustment to opening Best Estimate related to changes in perimeter of the portfolio like sales of (part of) portfolio and purchases. This could also concern changes of perimeter due to liabilities evolving to annuities stemming from Non-Life obligations (triggering some changes from Non-Life to Life). |
| C0010-C0020/R0040 | Foreign exchange variation | Amount of adjustment to opening Best Estimate related to foreign exchange variation during the period.  In this case the foreign exchange variation is actually meant to be applied to contracts which are taken out in currencies different from the balance sheet currency. For the calculation, the cash-flows of these contracts contained in the opening Best Estimate are simply converted due to the exchange variation.  This item does not address the impact on the cash-flows of the insurance portfolio induced by re-valuation of year N-1 assets due to foreign exchange variation during year N. |
| C0010-C0020/R0050 | Best Estimate on risks accepted during the period | It represents present expected future cash flows (gross of reinsurance) included in Best Estimate and related to risks accepted during the period.  This shall be considered at the closing date (and not at the actual date of inception of the risks), i.e. this shall form part of the Best Estimate at closing date.  The scope of cash flows refers to Article 77 of Directive 2009/138/EC. |
| C0010-C0020/R0060 | Variation of Best Estimate due to unwinding of discount rate - risks accepted prior to period | The variation of Best Estimate captured here shall only relate to the unwinding of discount rates, and does not take into account other parameters such as changes in assumptions or discount rates, experience adjustment, etc.  The concept of unwinding may be illustrated as follows: Calculate the Best Estimate of year N-1 again but using the shifted interest rate term structure  In order to isolate this strict scope of variation, the calculation may be as follows:   1. Consider Opening Best Estimate including the adjustment to opening Best Estimate (cells C0010/R0010 to R0040); 2. Based on this figure, run the calculation of the unwinding of discount rates. |
| C0010-C0020/R0070 | Variation of Best Estimate due to year N projected in and out flows - risks accepted prior to period | Premiums, claims, and surrenders that were forecasted on the Opening Best Estimate as to be paid during the year, will not be in the closing Best Estimate anymore as they would have been paid/received during the year. A neutralisation adjustment shall be performed.  In order to isolate this adjustment, the calculation may be as follows:   1. Consider Opening Best Estimate (cell C0010/R0010) including the adjustment to opening Best Estimate (cells C0010/R0020 to R0040) 2. Isolate the amount of cash flows (cash in minus cash out) that were projected within this opening Best Estimate for the period considered 3. This isolated amount of cash flow shall come in addition to Opening Best Estimate (for neutralisation effect) - and be filled in cell C0010/R0070 and C0020/R0070. |
| C0010-C0020/R0080 | Variation of Best Estimate due to experience - risks accepted prior to period | The variation of Best Estimate captured here shall strictly relate to the cash flows projected at the end of the period when compared to the cash flows that were projected at the beginning of the period for the periods N + 1 and future.  It shall only capture the changes due to the realisation of the CF in year N and not linked to changes in assumptions. |
| C0010-C0020/R0090 | Variation of Best Estimate due to changes in non-economic assumptions - risks accepted prior to period | It mainly refers to changes in best estimate not driven by realised technical flows and changes in assumptions directly linked to insurance risks (i.e. lapse rates), which can be referred to as non-economic assumptions.  In order to isolate the strict scope of variation due to changes in assumptions, the calculation may be as follows:   1. Consider the opening Best Estimate (cell C0010/R0010) including the adjustment to opening Best Estimate (cell C0010/R0010 to R0040) and the impact of unwinding of year N projected cash-flows (C0010/R0060 to R0080 and C0020/R0060 to R0080 respectively); 2. Based on this figure, run calculations with new assumptions not related to discount rates - that applied at year end N (if any)   This will provide the variation of Best Estimate strictly related to changes in these assumptions. This may not capture the variation due to case-by-case revision of RBNS, which would thus have to be added.  For Non-Life, cases can be expected where these changes cannot be discerned separately from changes due to experience (C0020/R0080). In such cases, report the total figure under C0020/R0080. |
| C0010-C0020/R0100 | Variation of Best Estimate due to changes in economic environment - risks accepted prior to period | It mainly refers to assumptions not directly linked to insurance risks, i.e. mainly the impact of the changes in economic environment on the cash flows (taking management actions into account, e.g. reduction of future discretionary benefits (‘FDB’)) and changes in discount rates.  For non-life (C0020/R0100), in case variation due to inflation cannot be discerned from changes due to experience, the whole amount would be reported under C0020/R0080.  In order to isolate this strict scope of variation, the calculation may be as follows:   1. Consider the opening Best Estimate including the adjustment to opening Best Estimate (cell C0010/R0010 to R0040) and the impact of unwinding, of year N projected cash-flows and experience (C0010/R0060 to R0080 and C0020/R0060 to R0080 respectively, or alternatively, C0010/R0060 to R0090 and C0020/R0060 to R0090 respectively) 2. Based on this figure, run calculations with new discount rates that applied during year N, together with related financial assumptions (if any).   This will provide the variation of Best Estimate strictly related to changes in discount rates and related financial assumptions. |
| C0010-C0020/R0110 | Other changes not elsewhere explained | Corresponds to other variations in Best Estimate, not captured in cells C0010/R0010 to R0100 (for Life) or C0020/R0010 to R0100 (Non-Life). |
| C0010-C0020/R0120 | Closing Best Estimate - gross of reinsurance | Amount of Best Estimate as stated in the Balance Sheet at closing year N related to those lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, for which an underwriting year approach (UWY) is used for Best Estimate calculation.  These cells might be nil (if no UWY approach is used), or might total the closing Best Estimate figure in the Balance Sheet if no accident Year approach (AY) is used. |
| *Of which the following breakdown of Variation in Best Estimate - analysis per UWY if applicable - Reinsurance recoverables* |  |  |
| C0030-C0040/R0130 | Opening Best Estimate | Amount of Best Estimate of reinsurance recoverable as stated in the Balance Sheet at closing year N-1 related to those lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, for which an underwriting year approach (UWY) is used for Best Estimate calculation. |
| C0030-C0040/R0140 | Closing Best Estimate | Amount of Best Estimate of reinsurance recoverable as stated in the Balance Sheet at closing year N related to those lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, for which an underwriting year approach (UWY) is used for Best Estimate calculation. |
| *Of which the following breakdown of Variation in Best Estimate - analysis per AY if applicable - Gross of reinsurance* |  |  |
| C0050-C0060/R0150 | Opening Best Estimate | Amount of Best Estimate - gross of reinsurance - as stated in the Balance Sheet at closing year N-1 related to those lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, for which an accident year approach (AY) is used for Best Estimate calculation. |
| C0050-C0060/R0160 | Exceptional elements triggering restating of opening Best Estimate | Same as for C0010 and C0020/R0020 |
| C0050-C0060/R0170 | Changes in perimeter | Same as for C0010 and C0020/R0030 |
| C0050-C0060/R0180 | Foreign exchange variation | Same as for C0010 and C0020/R0040 |
| C0050-C0060/R0190 | Variation of Best Estimate on risk covered after the period | It is expected that these cells mainly concerns Non-Life and refers to changes in (part of) Premiums Provisions (i.e. in relation to all recognised obligations within the boundary of the contract at the valuation date where the claim has not yet occurred) as follows:   1. Identify the part of premiums provisions at end of year (N) related to a coverage period starting after the closing year end N; 2. Identify the part of premiums provisions at end of Year (N - 1) related to a coverage period starting after the closing Year end N;   Derive the variation from the two figures. |
| C0050-C0060/R0200 | Variation of Best Estimate on risks covered during the period | It is expected that these cells mainly concerns Non-Life, and refers to the following cases:  a) (part of) Premiums Provisions at Year end N - 1 which turned to Claims Provisions at year end N because claim has occurred during that period  b) claims provisions related to claims occurred during the period (for which there was no Premiums provisions at year end N - 1)  Calculation may be as follows:   1. Identify the part of claims provisions at Year end (N) related to risks covered during the period; 2. Identify the part of premiums provisions at Year end (N - 1) related to risks covered during the period;   Derive the variation from the two figures. |
| C0050-C0060/R0210 | Variation of Best Estimate due to unwinding of discount rate - risks covered prior to period | The concept of unwinding may be illustrated as follows: Calculate the Best Estimate of year N-1 again but using the shifted interest rate term structure.  In order to isolate this strict scope of variation, the calculation may be as follows:   1. Consider part of the Opening Best Estimate related to risks covered prior to period, i.e. Opening Best Estimate excluding Premiums provisions but including opening adjustments if any (see cells C0050/R0160 to R0180 and C0060/R0160 to R0180; 2. Based on this figure, run the calculation of the unwinding of discount rates that applied during year N. |
| C0050-C0060/R0220 | Variation of Best Estimate due to year N projected in and out flows - risks covered prior to period | Premiums, claims, and surrenders that were forecasted on the Opening Best Estimate (related to risks covered prior to period) as to be paid during the year, will not be in the closing Best Estimate anymore as they would have been paid/received during the year.  A neutralization adjustment has thus to be performed.  In order to isolate this adjustment, the calculation may be as follows:   1. Consider part of the Opening Best Estimate related to risks covered prior to period, i.e. Opening Best Estimate excluding Premiums provisions; 2. Isolate the amount of cash flows (cash in minus cash out) that were projected within this opening Best Estimate for the period considered; 3. This isolated amount of cash flow shall come in addition to Opening Best Estimate (for neutralisation effect) - and be filled in cell C0050 and C0060/R0220. |
| C0050-C0060/R0230 | Variation of Best Estimate due to experience - riskscovered prior to period | The variation of Best Estimate captured here shall strictly relate to the cash flows projected at the end of the period when compared to the cash flows that were projected at the beginning of the period for the periods N + 1 and future.  It shall only capture the changes due to the realisation of the CF in year N and not linked to changes in assumptions. |
| C0050-C0060/R0240 | Variation of Best Estimate due to changes in non-economic assumptions - risks covered prior to period | It mainly refers to changes in best estimate not driven by realised technical flows and changes in assumptions directly linked to insurance risks (i.e. lapse rates), which can be referred to as non-economic assumptions.  In order to isolate the strict scope of variation due to changes in assumptions, the calculation may be as follows:  Consider the opening Best Estimate (cell C0050-C0060/R0150) including the adjustment to opening Best Estimate (cells C0050-C0060/R0160 to R0180) and the impact of unwinding of year N projected cash-flows (C0050-C0060/R0210 to R0230);  Based on this figure, run calculations with new assumptions not related to discount rates - that applied at year end N (if any);  This will provide the variation of Best Estimate strictly related to changes in these assumptions. This may not capture the variation due to case-by-case revision of RBNS, which would thus have to be added.  For Non-Life, in cases where these changes cannot be discerned separately from changes due to experience, report the total figure under C0060/R0230. |
| C0050-C0060/R0250 | Variation of Best Estimate due to changes in economic environment - risks covered prior to period | It mainly refers to assumptions not directly linked to insurance risks, i.e. mainly the impact of the changes in economic environment on the cash flows (taking management actions into account, e. g. reduction of FDB) and changes in discount rates.  For non-life (C0060/R0250), in case variation due to inflation cannot be discerned from changes due to experience, the whole amount would be reported under C0060/R0230.  In order to isolate this strict scope of variation, the calculation may be as follows:   1. Consider the opening Best Estimate including the adjustment to opening Best Estimate (cells C0050/R0160 to R0180) and the impact of unwinding, of year N projected cash-flows and experience (C0050/R0210 to R0230 and C0060/R0210 toR0230 respectively, or alternatively, C0050/R0210 to R0240 and C0060/R0210 toR0240, respectively); 2. Based on this figure, run calculations with new discount rates that applied during year N, together with related financial assumptions (if any).   This will provide the variation of Best Estimate strictly related to changes in discount rates and related financial assumptions. |
| C0050-C0060/R0260 | Other changes not elsewhere explained | Corresponds to other variations in Best Estimate, not captured in cells C0050/R0150 to R0250 (for Life) or C0060/R0150 to R0250 (Non-Life). |
| C0050-C0060/R0270 | Closing Best Estimate | Amount of Best Estimate as stated in the Balance Sheet at closing year N related to those lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, for which an accident year approach (AY) is used for Best Estimate calculation. |
| *Of which the following breakdown of Variation in Best Estimate - analysis per AY if applicable - reinsurance recoverables* |  |  |
| C0070-C0080/R0280 | Opening Best Estimate | Amount of Best Estimate of reinsurance recoverable as stated in the Balance Sheet at closing year N-1 related to those lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, for which an accident year approach (AY) is used for Best Estimate calculation. |
| C0070-C0080/R0290 | Closing Best Estimate | Amount of Best Estimate of reinsurance recoverable as stated in the Balance Sheet at closing year N related to those lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35 for which an accident year approach (AY) is used for Best Estimate calculation. |
| *Of which adjustments in Technical Provisions related to valuation of Unit linked contracts, with theoretically a neutralising impact on Assets over Liabilities* |  |  |
| C0090/R0300 | Net variation for index-linked and unit-linked business | Amount shall represent the net variation, in Balance Sheet, of the Assets held for index-linked and unit-linked funds and of technical provisions - index-linked and unit-linked (calculated as best estimate and risk margin or calculate as a whole). |
| *Technical flows affecting Technical provisions* |  |  |
| C0100-C0110/R0310 | Premiums written during the period | Amount of written premiums under Solvency II, respectively for Life and Non-life. |
| C0100-C0110/R0320 | Claims and benefits during the period, net of salvages and subrogations | Amount of claims and benefits during the period, net of salvages and subrogations, respectively for Life and Non-life.  If amounts are already captured in the closing best estimate, they shall not be part of this item. |
| C0100-C0110/R0330 | Expenses (excluding Investment expenses) | Amount of expenses (excluding investment expenses - which are reported under S.29.02), respectively for Life and Non-life.  If amounts are already captured in the closing best estimate, they shall not be part of this item. |
| C0100-C0110/R0340 | Total technical flows on gross Technical Provisions | Total amount of technical flows affecting gross TP. |
| C0100-C0110/R0350 | Technical flows related to reinsurance during the period (recoverables received net of premiums paid) | Total amount of technical flows related to reinsurance recoverable during the period, i.e. recoverable received net of premiums, respectively for Life and Non-life. |
| *Variation in Excess of Assets over Liabilities explained by Technical provisions* |  |  |
| C0120-C0130/R0360 | Variation in Excess of Assets over Liabilities explained by Technical provisions management - Gross Technical Provisions | This calculation corresponds to the following principle:   1. consider the variation (opening minus closing) in BE, RM, TP calculated as a whole and transitional on Technical Provisions; 2. add amount of total technical flows, i.e.: inflows minus outflows on gross technical provisions (C0100/R0340 for Life and C0110/R0340 for Non-Life). |
| C0120-C0130/R0370 | Variation in Excess of Assets over Liabilities explained by Technical provisions management - Reinsurance recoverables | This calculation corresponds to the following principle:   1. consider the variation in Reinsurance recoverables; 2. add total amount of technical flows, i.e.: inflows minus outflows, related to reinsurance during the period.   If the amount has a positive impact on Excess of Assets over Liabilities, this shall be a positive amount. |











*----*--*--*- -*S.30.03 - Outgoing Reinsurance Program basic data*

*General comments:*

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

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

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

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|  | ITEM | INSTRUCTIONS |
| C0010 | Reinsurance program code | Unique code (undertaking specific) covering all the individual reinsurance placements and/or treaties which belong to the same reinsurance program. |
| C0020 | Treaty identification code | Treaty identification code that identifies the treaty exclusively and must be maintained in subsequent reports, usually the original treaty number registered in the company's books. |
| C0030 | Progressive section number in treaty | The progressive section number assigned by the undertaking to the various sections of the treaty, in those cases where the treaty, for example, covers more than one line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, or covers different lines of activity with different limits. Treaties with different conditions are considered different treaties for the submission of information and shall be reported in different sections. For different lines of business covered under the same treaty, the conditions referring to each line of business will be detailed separately under each section number. Treaties covering different type of reinsurance (e.g. one section on a Quota Share basis and another one on XL) in the same treaty shall be reported in different sections. Treaties covering different layers of the same program shall be reported in different sections. |
| C0040 | Progressive number of surplus/layer in program | The progressive surplus/layer number, when the treaty is part of a wider program. |
| C0050 | Quantity of surplus/layers in program | The total number of surpluses or layers in the same program which includes the treaty which is being reported. |
| C0060 | Finite reinsurance or similar arrangements | Identification of the reinsurance contract. The following closed list shall be used:  1 - Non-traditional or Finite RE  (if any reinsurance contract or financial instrument which is not directly based on the principle of indemnity or is based on a contract wording which has limited or no demonstrable risk transfer mechanism)  2 - Other than non-traditional or Finite RE  In case of Finite reinsurance or a similar arrangement only the items which are feasible must be filled. |
| C0070 | Line of business | Identification of the line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, reported. The following closed list shall be used:  1 - Medical expense insurance  2 - Income protection insurance  3 - Workers' compensation insurance  4 - Motor vehicle liability insurance  5 - Other motor insurance  6 - Marine, aviation and transport insurance  7 - Fire and other damage to property insurance  8 - General liability insurance  9 - Credit and suretyship insurance  10 - Legal expenses insurance  11 - Assistance  12 - Miscellaneous financial loss  13 - Proportional medical expense reinsurance  14 - Proportional income protection reinsurance  15 - Proportional workers' compensation reinsurance  16 - Proportional motor vehicle liability reinsurance  17 - Proportional other motor reinsurance  18 - Proportional marine, aviation and transport reinsurance  19 - Proportional fire and other damage to property reinsurance  20 - Proportional general liability reinsurance  21 - Proportional credit and suretyship reinsurance  22 - Proportional legal expenses reinsurance  23 - Proportional assistance reinsurance  24 - Proportional miscellaneous financial loss reinsurance  25 - Non-proportional health reinsurance  26 - Non-proportional casualty reinsurance  27 - Non-proportional marine, aviation and transport reinsurance  28 - Non-proportional property reinsurance  29 - Health insurance  30 - Insurance with profit participation  31 - Index-linked and unit-linked insurance  32 - Other life insurance  33 - Annuities stemming from non-life insurance contracts and relating to health insurance obligations  34 - Annuities stemming from non-life insurance contracts and relating to insurance obligations other than health insurance obligations  35 - Health reinsurance  36 - Life reinsurance  37 - Multiline (as defined hereunder)  **Additional remarks:**  1) Where the reinsurance treaty provides cover for more than one line of business and the terms of cover differ between lines of business then the treaty needs to be specified over multiple rows. The first row entry for the treaty needs to be entered as ‘Multiline’ that provides details of the overall terms of the treaty (such as deductibles and reinstatements), with the subsequent rows providing details of the individual terms of the reinsurance treaty to each relevant line of business.  2) Where the term of the cover do not differ by line of business only the dominant (based on the Gross Estimated Treaty Premium Income) Solvency II line of business is required.  3) Multiyear treaties with fixed conditions can be expressed by the columns used for the validity period. |
| C0080 | Description risk category covered | Description of the main scope of the treaty cover. This is referred to the main portfolio which is the scope of the treaty and normally is part of the treaty description (e.g. ‘Industrial property’ or ‘Director and officers liability’. Undertakings can also include a description referring which business unit the risk was accepted in case this has led to different treaty conditions (e.g. ‘Distribution label A’).  The description of the risk category covered is entity specific and is not mandatory. Also the term ‘risk category’ isn't based on Level 1 and 2 terminologies but can be considered as an extra possibility to give additional information about the underwriting risk(s). |
| C0090 | Type of reinsurance treaty | Code of the type of reinsurance treaty. One of the options in the following list shall be used:  1 - quota share  2 - variable quota share  3 - surplus  4 - excess of loss (per event and per risk)  5 - excess of loss (per risk)  6 - excess of loss (per event)  7 - excess of loss ‘back-up’ (protection against follow-on events which certain catastrophes can cause such as flooding or fire)  8 - excess of loss with basis risk  9 - reinstatement cover  10 - aggregate excess of loss  11 - unlimited excess of loss  12 - stop loss  13 - other proportional treaties  14 - other non-proportional treaties  Other proportional treaties (code 13) and Other non-proportional treaties (code 14) can be used for hybrid types of reinsurance treaties. |
| C0100 | Inclusion of catastrophic reinsurance cover | Identification of the including of catastrophic guarantees. Depending on whether the listed catastrophe risks are protected under reinsurance covers, one or a combination (separated by ‘,’) of the following codes has to be used:  1 - cover excludes all catastrophic guarantees  2 - earthquake, volcanic eruption, tidal wave etc. are covered  3 - flood is covered  4 - hurricane, windstorm, etc. are covered  5 - other risks such as freeze, hail, strong wind are covered  6 - terrorism is covered  7 - SRCC (strikes, riots, civil commotion), sabotage, popular uprising are covered  8 - all the above mentioned risks are covered  9 - risks not otherwise included in the listed items are covered |
| C0110 | Validity period (start date) | Identify the ISO 8601 (yyyy-mm-dd) code of the date of commencement of the specific reinsurance treaty. |
| C0120 | Validity period (expiry date) | Identify the ISO 8601 (yyyy-mm-dd) code of the final expiry date of the specific reinsurance treaty.  In case the treaty conditions remain unchanged when filling in the template and the undertaking is not making use of the termination clause, the expiry date will be the next possible expiry date. |
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| C0140 | Type of underwriting model | Type of underwriting model which is used to estimate the exposure of the underwriting risk and the need for reinsurance protection. One of the options in the following closed list shall be used:  1 - Sum Insured  the highest amount that the insurer can be obliged to pay out according to the original policy. SI must also be filled when type of underwriting model is not applicable  2 - Maximum Possible Loss  loss which may occur when the most unfavourable circumstances being more or less exceptionally combined, the fire is only stopped by impassable obstacles or lack of substance.  3 - Probable Maximum Loss  defined as the estimate of the largest loss from a single fire or peril to be expected, assuming the worst single impairment of primary private fire protection systems but with secondary protection systems or organizations (such as emergency organizations and private and/or public fire department response) functioning as intended. Catastrophic conditions like explosions resulting from massive release of flammable gases, which might involve large areas of the plant, detonation of massive explosives, seismic disturbances, tidal waves or flood, falling aircraft, and arson committed in more than one area are excluded in this estimate. This definition is a hybrid form between Maximum Possible Loss and Estimated Maximum Loss that is generally accepted and frequently used by insurers, reinsurers and reinsurance brokers  4 - Estimated Maximum Loss  loss that could reasonably be sustained from the contingencies under consideration, as a result of a single incident considered to be within the realms of probability taking into account all factors likely to increase or lessen the extent of the loss, but excluding such coincidences and catastrophes which may be possible but remain unlikely.  5 - Other  other possible underwriting models used. The type of ‘other’ underwriting model applied must be explained in the Regular Supervisory Report.  Although abovementioned definitions are used for the line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, ‘Fire and other damage to property insurance and reinsurance’, similar definitions might be in place for other lines of business. |
| C0150 | Estimated Subject Premium Income (XL - ESPI) | The amount of the estimated subject premiums income (‘ESPI’) relating to the contract period. It is normally the amount of premium referring to the portfolio protected under Excess of Loss treaties; in any case it is the amount on which the reinsurance premium is calculated by applying the rate. This item is only reported for XL treaties. |
| C0160 | Gross Estimated Treaty Premium Income (proportional and non proportional) | The amount of premium for 100 % of the treaty relating to the contract period. This amount is the equivalent of the 100 % reinsurance premium to be paid to all reinsurers for the treaty period, including the premium corresponding to unplaced shares. |
| C0170 | Aggregate deductibles (amount) | The amount of franchise, meaning an additional retention when losses are covered by the reinsurer only when a certain amount of cumulative losses have taken place. This item is reported, when applicable, only if item C0180 is not reported. |
| C0180 | Aggregate deductibles (%) | The percentage of franchise, meaning an additional retention percentage when losses are covered by the reinsurer only when a certain amount of cumulative losses have taken place. This item is reported, when applicable, only if item C0170 is not reported.  The percentage shall be reported as a decimal. |
| C0190 | Retention or priority (amount) | The amount, for Surplus, Working XL and Catastrophe XL treaties, that is stated as retention or priority in the reinsurance treaty. Separate indication shall be given for the various lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35. |
| C0200 | Retention or priority (%) | The percentage, for Quota Share and Stop Loss treaties, that is stated as retention or priority in the reinsurance treaty. Separate indication shall be given for the various lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35.  The percentage shall be reported as a decimal. |
| C0210 | Limit (amount) | The amount that is stated as Limit in the reinsurance treaty. Separate indication shall be given for the various lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35.  In the case of unlimited cover ‘- 1’ is to be reported. |
| C0220 | Limit (%) | The percentage, for Stop Loss treaties, that is stated as Limit in the reinsurance treaty. Separate indication shall be given for the various lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35.  In the case of unlimited cover ‘- 1’ is to be reported.  The percentage shall be reported as a decimal. |
| C0230 | Maximum cover per risk or event | The amount of maximum cover per risk or event. If for a Quota Share or a Surplus a maximum amount has been agreed for an event (for example - windstorm), the 100 % amount is to be reported. In all other cases, the amount is equal to the Limit minus Priority.  In the case of unlimited cover ‘- 1’ is to be reported. |
| C0240 | Maximum cover per treaty | The amount of maximum cover per treaty. If for a Quota Share or a Surplus a maximum amount has been set for the entire contract, the 100 % amount is to be reported. In the case of unlimited cover ‘- 1’ is to be reported. For XL or SL treaties the initial capacity has to be indicated (e.g. annual aggregate limits); total cover might also be the result of the information provided under C0245. |
| C0245 | Coverage of a layer covered by reinsurance | The amount of maximum cover for a layer of a treaty. In the case of unlimited cover ‘- 1’ is to be reported. For XL or SL treaties the initial capacity has to be indicated (e.g. annual aggregate limits). In case the treaty only includes one layer, this cell will be equal to C0240. |
| C0250 | Number of reinstatements | Number of possibilities to recover the reinsurance coverage. |
| C0260 | Description of reinstatements | Description of the reinstatements to recover the reinsurance coverage. Examples of possible content of this item are ‘2 at 100 % plus 1 at 150 %’ or ‘all free’ |
| C0360 | XL rate 1 | Report the fixed rate or starting rate of a sliding rate system.  The percentage shall be reported as a decimal.  This item is only reported for XL treaties. |
| C0370 | XL rate 2 | Report the top end rate of a sliding rate system.  The percentage shall be reported as a decimal.  This item is only reported for XL treaties. |
| C0380 | XL premium flat | Indication on whether XL premium is based or not on a flat premium. One of the options in the following list shall be used:  1 - XL premium based on a flat premium  2 - XL premium not based on a flat premium  This item is only reported for XL treaties. |
| C0390 | Sliding scale commission | Indicate whether a sliding scale commission is used :  One of the options in the following closed list shall be used:  1 - Yes;  2 - No. |
| C0400 | Minimum claim ratio on which the amount of sliding scale commission is dependant | Include the minimum claim ratio as a percentage on which is the amount of sliding scale commission dependant. |
| C0410 | Maximum claim ratio on which the amount of sliding scale commission is dependant | Include the maximum claim ratio as a percentage on which is the amount of sliding scale commission dependant. |
| C0420 | Minimum commission | Include the minimum commission, based on all commissions within the treaty as a percentage. |
| C0430 | Maximum commission | Include the maximum commission, based on all commissions within the treaty as a percentage. |
| C0440 | Expected commission | Include the expected commission, based on all commissions within the treaty as a percentage. |

*S.30.04 - Outgoing Reinsurance Program shares data*

*General comments:*

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

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

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

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|  | ITEM | INSTRUCTIONS |
| C0010 | Reinsurance program code | Unique code (undertaking specific) covering all the individual reinsurance placements and/or treaties which belong to the same reinsurance program. |
| C0020 | Treaty identification code | Treaty identification code that identifies it exclusively and must be maintained in subsequent reports, usually the original treaty number registered in the company's books. |
| C0030 | Progressive section number in treaty | The progressive section number assigned by the undertaking to the various sections of the treaty, in those cases where the treaty, for example, covers more than one line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, or covers different lines of activity with different limits. Treaties with different conditions are considered different treaties for the submission of information and shall be reported in different sections. For different lines of business covered under the same treaty, the conditions referring to each line of business will be detailed separately under each section number. Treaties covering different type of reinsurance (e.g. one section on a Quota Share basis and another one on XL) in the same treaty shall be reported in different sections. Treaties covering different layers of the same program shall be reported in different sections. |
| C0040 | Progressive number of surplus/layer in program | The progressive surplus/layer number, when the treaty is part of a wider program. |
| C0050 | Code reinsurer | Identification code of the reinsurer by this order of priority:   1. Legal Entity Identifier (LEI); 2. Specific code attributed by the undertaking   In case a specific code is attributed by the undertaking, the code shall be unique for the specific reinsurer and shall not overlap with any other code, attributed by the undertaking or LEI code. |
| C0060 | Type of code reinsurer | Identification of the code used in item ‘Code reinsurer’. One of the options in the following closed list shall be used:  1 - LEI  2 - Specific code |
| C0100 | Share reinsurer (%) | Percentage of the reinsurance treaty accepted by reinsurer identified in item C0050, expressed as relative percentage of 100% of the original risk The undertaking shall fill in the template S.30.04 reporting only the shares of the treaty actually ceded. Any unplaced shares of the treaty should considered as additional retained shares.  Percentages shall be reported as a decimal. |
| C0110 | Exposure ceded for reinsurer's share | Amount of the exposure reinsured with the reinsurer. This amount is based on the maximum cover per risk/event and is calculated with the formula: Item Maximum cover per risk or event (reported in item C0230 of S.30.03) x Item Share reinsurer (%) (reported in item C0100 of S.30.04).  If C0230 from S.30.03 is Unlimited fill this cell with ‘- 1’. |
| C0120 | Type of collateral (if applicable) | Type of collateral held. The following closed list shall be used:  1 - Cash or equivalent in Trust  2 - Cash or Funds Withheld  3 - Letter of Credit  4 - Other  5 - None |
| C0130 | Description of the reinsurers limit collateralised | Description of the reinsurer limit collateralised referring to the specific item specified in the treaty (e.g. 90 % of the technical provisions or 90 % of the premiums), if applicable. |
| C0140 | Code collateral provider (if applicable) | Identification code using the Legal Entity Identifier (LEI) if available.  If none is available this item shall not be reported. |
| C0150 | Type of code of collateral provider | Identification of the code used in item ‘Code collateral provider (if applicable)’:  1 - LEI  9 - None |
| C0160 | Estimated outgoing reinsurance premium for reinsurer's share | The estimated gross reinsurance premium of the treaty, to be paid by the undertaking, according to the next reporting year (N+1) for the share of each reinsurer. This amount is calculated according to the following examples:  Case 1: For Quota Share and Surplus; the share reported in item Share reinsurer (C0100) multiplied by item Gross Estimated Treaty Premium Income (C0160) reported in S.30.03;  Case 2: For XL-treaties if the treaty is subject to a fixed rate; the rate reported in item XL rate 1 (C0360) as reported in S.30.03 multiplied by the item Estimated Subject premium income (C0150) reported in S.30.03 multiplied by the share reported in item Share reinsurer (C0100).  Case 3: For XL-treaties if the treaty is subject to a sliding rate; the rate reported in item XL rate 2 (C0370) as reported in S.30.03 multiplied by the item Estimated Subject premium income (C0150) reported in S.30.03 multiplied by the share reported in item Share reinsurer (C0100). |
| C0170 | Annotations | Description of cases where either the reinsurer's participation is at conditions different from those of the standard facultative or treaty placement, or to provide any other information that the undertaking has to bring to the attention of the Supervisory Authority. |
| *Information on reinsurers* |  |  |
| C0180 | Code reinsurer | Identification code of the reinsurer by this order of priority:   1. Legal Entity Identifier (LEI); 2. Specific code attributed by the undertaking   In case a specific code is attributed by the undertaking, the code shall be unique for the specific reinsurer and shall not overlap with any other code, attributed by the undertaking or LEI code. |
| C0190 | Type of code reinsurer | Identification of the code used in item ‘Code reinsurer’. One of the options in the following closed list shall be used:  1 - LEI  2 - Specific code |
| C0200 | Legal name reinsurer | Legal name of the reinsurer to whom the underwriting risk has been transferred. The official name of the risk-carrier reinsurer is stated in the reinsurance contract, and, in any case, the one who actually takes on the risks (called ultimate risk carrier). When identifying the reinsurer, the undertaking shall take account of any change in the corporate name.  In case the reinsurance contract is written via a branch, the reinsurer itself and not the branch should be reported. It is not permitted to fill in the name of a reinsurance broker. Nor is it permitted to state a general or incomplete name as international reinsurers have several operating companies that may be based in different countries.  In case of pooling arrangements, the name of the Pool (or Pool manager) can be filled only if the Pool is a legal entity. |
| C0210 | Type of reinsurer | Type of reinsurer to whom the underwriting risk has been transferred.  The following closed list shall be used:  1 - Direct Life insurer  2 - Direct Non-life insurer  3 - Direct Composite insurer  4 - Captive insurance undertaking  5 - Internal reinsurer (reinsurance undertaking which primary focus is to take risk from other insurance undertakings within the group)  6 - External reinsurer (reinsurance undertaking which primary focus is to take risk from undertakings other than insurance undertakings within the group)  7 - Captive reinsurance undertaking  8 - Special purpose vehicle  9 - Pool entity (where more than one insurance or reinsurance undertakings are involved)  10 - State pool |
| C0220 | Country of residency | Identify the ISO 3166-1 alpha-2 code for the country where the reinsurer is legally authorised/licensed. In case the reinsurance contract is written via a branch in a country other than the country of the reinsurer itself, the country of the reinsurer and not the country of the branch should be reported. |
| C0230 | External rating assessment by nominated ECAI | Rating of the reinsurer at the reporting reference date as provided by the nominated credit assessment institution (ECAI).  If the rating is not available, the item shall be left blank, and the reinsurer shall be identified as ‘9 - no rating available’ in column C0250 (Credit quality step).  This item is not applicable to reinsurers for which undertakings using internal model use internal ratings. If undertakings using internal model do not use internal rating, this item shall be reported. |
| C0240 | Nominated ECAI | Identify the credit assessment institution (ECAI) giving the external rating in C0230, by using the name of the ECAI as published on ESMA's website. In case of ratings issued by subsidiaries of the ECAI please report the parent ECAI (the reference is to ESMA list of credit rating agencies registered or certified in accordance with Regulation (EC) No 1060/2009 of the European Parliament and of the Council of 16 September 2009 on credit rating agencies).  If the rating is not available, the item shall be left blank.  This item is not applicable to reinsurers for which undertakings using internal model use internal ratings. If undertakings using internal model do not use internal rating, this item shall be reported. |
| C0250 | Credit quality step | Identify the credit quality step attributed to the reinsurer. The credit quality step shall reflect any readjustments to the credit quality made internally by the undertakings that use the standard formula  This item is not applicable to reinsurers for which undertakings using internal model use internal ratings. If undertakings using internal model do not use internal rating, this item shall be reported.  One of the options in the following closed list shall be used:  0 - Credit quality step 0  1 - Credit quality step 1  2 - Credit quality step 2  3 - Credit quality step 3  4 - Credit quality step 4  5 - Credit quality step 5  6 - Credit quality step 6  9 - No rating available |
| C0260 | Internal rating | Internal rating of reinsurers for undertakings using internal model to the extent that the internal ratings are used in their internal modelling. If an internal model undertaking is using solely external ratings this item shall not be reported. This item is not applicable for undertakings using the standard formula. |
| C0320 | Collateral provider name | Name of the collateral provider will depend on the type of collateral specified in C0120.   * Where collateral is held in trust the collateral provider will be the Trust provider. * Where the collateral is on a Cash or Funds withheld basis this cell can remain blank. * Where the collateral is a Letters of Credit it will be the underlying Financial Institution providing this facility. * Where other report only if applicable. |

*S.31.01 - Share of reinsurers (including Finite Reinsurance and SPV's)*

*General comments:*

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

This template shall be filled by the insurance and reinsurance undertakings where a recoverable is recognised in relation to the reinsurer (even if all contracts with that reinsurer have terminated).

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

Undertakings shall take into account all amounts in all currencies and convert them into the reporting currency as applicable.

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|  | ITEM | INSTRUCTIONS |
| C0040 | Code reinsurer | Identification code of the reinsurer by this order of priority:   * Legal Entity Identifier (LEI); * Specific code attributed by the undertaking |
| C0050 | Type of code Reinsurer | Identification of the code used in item ‘Code reinsurer’. The following closed list shall be used:  1 - LEI  2 - Specific code |
| C0060 | Reinsurance recoverables - Premium provision Non-life including Non-SLT Health | The amount of share of the reinsurer in the recoverables from reinsurance (including Finite Re and SPV) before the adjustment for expected losses due to the counterparty default, in the best estimate of the premium provisions calculated as the expected present value of future incoming and outgoing cash flows. |
| C0070 | Reinsurance recoverables - Claims provisions Non-life including Non-SLT Health | The amount of share of the reinsurer in the recoverables from reinsurance (including Finite Re and SPV) before the adjustment for expected losses due to the counterparty default, in the best estimate of the claims provisions. |
| C0080 | Reinsurance recoverables - Technical provisions Life including SLT Health | The amount of share of the reinsurer in the recoverables from reinsurance (including Finite Re and SPV) before the adjustment for expected losses due to the counterparty default, in the best estimate of the technical provisions. |
| C0090 | Adjustment for expected losses due to counterparty default | Per reinsurer the adjustment for expected losses due to counterparty default. The adjustment shall be calculated separately and must be in line with Delegated Regulation (EU) 2015/35.  This value shall be reported as negative value. |
| C0100 | Reinsurance recoverables: Total reinsurance recoverables | The result of ceded technical provisions (resulting from claims provision + premiums provision + Non-Life TP calculated as a whole and Life including health SLT), including the adjustment for expected losses due to counterparty default. |
| C0110 | Net receivables | The amounts past due resulting from: claims paid by the insurer but not yet reimbursed by the reinsurer plus commissions to be paid by the reinsurer and other receivables minus debts to the reinsurer. Cash deposits are excluded and are to be considered as guarantees received. |
| C0120 | Assets pledged by reinsurer | Amount of assets pledged by the reinsurer to mitigate the counterparty default risk of the reinsurer. |
| C0130 | Financial guarantees | Amount of guarantees received by the undertaking from the reinsurer to guarantee the payment of the liabilities due by the undertaking (includes letter of credit, undrawn committed borrowing facilities). |
| C0140 | Cash deposits | Amount of cash deposits received by the undertaking from the reinsurers. |
| C0150 | Total guarantees received | Total amount of types of guarantees.  Corresponds to the sum of the amounts reported in C0120, C0130 and C0140. |
| *Information on reinsurers* |  |  |
| C0160 | Code reinsurer | Identification code of the reinsurer by this order of priority:   * Legal Entity Identifier (LEI); * Specific code attributed by the undertaking * In case a specific code is attributed by the undertaking, the code shall be unique for the specific reinsurer and shall not overlap with any other code, attributed by the undertaking or LEI code. |
| C0170 | Type of code Reinsurer | Identification of the code used in item ‘Code reinsurer’. The following closed list shall be used:  1 - LEI  2 - Specific code |
| C0180 | Legal name reinsurer | Legal name of the reinsurer to whom the underwriting risk has been transferred. The official name of the risk-carrier reinsurer is stated in the reinsurance contract, and, in any case, the one who actually takes on the risks (called ultimate risk carrier). When identifying the reinsurer, the undertaking shall take account of any change in the corporate name. In case the reinsurance contract is written via a branch, the reinsurer itself and not the branch should be reported. It is not permitted to fill in the name of a reinsurance broker. Nor is it permitted to state a general or incomplete name as international reinsurers have several operating companies that may be based in different countries.  In case of pooling arrangements, the name of the Pool (or Pool manager) can be filled only if the Pool is a legal entity. |
| C0190 | Type of reinsurer | Type of reinsurer to whom the underwriting risk has been transferred.  The following closed list shall be used:  1 - Direct Life insurer  2 - Direct Non-life insurer  3 - Direct Composite insurer  4 - Captive insurance undertaking  5 - Internal reinsurer (reinsurance undertaking which primary focus is to take risk from other insurance undertakings within the group)  6 - External reinsurer (reinsurance undertaking which primary focus is to take risk from undertakings other than from insurance undertakings within the group)  7 - Captive reinsurance undertaking  8 - Special purpose vehicle  9 - Pool entity (where more than one insurance or reinsurance undertakings are involved)  10 - State pool |
| C0200 | Country of residency | Identify the ISO 3166-1 alpha-2 code for the country where the reinsurer is legally authorised/licensed. In case the reinsurance contract is written via a branch in a country other than the country of the reinsurer itself, the country of the reinsurer and not the country of the branch should be reported. |
| C0210 | External rating assessment by nominated ECAI | Rating of the reinsurer at the reporting reference date as provided by the nominated credit assessment institution (ECAI).  If the rating is not available the item shall be left blank and the reinsurer shall be identified as ‘9 - no rating available’ in column C0230 (Credit quality step).  This item is not applicable to reinsurers for which undertakings using internal model use internal ratings. If undertakings using internal model do not use internal rating, this item shall be reported. |
| C0220 | Nominated ECAI | Identify the credit assessment institution (ECAI) giving the external rating in C0210, by using the name of the ECAI as published on ESMA's website. In case of ratings issued by subsidiaries of the ECAI please report the parent ECAI (the reference is to ESMA list of credit rating agencies registered or certified in accordance with Regulation (EC) No 1060/2009 of the European Parliament and of the Council of 16 September 2009 on credit rating agencies).  If the rating is not available, the item shall be left blank.  This item is not applicable to reinsurers for which undertakings using internal model use internal ratings. If undertakings using internal model do not use internal rating, this item shall be reported. |
| C0230 | Credit quality step | Identify the credit quality step attributed to the reinsurer. The credit quality step shall reflect any readjustments to the credit quality made internally by the undertakings that use the standard formula.  This item is not applicable to reinsurers for which undertakings using internal model use internal ratings. If undertakings using internal model do not use internal rating, this item shall be reported.  One of the options in the following closed list shall be used:  0 - Credit quality step 0  1 - Credit quality step 1  2 - Credit quality step 2  3 - Credit quality step 3  4 - Credit quality step 4  5 - Credit quality step 5  6 - Credit quality step 6  9 - No rating available |
| C0240 | Internal rating | Internal rating of the reinsurer for undertakings using internal model to the extent that the internal ratings are used in their internal modelling. If an internal model undertaking is using solely external ratings this item shall not be reported.  This item is not applicable for undertakings using the standard formula. |
| C0250 | Risk-mitigating effect for the calculation of the counterparty default risk | Risk-mitigating effect associated to the reinsurance treaty used for the calculation of the counterparty default risk in accordance with Article 196 of Delegated Regulation (EU) 2015/35.  Where the risk-mitigating effect is calculated together for a group of treaties, it should be broken down and allocated to each treaty based on the premium ceded.  This item is not applicable for undertakings not using the standard formula for the counterparty default risk. |
| C0260 | Code of single name exposure from S.26.02 | Code of the single name exposure as reported in S.26.02 to which the counterparty of the reinsurance treaty belongs.  If the treaty is not associated to any single name exposure reported in S.26.02, this cell should be empty.  This item is not applicable for undertakings not using the standard formula for the counterparty default risk. |
| C0270 | Type of code of the single name exposure from S.26.02 | Identification of the type of code used in item ‘Code of single name exposure from S.26.02’(C0260). One of the options in the following closed list shall be used:  1 - LEI  9 - None  Please use the type “9 - None” also if the single name exposure is not included in S.26.02.  This item is not applicable for undertakings not using the standard formula for the counterparty default risk. |

*S.31.02 - Special Purpose Vehicles*

*General comments:*

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

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

The template applies to the use of:

a) SPVs defined under Article 13(26) and authorised under Article 211(1) of Directive 2009/138/EC;

b) SPVs meeting conditions of Article 211(3) of Directive 2009/138/EC;

c) SPVs regulated by third country supervisors where these meet equivalent measures to the conditions set out in Article 211(2) of Directive 2009/138/EC;

d) Other SPVs, not meeting the definitions above, where risks are transferred under arrangements with the economic substance of a reinsurance contract.

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

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|  | ITEM | INSTRUCTIONS |
| C0030 | Internal code of SPV | Internal code attributed to the SPV by the undertaking by this order of priority:   * Legal Entity Identifier (LEI); * Specific code   This code shall be unique to each SPV and remain constant over subsequent reports. |
| C0040 | ID Code of SPV notes or other financing mechanism issued | For the notes or other financing mechanism issued by the SPV and hold by the insurance and reinsurance undertaking identify the ID code by this order of priority if existent:   * ISO 6166 ISIN when available; * Other ‘recognised’ codes (e.g.: CUSIP, Bloomberg Ticker, Reuters RIC); * Code attributed by the undertaking, when the options above are not available, and must be consistent over time. |
| C0050 | ID Code Type of SPV notes or other financing mechanism issued | Type of ID Code used for the ‘Asset ID Code’ item. One of the options in the following closed list shall be used:  1 - ISO 6166 for ISIN code  2 - CUSIP (The Committee on Uniform Securities Identification Procedures number assigned by the CUSIP Service Bureau for U.S. and Canadian companies)  3 - SEDOL (Stock Exchange Daily Official List for the London Stock Exchange)  4 - WKN (Wertpapier Kenn-Nummer, the alphanumeric German identification number)  5 - Bloomberg Ticker (Bloomberg letters code that identify a company's securities)  6 - BBGID (The Bloomberg Global ID)  7 - Reuters RIC (Reuters instrument code)  8 - FIGI (Financial Instrument Global Identifier)  9 - Other code by members of the Association of National Numbering Agencies  99 - Code attributed by the undertaking |
| C0060 | Lines of Business SPV securitisation relates | Identification of the line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, reported. The following closed list shall be used:  1 - Medical expense insurance  2 - Income protection insurance  3 - Workers' compensation insurance  4 - Motor vehicle liability insurance  5 - Other motor insurance  6 - Marine, aviation and transport insurance  7 - Fire and other damage to property insurance  8 - General liability insurance  9 - Credit and suretyship insurance  10 - Legal expenses insurance  11 - Assistance  12 - Miscellaneous financial loss  13 - Proportional medical expense reinsurance  14 - Proportional income protection reinsurance  15 - Proportional workers' compensation reinsurance  16 - Proportional motor vehicle liability reinsurance  17 - Proportional other motor reinsurance  18 - Proportional marine, aviation and transport reinsurance  19 - Proportional fire and other damage to property reinsurance  20 - Proportional general liability reinsurance  21 - Proportional credit and suretyship reinsurance  22 - Proportional legal expenses reinsurance  23 - Proportional assistance reinsurance  24 - Proportional miscellaneous financial loss reinsurance  25 - Non-proportional health reinsurance  26 - Non-proportional casualty reinsurance  27 - Non-proportional marine, aviation and transport reinsurance  28 - Non-proportional property reinsurance  29 - Health insurance  30 - Insurance with profit participation  31 - Index-linked and unit-linked insurance  32 - Other life insurance  33 - Annuities stemming from non-life insurance contracts and relating to health insurance obligations  34 - Annuities stemming from non-life insurance contracts and relating to insurance obligations other than health insurance obligations  35 - Health reinsurance  36 - Life reinsurance  37 - Multiline  Where the reinsurance treaty or a similar arrangement provides cover for more than one line of business and the terms of cover differ between lines of business then the treaty needs to be specified over multiple rows. The first row entry for the treaty needs to be entered as ‘Multiline’ that provides details of the overall terms of the treaty, with the subsequent rows providing details of the individual terms of the reinsurance treaty to each relevant line of business. Where the term of the cover do not differ by line of business only the dominant Solvency II line of business is required. |
| C0070 | Type of Trigger(s) in the SPV | Identify the trigger mechanisms used by the SPV as trigger events that would oblige the SPV to make payment to the ceding (re)insurance undertaking. The following closed list shall be used:  1 - Indemnity  2 - Model Loss  3 - Index or Parametric  4 - Hybrids (including components from the above-mentioned techniques)  5 - Other |
| C0080 | Contractual Trigger Event | Description of the specific trigger that would oblige the SPV to make payment to the ceding (re)insurance undertaking. This information should be complementary to the information on ‘Type of Trigger(s) in the SPV’ and should be descriptive enough to allow supervisors to identify the concrete trigger, e.g. specific weather/storm indices for cat risks or general mortality tables for longevity risks. |
| C0090 | Same trigger as in underlying cedant's portfolio | Identify if the trigger defined in the underlying (re)insurance policy with the pay-out trigger defined in the treaty is the same as the one defined in the SPV. The following closed list shall be used:  1 - Same trigger  2 - Different trigger |
| C0100 | Basis risk arising from risk-transfer structure | Identify the causes of basis risk (i.e. that the exposure covered by the risk-mitigation technique does not correspond to the risk exposure of the insurance or reinsurance undertaking). The following closed list shall be used:  1 - No basis risk  2 - Insufficient subordination for note holders,  3 - Investors' additional recourse against cedant,  4 - Additional risks were securitised subsequent to authorisation,  5 - Cedants hold exposure to notes issued,  9 - Other |
| C0110 | Basis risk arising from contractual terms | Identify the basis risk arising from contractual terms.  1 - No basis risk  2 - Substantial part of risks insured not transferred  3 - Insufficient trigger to match risk exposure of cedant |
| C0120 | SPV assets ring-fenced to settle cedant-specific obligations | The amount of SPV assets ring-fenced for the reporting cedant, which are available to settle the contractual liabilities reinsured by the SPV for that specific cedant only (collateral assets specifically recognised on balance sheet of the SPV in relation to the obligation assumed). |
| C0130 | Other non cedant-specific SPV Assets for which recourse may exist | The amount of SPV assets (recognised on balance sheet of the SPV), not directly related to the reporting cedant but for which recourse exists. This would include any ‘free assets’ of the SPV, which may be available to settle the reporting cedant's liabilities. |
| C0140 | Other recourse arising from securitisation | The amount of contingent assets of the SPV (held off balance sheet), not directly related to the reporting cedant but for which recourse exists. This includes recourse against other counterparties of the SPV, including guarantees, reinsurance contracts and derivative commitments to SPV made by the SPV sponsor, note holders, or other third parties. |
| C0150 | Total maximum possible obligations from SPV under reinsurance policy | Amount of total maximum possible obligations from reinsurance contract (cedant-specific). |
| C0160 | SPV fully funded in relation to cedant obligations throughout the reporting period | Identify if the protection offered by the risk-mitigation technique may only be partially recognised where counterparty to a reinsurance contract ceases to be able to provide effective and continuing risk-transfer. The following closed list shall be used:  1 - SPV fully funded in relation to cedant obligations  2 - SPV not fully funded in relation to cedant obligations |
| C0170 | Current recoverables from SPV | Amount of SPV Recoverables recognised on the Solvency II balance sheet of the reporting undertaking (prior to adjustments made for expected losses due to counterparty default). This shall be calculated in accordance with the requirements of Article 41of Delegated Regulation (EU) 2015/35. |
| C0180 | Identification of material investments held by cedant in SPV | Identify whether material investments held by the cedant in the SPV exist, according to Article 210 of Delegated Regulation (EU) 2015/35.  1 - Not applicable  2 - Investments of SPV controlled by cedant and/or sponsor (where it differs from cedant);  3 - Investments of SPV held by cedant (equity, notes or other subordinated debt of the SPV);  4 - Cedant sells reinsurance or other risk mitigation protection to the SPV;  5 - Cedant has provided guarantee or other credit enhancement to SPV or note holders;  6 - Sufficient basis risk retained by cedant;  9 - Other.  If this is reported then cells C0030 and C0040 needs to identify the instrument. |
| C0190 | Securitisation assets related to cedant held in trust with other third party than cedant/sponsor? | Identify if there are securitisation assets related to cedant held in trust with other third party than cedant/sponsor, considering the provisions of Articles 214(2) and 326 of Delegated Regulation (EU) 2015/35. One of the options in the following closed list shall be used:  1 - Held in trust with other third party than cedant/sponsor  2 - Not held in trust with other third party than cedant/sponsor |
| *Information on SPV* |  |  |
| C0200 | Internal code of SPV | Internal code attributed to the SPV by the undertaking by this order of priority:   1. Legal Entity Identifier (LEI); 2. Specific code   This code shall be unique to each SPV and remain constant over subsequent reports. |
| C0210 | Type of code SPV | Identification of the code used in item ‘internal code of SPV’. One of the options in the following closed list shall be used:  1 - LEI  2 - Specific code |
| C0220 | Legal nature of SPV | Identify the legal nature of the SPV securitisation, according to Article 13(26) of Directive 2009/138/EC.  Closed list  1 - Trusts  2 - Partnerships  3 - Limited liability companies  4 - Other legal entity form not referred above  5 - Not incorporated |
| C0230 | Name of SPV | Identify the name of the SPV |
| C0240 | Incorporation no. of SPV | Registration number received at incorporation of the SPV. For un-incorporated SPVs, the undertaking should report the regulatory number or equivalent number obtained from the supervisory authority at the time of authorisation. |
| C0250 | SPV country of authorisation | Identify the ISO 3166-1 alpha-2 code for the country where the SPV is established and has received authorisation, where applicable. |
| C0260 | SPV authorisation conditions | Identify authorisation conditions of the SPV according to Article 211 of the Directive 2009/138/EC or equivalent legal instrument. One of the options in the following closed list shall be used:  1 - SPV authorised under Article 211(1) of Directive 2009/138/EC  2 - SPV authorised under Article 211(3) of Directive 2009/138/EC (grandfathered)  3 - SPV regulated by a third country supervisory authority where requirements equivalent to those set out in Article 211(2) of Directive 2009/138/EC are met by the special purpose vehicle  4 - SPV not covered above |
| C0270 | External rating assessment by nominated ECAI | Rating of the SPV (if any) that is considered by the undertaking and provided by an external rating agency.  If the rating is not available the item shall be left blank and the SPV shall be identified as ‘9 - no rating available’ in column C0290 (Credit quality step).  This item is not applicable to SPVs for which undertakings using internal model use internal ratings. If undertakings using internal model do not use internal rating, this item shall be reported. |
| C0280 | Nominated ECAI | Identify the credit assessment institution (ECAI) giving the external rating in C0270, by using the name of the ECAI as published on ESMA's website. In case of ratings issued by subsidiaries of the ECAI please report the parent ECAI (the reference is to ESMA list of credit rating agencies registered or certified in accordance with Regulation (EC) No 1060/2009 of the European Parliament and of the Council of 16 September 2009 on credit rating agencies). |
| C0290 | Credit quality step | Identify the credit quality step attributed to the SPV. The credit quality step shall reflect any readjustments to the credit quality made internally by the undertaking.  One of the options in the following closed list shall be used:  0 - Credit quality step 0  1 - Credit quality step 1  2 - Credit quality step 2  3 - Credit quality step 3  4 - Credit quality step 4  5 - Credit quality step 5  6 - Credit quality step 6  9 - No rating available |
| C0300 | Internal rating | Internal rating of the SPV for undertakings using internal model to the extent that the internal ratings are used in their internal modelling. If an internal model undertaking is using solely external ratings this item shall not be reported. |

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

*General comments:*

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

This template shall report all (significant, very significant and transactions required to be reported in all circumstances) intra-group transactions between entities in scope of group supervision related to equity, debt, reciprocal financing[[1]](#footnote-2) and asset transfers.

These include, but are not limited to:

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

This template shall include intragroup transactions that were:

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

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

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

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

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

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

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| **ITEM** |  | **INSTRUCTIONS** |
| C0010 | ID of intragroup transaction | Unique internal identification code for each intragroup transaction. Shall be consistent over time. |
| C0020 | Investor/ Lender name | Name of the entity that is buying the equity or lending to a related undertaking within the group, i.e. the entity that recognises the transaction as an asset on its balance sheet (debit - balance sheet). |
| C0030 | Identification code for investor / lender | The unique identification code attached to the investor/buyer/transferee by this order of priority if existent:  - Legal Entity Identifier (LEI);  - Specific code  Specific code:  - For EEA regulated undertakings other than insurance and reinsurance undertakings within the group: identification code used in the local market, attributed by the undertaking's competent supervisory authority;  - For non-EEA undertakings and non-regulated undertakings within the group, identification code shall be provided by the group. When allocating an identification code to each non-EEA or non-regulated undertaking, the group shall comply with the following format in a consistent manner:  identification code of the parent undertaking + ISO 3166-1 alpha-2 code of the country of the undertaking + 5 digits |
| C0031 | Type of code for investor / lender | Type of ID Code used for the “Identification code for investor / lender” item. One of the options in the following closed list shall be used:  1 - LEI  2 - Specific code |
| NC0040 | Sector of the investor/ lender | If the investor / lender is part of financial sector within the meaning of Article 2 (8) of Directive 2002/87/EC, indicate: “banking sector”, “insurance and reinsurance sector” “investments services sector”.  If the investor / lender is not part of financial sector within the meaning of Article 2 (8) of Directive 2002/87/EC indicate: “other undertaking of the group”. |
| C0050 | Issuer/ borrower name | Name of the entity that is issuing the equity/capital item, or borrowing money (issuing debt), i.e. the entity that recognises the transaction as a liability or capital on its balance sheet (credit - balance sheet). |
| C0060 | Identification code for issuer / borrower | The unique identification code attached to the investor/buyer/transferee by this order of priority:  - Legal Entity Identifier (LEI) mandatory if existing;  - Specific code in case of absence of LEI code.  Specific code:  - For EEA regulated undertakings other than insurance and reinsurance undertakings within the group: identification code used in the local market, attributed by the undertaking's competent supervisory authority;  - For non-EEA undertakings and non-regulated undertakings within the group, identification code shall be provided by the group. When allocating an identification code to each non-EEA or non-regulated undertaking, the financial conglomerate shall comply with the following format in a consistent manner: identification code of the parent undertaking + ISO 3166-1 alpha-2 code of the country of the undertaking + 5 digits |
| C0061 | Type of code for issuer / borrower | Type of ID Code used for the “Identification code for issuer / borrower” item. One of the options in the following closed list shall be used:  1 - LEI  2 - Specific code |
| NC0070 | Sector of the issuer / borrower | If the issuer / borrower is part of financial sector within the meaning of Article 2(8) of Directive 2002/87/EC, indicate: “banking sector”, “insurance and reinsurance sector” “investments services sector”.  If the issuer / borrower is not part of financial sector within the meaning of Article 2(8) of Directive 2002/87/EC indicate “other undertaking of the group”. |
| NC0080 | Indirect transactions | If reported intra-group transaction is part of an indirect transaction (cf. General comments supra), report the “ID of intragroup transaction” (C0010) of the related transaction in this cell. If more than two transactions are related, the ID code of the first related transaction needs to be reported as a reference to link all interconnected transactions.  If the reported IGT is not part of an indirect transaction, indicate No. |
| NC0090 | Single economic operation | If the reported IGT is part of single economic operation (cf. General comments supra report the “ID of intragroup transaction” (C0010)) of the related transaction in this cell. If more than two transactions are related, the ID code of the first related transaction needs to be reported as a reference to link all interconnected transactions.  If the reported IGT is not part of single economic operation, indicate No |
| NC0100 | ID Code of the instrument | This is the identification code of the instrument (capital, debt etc.) between the two counterparties identified using the following priority:  - ISO 6166 code of ISIN when available  - Other recognised codes (e.g.: CUSIP, Bloomberg Ticker, Reuters RIC)  - Code attributed by the undertaking, when the options above are not available. This code shall be consistent over time.  This may be different from the intragroup transaction code provided in cell C0010. |
| NC0101 | ID Code Type of the instrument | Type of ID Code used for the “ID Code of the instrument” item. One of the options in the following closed list shall be used:  1 - ISO 6166 for ISIN code  2 - CUSIP (The Committee on Uniform Securities Identification Procedures number assigned by the CUSIP Service Bureau for U.S. and Canadian companies)  3 - SEDOL (Stock Exchange Daily Official List for the London Stock Exchange)  4 - WKN (Wertpapier Kenn-Nummer, the alphanumeric German identification number)  5 - Bloomberg Ticker (Bloomberg letters code that identify a company's securities)  6 - BBGID (The Bloomberg Global ID)  7 - Reuters RIC (Reuters instrument code)  8 - FIGI (Financial Instrument Global Identifier)  9 - Other code by members of the Association of National Numbering Agencies  99 - Code attributed by the undertaking |
| NC0110 | Type of instrument | Identify the type of instrument.  The following closed list shall be used:  1 - Bonds / Debt  2 - Equity type  3 - Other asset transfer |
| NC0120 | Instrument | Identify the instrument. The following closed list shall be used:  1 - Bonds / Debt - collateralised  2 - Bonds / Debt - uncollateralised  3 - Equity type - shares / participations  4 - Equity type - others  5 - Other asset transfer - properties  6 - Other asset transfer - others |
| NC0130 | Issue date | This is the earlier of the transaction/debt issue date or the date the intragroup transaction is effective from, if different from the issue date.  The date shall follow the ISO 8601 (yyyy-mm-dd) format. |
| NC0140 | Maturity date | Identify the ISO 8601 (yyyy-mm-dd) code of the date when the transaction expires / reaches maturity if applicable.   * For intragroup transaction with no maturity date use “9999-12-31”. * For perpetual securities use “9999-12-31” |
| NC0150 | Currency of transaction | Identify the ISO 4217 alphabetic code of the currency in which the transaction took place. |
| NC0160 | Amount at transaction date | Amount of the transaction at transaction date reported. |
| NC0170 | Amount at reporting date | Outstanding amount of the transaction at the reporting date if applicable e.g. for debt issue, reported in the reporting currency of the group. If there has been a full early settlement/prepayment, the balance of contractual amount shall be zero. |
| NC0180 | Value of collateral | The value of collateral for collaterised debt or asset value for intragroup transaction involving asset transfer. |
| NC0190 | Amount of dividends/ interest/ coupon and other payments made during reporting period | This cell shall capture any payments made in relation to the intragroup transaction s recorded in this template for the reporting period.  This includes, but not limited to:   * Dividends for the current year including paid or declared but unpaid dividends. * Any deferred dividends from previous years paid during the reporting period (i.e. any deferred dividends paid that impacted the P&L for the reporting period). * Interest payments made in relation to debt instruments. * Any other payments made in relation to the intragroup transaction s that are reported in this template, e.g. charges on asset transfers. * Amount of total tops-ups if applicable, i.e. total additional money invested during the reporting period such as an additional payments on partly paid shares or increasing loan amount during the period (when reporting tops-ups as a separate item). |
| C0200 | Coupon/ Interest rate | The interest or coupon rate as a percentage, if applicable. For variable interest rate, this shall include the reference rate and the interest rate above it. |
| C0210 | Comments | Comments shall contain:   * a notification if the transaction has not been performed at arm’s length * any other relevant information regarding the economic nature of the operation |

*S.36.02 - IGT - Derivatives*

*General comments:*

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

This template shall report all (significant, very significant and transactions required to be reported in all circumstances) intra-group transactions between the individual undertaking and the mixed-activity insurance holding company, and its related undertakings related to derivatives. Significant intra-group transactions related to derivatives shall be reported where the carrying amount of the derivative exceeds the threshold. These include, but are not limited to:

* Interest rate contracts, including swaps, forward agreements, futures and options;
* Foreign exchange contracts, including swaps, forward agreements, futures and options;

This template shall include intragroup transactions that were:

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

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

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

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

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

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

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| **ITEM** | |  | | **INSTRUCTIONS** | |
| C0010 | | ID of intragroup transaction | | Unique internal identification code for each intragroup transaction. It shall be consistent over time. | |
| C0020 | | Investor/ buyer name | | Name of the entity that is investing/buying the derivative, or the counterparty with the long position. For swaps the payer is the payer of the fixed rate that receives the floating rate. | |
| C0030 | | Identification code of the investor / buyer | | The unique identification code attached to the investor/buyer/transferee by this order of priority:  - Legal Entity Identifier (LEI) mandatory if existing;  - Specific code in case of absence of LEI code.  Specific code:  - For EEA regulated undertakings other than insurance and reinsurance undertakings within the group: identification code used in the local market, attributed by the undertaking's competent supervisory authority;  - For non-EEA undertakings and non-regulated undertakings within the group, identification code shall be provided by the group. When allocating an identification code to each non-EEA or non-regulated undertaking, the group shall comply with the following format in a consistent manner: identification code of the parent undertaking + ISO 3166-1 alpha-2 code of the country of the undertaking + 5 digits | |
| C0031 | | Type of code of the investor / buyer | | Type of ID Code used for the “Identification code of the investor / buyer” item. One of the options in the following closed list shall be used:  1 - LEI  2 - Specific code | |
| NC0040 | Sector of the investor / buyer | If the investor / buyer is part of financial sector within the meaning of Article 2 (8) of Directive 2002/87/EC, indicate: “banking sector”, “insurance and reinsurance sector” “investments services sector”.  If the investor / buyer is not part of financial sector within the meaning of Article 2 (8) indicate: “other undertaking of the group”. | |
| C0050 | | Issuer / Seller name | | Name of the entity that is issuing/selling the derivative, or the counterparty with the short position. For swaps the receiver, receives the fixed rates and pays the floating rate. | |
| C0060 | | Identification code of the issuer / seller | | The unique identification code attached to the investor/buyer/transferee by this order of priority:  - Legal Entity Identifier (LEI) mandatory if existing;  - Specific code in case of absence of LEI code.  Specific code:  - For EEA regulated undertakings other than insurance and reinsurance undertakings within the group: identification code used in the local market, attributed by the undertaking's competent supervisory authority;  - For non-EEA undertakings and non-regulated undertakings within the group, identification code shall be provided by the group. When allocating an identification code to each non-EEA or non-regulated undertaking, the group shall comply with the following format in a consistent manner: identification code of the parent undertaking + ISO 3166-1 alpha-2 code of the country of the undertaking + 5 digits | |
| C0061 | | Type of code of the issuer / seller | | Type of ID Code used for the “Identification code of the issuer / seller” item. One of the options in the following closed list shall be used:  1 - LEI  2 - Specific code | |
| NC0070 | Financial sector of the issuer / seller | If the issuer / seller is part of financial sector within the meaning of Article 2 (8) of Directive 2002/87/EC, indicate: “banking sector”, “insurance and reinsurance sector” “investments services sector”.  If the issuer / seller is not part of financial sector within the meaning of Article 2 (8) indicate: “other undertaking of the group”. | |
| NC0080 | Indirect transactions | If reported intragroup transaction is part of an indirect transaction (cf. General comments supra), report the “ID of intragroup transaction” (C0010) of the related transaction in the cell. If more than two transactions are related, the ID code of the first related transaction needs to be reported as a reference to link all interconnected transactions.  If the reported intragroup transaction is not part of an indirect transaction, indicate No. | |
| NC0090 | Single economic operation | If the reported intragroup transaction is part of single economic operation (cf. General comments supra), report the “ID of intragroup transaction” (C0010) of the related transaction in the cell. If more than two transactions are related, the ID code of the first related transaction needs to be reported as a reference to link all interconnected transactions.  If the reported intragroup transaction is not part of single economic operation, indicate No. | |
| NC0100 | ID Code of the instrument | This is the identification code of the instrument (capital, debt etc.) between the two counterparties identified using the following priority:  - ISO 6166 code of ISIN when available  - Other recognised codes (e.g.: CUSIP, Bloomberg Ticker, Reuters RIC)  - Code attributed by the undertaking, when the options above are not available. This code shall be consistent over time.  This may be different from the intragroup transaction code provided in cell C0010. | |
| NC0101 | ID Code Type of the instrument | Type of ID Code used for the “ID Code of the instrument” item. One of the options in the following closed list shall be used:  1 - ISO 6166 for ISIN code  2 - CUSIP (The Committee on Uniform Securities Identification Procedures number assigned by the CUSIP Service Bureau for U.S. and Canadian companies)  3 - SEDOL (Stock Exchange Daily Official List for the London Stock Exchange)  4 - WKN (Wertpapier Kenn-Nummer, the alphanumeric German identification number)  5 - Bloomberg Ticker (Bloomberg letters code that identify a company's securities)  6 - BBGID (The Bloomberg Global ID)  7 - Reuters RIC (Reuters instrument code)  8 - FIGI (Financial Instrument Global Identifier)  9 - Other code by members of the Association of National Numbering Agencies  99 - Code attributed by the undertaking | |
| NC0110 | Type of instrument | Identify the transaction type. The following closed list shall be used:  1 - Derivatives - futures  2 - Derivatives - forwards  3 - Derivatives - options  4 - Derivatives - others  5 - Guarantees - credit protection  6 - Guarantees - others  7 - Swaps  8 - Others  A repurchase agreement shall be considered as cash transaction plus forward contract. | |
| NC0120 | Type of protection | Identify the transaction type. The following closed list shall be used:  1 - credit default  2 - interest rate  3 - currency  4 - others | |
| NC0130 | Purpose of the instrument | Describe use of derivative (micro / macro hedge, efficient portfolio management). Micro hedge refers to derivatives covering a single financial instrument, forecasted transaction or liability. Macro hedge refers to derivatives covering a set of financial instruments, forecasted transactions or liabilities. The following closed list shall be used:  1 - Micro hedge  2 - Macro hedge  3 - Matching assets and liabilities cash-flows  4 - Efficient portfolio management, other than “Matching assets and liabilities cash-flows”  5 - Others | |
| NC0140 | Starting date | Identify the ISO 8601 (yyyy-mm-dd) code of the date of the transaction/trade of the derivative contract. For rolled contracts use the initial trade date. | |
| NC0150 | Maturity date | Identify the ISO 8601 (yyyy-mm-dd) code of the contractually defined date of close of the derivative contract, whether at maturity date, expiring date for options (European or American), etc. | |
| NC0160 | Currency of transaction | Identify the ISO 4217 alphabetic code of the currency in which the transaction took place. | |
| NC0170 | Notional amount | The amount covered or exposed to the derivative at the reporting date, i.e. the closing balance, reported in the reporting currency of the group.  For futures and options, corresponds to contract size multiplied by the number of contracts. For swaps and forwards, corresponds to the contract amount. Where a transaction has matured/expired during the reporting period before the reporting date, the notional amount at the reporting date shall be zero. | |
| NC0180 | Carrying amount | Value of the derivative at the reporting date as reported in the balance sheet of the entity.  Where a transaction has matured/expired during the reporting period before the reporting date, the carrying amount at the reporting date shall be the maximum carrying amount of the derivatives before the maturity of the transaction. | |
| NC0190 | Value of collateral | Value of the collateral pledged on reporting date (zero if derivative has been closed) if applicable. | |
| NC0200 | Identification code Asset / Liability underlying the derivative | ID Code of the asset or liability underlying the derivative contract. This item is to be provided for derivatives that have a single underlying instrument or index in the undertaking’s portfolio.  An index is considered a single instrument and shall be reported.  Identification code of the instrument underlying the derivative using the following priority:   * + ISO 6166 code of ISIN when available   + Other recognised codes (e.g.: CUSIP, Bloomberg Ticker, Reuters RIC)   + Code attributed by the undertaking, when the options above are not available, and shall be consistent over time   + “Multiple assets/liabilities”, if the underlying assets or liabilities are more than one   If the underlying is an index, then the code of the index shall be reported. | |
| NC0201 | Type of code Asset / Liability underlying the derivative | Type of ID Code used for the “Identification code Asset / Liability underlying the derivative” item. One of the options in the following closed list shall be used:  1 - ISO 6166 for ISIN code  2 - CUSIP (The Committee on Uniform Securities Identification Procedures number assigned by the CUSIP Service Bureau for U.S. and Canadian companies)  3 - SEDOL (Stock Exchange Daily Official List for the London Stock Exchange)  4 - WKN (Wertpapier Kenn-Nummer, the alphanumeric German identification number)  5 - Bloomberg Ticker (Bloomberg letters code that identify a company's securities)  6 - BBGID (The Bloomberg Global ID)  7 - Reuters RIC (Reuters instrument code)  8 - FIGI (Financial Instrument Global Identifier)  9 - Other code by members of the Association of National Numbering Agencies  99 - Code attributed by the undertaking. This option shall also be used for the cases of “Multiple assets/liabilities” and indexes | |
| NC0210 | Counterparty name for which credit protection is purchased | Name of the counterparty for which protection has been purchased for its default. | |
| NC0220 | Swap delivered interest rate (for buyer) | Interest rate delivered under the swap contract (only for Interest rate swaps). | |
| NC0230 | Swap received interest rate (for buyer) | Interest rate received under the swap contract (only for Interest rate swaps). | |
| NC0240 | Swap delivered currency (for buyer) | Identify the ISO 4217 alphabetic code of the currency of the swap price (only for currency swaps). | |
| C0250 | Swap received currency (for buyer) | Identify the ISO 4217 alphabetic code of the currency of the swap notional amount (only for currency swaps). | |
| C0260 | Revenues stemming from derivatives | Net revenues stemming from the investment or the purchase of derivatives. Following the IFRS based P&L, both realized and unrealized results are expected here. The amounts should be filed with their clean value (in comparison to QRT S. 09.01. SII). Interests will be reported in S. 36.05 IGT P&L. | |
| C0270 | Comments | Comments shall contain:   * a notification if the transaction has not been performed at arm’s length * any other relevant information regarding the economic nature of the operation | |

*S.36.06 - IGT - Off-balance sheet and contingent liabilities*

*General comments:*

This template relates to information insurance and reinsurance undertakings shall provide at least annually.

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

These include, but not limited to:

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

This template shall include intragroup transactions that were:

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

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

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

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

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

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

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|  | | **ITEM** | **INSTRUCTIONS** |
| C0010 | | ID of intragroup transaction | Unique internal identification code for each intragroup transaction. It shall be consistent over time. |
| C0020 | | Provider name | Name of the entity that is providing the off-balance guarantee. |
| C0030 | | Identification code of the provider | The unique identification code attached to the provider by this order of priority:  - Legal Entity Identifier (LEI) mandatory if existing;  - Specific code in case of absence of LEI code.  Specific code:  - For EEA regulated undertakings other than insurance and reinsurance undertakings within the group: identification code used in the local market, attributed by the undertaking's competent supervisory authority;  - For non-EEA undertakings and non-regulated undertakings within the group, identification code will be provided by the financial conglomerate. When allocating an identification code to each non-EEA or non-regulated undertaking, the group shall comply with the following format in a consistent manner: identification code of the parent undertaking + ISO 3166-1 alpha-2 code of the country of the undertaking + 5 digits |
| C0031 | | Type of code of the provider | Type of ID Code used for the “Identification code of the provider” item. One of the options in the following closed list shall be used:  1 - LEI  2 - Specific code |
| C0040 | Financial sector of the provider | If the provider is part of financial sector within the meaning of Article 2 (8) of Directive 2002/87/EC, indicate: “banking sector”, “insurance and reinsurance sector” “investments services sector”.  If the provider is not part of financial sector within the meaning of Article 2 (8) indicate: “other undertaking of the group”. |
| C0050 | | Beneficiary name | Name of the entity that is benefiting from the off-balance sheet guarantee. |
| C0060 | | Identification code of the beneficiary | The unique identification code attached to the beneficiary by this order of priority:  - Legal Entity Identifier (LEI) mandatory if existing;  - Specific code in case of absence of LEI code.  Specific code:  - For EEA regulated undertakings other than insurance and reinsurance undertakings within the group: identification code used in the local market, attributed by the undertaking's competent supervisory authority;  - For non-EEA undertakings and non-regulated undertakings within the group, identification code shall be provided by the group. When allocating an identification code to each non-EEA or non-regulated undertaking, the group shall comply with the following format in a consistent manner: identification code of the parent undertaking + ISO 3166-1 alpha-2 code of the country of the undertaking + 5 digits |
| C0061 | | Type of code of the beneficiary | Type of ID Code used for the “Identification code of the beneficiary” item. One of the options in the following closed list shall be used:  1 - LEI  2 - Specific code |
| C0070 | Financial sector of the beneficiary | If the beneficiary is part of financial sector within the meaning of Article 2 (8) of Directive 2002/87/EC, indicate: “banking sector”, “insurance and reinsurance sector” “investments services sector”.  If the beneficiary is not part of financial sector within the meaning of Article 2 (8) indicate: “other undertaking of the group”. |
| C0080 | Indirect transactions | If reported intragroup transaction is part of an indirect transaction (cf. General comments supra), report the “ID of intragroup transaction” (C0010) of the related transaction in this cell. If more than two transactions are related, the ID code of the first related transaction needs to be reported as a reference to link all interconnected transactions.  If the reported intragroup transaction is not part of an indirect transaction, indicate No. |
| C0090 | Single economic operation | If the reported intragroup transaction is part of single economic operation (cf. General comments supra), report the “ID of intragroup transaction” (C0010) of the related transaction in this cell.  If more than two transactions are related, the ID code of the first related transaction needs to be reported as a reference to link all interconnected transactions.  If the reported intragroup transaction is not part of single economic operation, indicate No |
| C0100 | Transaction type | Identify the type of transaction. The following closed list shall be used:  1 - guarantees  2 - commitment  3 - letter of credit  4 - undrawn credit facilities  5 - assets purchased under outright forward purchase agreements (currency or other);  6 - asset sale and repurchase agreements as referred to in Article 12(3) and (5) of Directive 86/635/EEC;  7 - Contingent liabilities  8 - other; |
| C0110 | Transaction issue date | Identify the ISO 8601 (yyyy-mm-dd) code of the date when the transaction/issue takes effect. |
| C0120 | Expiry date of agreement / contract underlying transaction | Where applicable, identify the ISO 8601 (yyyy-mm-dd) code of the date when the agreement/contract ceases. If the expiry date is perpetual use "9999-12-31". |
| C0130 | Currency of transaction | Identify the ISO 4217 alphabetic code of the currency in which the transaction took place. If there are two currencies involved, please identify both in cell Comments C0200 |
| C0140 | Trigger event | Where applicable, brief description of event that would trigger the transaction/payment/liability/none e.g. event that would result in a contingent liability occurring. |
| C0150 | Value of transaction at starting date | Value of the transaction or collateral pledged at the starting date, recognised on the Solvency II balance sheet. |
| C0160 | Value of transaction at reporting date | Value of the transaction, collateral pledged recognised on the Solvency II balance sheet at the reporting date. |
|
| C0170 | Maximum possible value of contingent liabilities | Maximum possible value, if possible, regardless of their probability (i.e. future cash flows required to settle the contingent liability over the lifetime of that contingent liability, discounted at the relevant risk-free interest rate term structure) of contingent liabilities included in SII balance sheet. Sum of all possible cash flows if events triggering guarantees were all to happen in relation to guarantees provided by the “provider” (cell C0020) to the “beneficiary” (Cell C0050) to guarantee the payment of the liabilities due by the undertaking (includes letter of credit, undrawn committed borrowing facilities). This item shall not include amounts already reported under C0150 and C0160. |
| C0180 | Value of guaranteed assets | Value of the guaranteed asset for which the guarantees are received.  Sectoral valuation principles may be relevant in this case. |
| C0190 | Revenues stemming from the off-balance sheet items | Revenues associated to the provisions of the off-balance sheet transaction. |
| C0200 | Comments | Comments shall contain:   * a notification if the transaction has not been performed at arm’s length * any other relevant information regarding the economic nature of the operation |

*S.36.07 - IGT - Insurance and Reinsurance*

*General comments:*

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

These include, but not limited to:

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

This template shall include intragroup transactions that were:

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

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

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

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

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

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

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| **ITEM** |  | **INSTRUCTIONS** |
| C0010 | ID of the intragroup transaction | Unique internal identification code for each intragroup transaction. It shall be consistent over time. |
| C0020 | Insured party / Cedent name | Legal name of the entity that has transferred the underwriting risk to another insurer or reinsurer within the group. |
| C0030 | Identification code for insured party / cedent | The unique identification code attached to the investor/buyer/transferee by this order of priority:  - Legal Entity Identifier (LEI) mandatory if existing;  - Specific code in case of absence of LEI code.  Specific code:  - For EEA regulated undertakings other than insurance and reinsurance undertakings within the group: identification code used in the local market, attributed by the undertaking's competent supervisory authority;  - For non-EEA undertakings and non-regulated undertakings within the group, identification code shall be provided by the group. When allocating an identification code to each non-EEA or non-regulated undertaking, the group shall comply with the following format in a consistent manner: identification code of the parent undertaking + ISO 3166-1 alpha-2 code of the country of the undertaking + 5 digits. |
| C0031 | Type of code for insured party / cedent | Type of ID Code used for the “Identification code for investor / lender” item. One of the options in the following closed list shall be used:  1 - LEI  2 - Specific code |
| C0040 | Sector of the insured party / cedent | If the insured party / cedent is part of financial sector within the meaning of Article 2 (8) of Directive 2002/87/EC, indicate: “banking sector”, “insurance and reinsurance sector” “investments services sector”.  If the insured party / cedent is not part of financial sector within the meaning ofArticle 2 (8) indicate: “other undertaking of the group”. |
| C0050 | Insurer / Reinsurer name | Legal name of the insurer/ reinsurer to whom the underwriting risk has been transferred. |
| C0060 | Identification code of insurer / reinsurer | The unique identification code attached to the investor/buyer/transferee by this order of priority:  - Legal Entity Identifier (LEI) mandatory if existing;  - Specific code in case of absence of LEI code.  Specific code:  - For EEA regulated undertakings other than insurance and reinsurance undertakings within the group: identification code used in the local market, attributed by the undertaking's competent supervisory authority;  - For non-EEA undertakings and non-regulated undertakings within the group, identification code shall be provided by the group. When allocating an identification code to each non-EEA or non-regulated undertaking, the group shall comply with the following format in a consistent manner:  identification code of the parent undertaking +   ISO 3166-1 alpha-2 code of the country of the undertaking +   5 digits |
| C0061 | Type of code of insurer / reinsurer | Type of ID Code used for the “Identification code of insurer/ reinsurer” item. One of the options in the following closed list shall be used:  1 - LEI  2 - Specific code |
| C0070 | Sector of the insurer / reinsurer | Financial sector of the provider within the meaning of Article 2 (8) of Directive 2002/87/EC, i.e., “insurance and reinsurance sector”.  This column has been kept to be aligned with the templates used at financial conglomerate level. |
| C0080 | Indirect transactions | If reported intragroup transaction is part of an indirect transaction (cf. General comments supra), report the “ID of intragroup transaction” (C0010) of the related transaction in this cell. If more than two transactions are related, the ID code of the first related transaction needs to be reported as a reference to link all interconnected transactions.  If the reported intragroup transaction is not part of an indirect transaction, indicate No. |
| C0090 | Single economic operation | If the reported intragroup transaction is part of single economic operation (cf. General comments supra),report the “ID of intragroup transaction” (C0010) of the related transaction in this cell. If more than two transactions are related, the ID code of the first related transaction needs to be reported as a reference to link all interconnected transactions.  If the reported intragroup transaction is not part of single economic operation, indicate No. |
| C0100 | Type of transaction | Identify the type of contract/treaty. The following closed list shall be used:  1 - insurance  2 - reinsurance |
| C0110 | Transaction (for reinsurance) | If C0100 = reinsurance, then identify the type of reinsurance contract/treaty. The following closed list shall be used:  1 - quota share  2 - variable quota share  3 - surplus  4 - excess of loss (per event and per risk)  5 - excess of loss (per risk)  6 - excess of loss (per event)  7 - excess of loss “back-up” (protection against follow-on events which certain catastrophes can cause such as flooding or fire)  8 - excess of loss with basis risk  9 - reinstatement cover  10 - aggregate excess of loss  11 - unlimited excess of loss  12 - stop loss  13 - other proportional treaties  14 - other non-proportional treaties  15 - Financial reinsurance  16 - Facultative proportional  17 - Facultative non-proportional  Other proportional treaties (code 13) and Other non-proportional treaties (code 14) can be used for hybrid types of reinsurance treaties. |
| C0120 | Starting date | Identify the ISO 8601 (yyyy-mm-dd) code of the date of commencement of the specific insurance or reinsurance contract/treaty. |
| C0130 | Expiry date | Identify the ISO 8601 (yyyy-mm-dd) code of the expiry date of the specific insurance or reinsurance contract/treaty (i.e. the last date the specific insurance or reinsurance contract/treaty is in force). This item is not reported if there is no expiry date (for example, contract is continuous and ends by one of the parties giving notice). |
| C0140 | Currency of transaction (for reinsurance) | Identify the ISO 4217 alphabetic code of the currency of payments for the specific reinsurance contract/treaty. |
| C0150 | Maximum cover by transaction (for reinsurance) | For quota share or a surplus treaty, 100% of the maximum amount that has been set for the entire contract/treaty is stated here (e.g. €10million). In case of unlimited cover “-1” shall be filled in here.  This item has to be reported in the currency of the transaction. |
| C0160 | Net Receivables | The amount resulting from: claims paid by the (re)insurer but not yet reimbursed by the (re)insurer + commissions to be paid by the (re)insurer + other receivables minus debts to the (re)insurer. Cash deposits are excluded and are to be considered as guarantees received. |
| C0170 | Total reinsurance recoverables | Total amount due from the reinsurer at the reporting date which include:  Premium provision for part of the future reinsurance premium which has already been paid to the reinsurer;  Claims provision for claims outstanding for insurer which have to be paid by the reinsurer; and/or  Technical provisions for the amount reflecting the share of the reinsurer in the gross technical provisions. |
| C0180 | Reinsurance technical result (for reinsurance) | Reinsurance result (for reinsured entity):  Total reinsurance commissions received by reinsured entity less Gross reinsurance premiums paid by reinsured entity plus Claims paid by reinsurer during the reporting period plus Total reinsurance recoverables at the end of the reporting period less Total reinsurance recoverables at the start of the reporting period. |
| C0190 | Premiums (for insurance) | Total amount of gross written premiums as defined in Article 1(11) of Delegated Regulation (EU) 2015/35.  For annuities stemming from non-life this cell is not applicable. |
| C0200 | Claims (for insurance) | Total amount of gross claims paid during the year, including claims management expenses. |
| C0210 | Line of business | Identify the line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, being reinsured.  The following closed list shall be used:  1 - Medical expense insurance  2 - Income protection insurance  3 - Workers' compensation insurance  4 - Motor vehicle liability insurance  5 - Other motor insurance  6 - Marine, aviation and transport insurance  7 - Fire and other damage to property insurance  8 - General liability insurance  9 - Credit and suretyship insurance  10 - Legal expenses insurance  11 - Assistance  12 - Miscellaneous financial loss  13 - Proportional medical expense reinsurance  14 - Proportional income protection reinsurance  15 - Proportional workers' compensation reinsurance  16 - Proportional motor vehicle liability reinsurance  17 - Proportional other motor reinsurance  18 - Proportional marine, aviation and transport reinsurance  19 - Proportional fire and other damage to property reinsurance  20 - Proportional general liability reinsurance  21 - Proportional credit and suretyship reinsurance  22 - Proportional legal expenses reinsurance  23 - Proportional assistance reinsurance  24 - Proportional miscellaneous financial loss reinsurance  25 - Non-proportional health reinsurance  26 - Non-proportional casualty reinsurance  27 - Non-proportional marine, aviation and transport reinsurance  28 - Non-proportional property reinsurance  29 - Health insurance  30 - Insurance with profit participation  31 - Index-linked and unit-linked insurance  32 - Other life insurance  33 - Annuities stemming from non-life insurance contracts and relating to health insurance obligations  34 - Annuities stemming from non-life insurance contracts and relating to insurance obligations other than health insurance obligations  -  35 - Health insurance  36 - Life reinsurance. |
| C0220 | Comments | Comments shall contain:   * a notification if the transaction has not been performed at arm’s length * any other relevant information regarding the economic nature of the operation |

*S.36.05 - IGT - Profit and Loss*

*General comments:*

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

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

* Fees;
* Commissions;
* Interests;
* Dividends.

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

In case P&L information are reported in S.36.01, S.36.02, S36.06, S.36.07 they do not have to be reported additionally in S.36.05 P&L.

This template shall include intragroup transactions that were:

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

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

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

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

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

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

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| **ITEM** |  | **INSTRUCTIONS** |
| C0010 | ID of intragroup transaction | Unique internal identification code for each intragroup transaction. It shall be consistent over time. In case related to transactions already mentioned, used the same ID. |
| C0020 | Revenue side name | Legal name of the entity that received the revenue from another entity within the group. |
| C0030 | Identification code for revenue side | The unique identification code attached to the entity that received the revenue by this order of priority:  - Legal Entity Identifier (LEI) mandatory if existent;  - Specific code in case of absence of LEI code  Specific code:  - For EEA regulated undertakings other than insurance and reinsurance undertakings within the group: identification code used in the local market, attributed by the undertaking's competent supervisory authority;  - For non-EEA undertakings and non-regulated undertakings within the group, identification code shall be provided by the group. When allocating an identification code to each non-EEA or non-regulated undertaking, the group shall comply with the following format in a consistent manner: identification code of the parent undertaking + ISO 3166-1 alpha-2 code of the country of the undertaking + 5 digits |
| C0031 | Type of code for revenue side | Type of ID Code used for the “Identification code for revenue side” item. One of the options in the following closed list shall be used:  1 - LEI  2 - Specific code |
| C0040 | Sector of the revenue side | If the entity that received the revenue from another entity within the group is part of financial sector within the meaning of Article 2 (8) of Directive 2002/87/EC, indicate: “banking sector”, “insurance and reinsurance sector” “investments services sector”.  If the entity that received the revenue from another entity within the group is not part of financial sector within the meaning of Article 2 (8) indicate: “other undertaking of the group”. |
| C0050 | Expense side name | Legal name of the entity that provided the revenue to another entity within the group. |
| C0060 | Identification code for expense side | The unique identification code attached the entity that provided the revenue by this order of priority if existent:  - Legal Entity Identifier (LEI);  - Specific code  Specific code:  - For EEA regulated undertakings within the group: identification code used in the local market, attributed by the undertaking's competent supervisory authority;  - For non-EEA undertakings and non-regulated undertakings within the group, identification code shall be provided by the group. When allocating an identification code to each non-EEA or non-regulated undertaking, the group shall comply with the following format in a consistent manner: identification code of the parent undertaking + ISO 3166-1 alpha-2 code of the country of the undertaking + 5 digits. |
| C0061 | Type of code for expense side | Type of ID Code used for the “Identification code for expense side” item. One of the options in the following closed list shall be used:  1 - LEI  2 - Specific code |
| C0070 | Sector of the expense side | If the entity that provided the revenue to another entity within the group is part of financial sector within the meaning of Article 2 (8) of Directive 2002/87/EC, indicate: “banking sector”, “insurance and reinsurance sector” “investments services sector”.  If the entity that provided the revenue to another entity within the group is not part of financial sector within the meaning of Article 2 (8) indicate: “other undertaking of the group”. |
| C0080 | Indirect transactions | If reported intra-group transaction is part of an indirect transaction (cf. General comments supra), report the “ID of intragroup transaction” (C0010) of the related transaction in this cell. If more than two transactions are related, the ID code of the first related transaction needs to be reported as a reference to link all interconnected transactions.  If the reported intra-group transaction is not part of an indirect transaction, indicate NO. |
| C0090 | Single economic operation | If the reported intragroup transaction is part of single economic operation (cf. General comments supra),report the “ID of intragroup transaction” (C0010) of the related transaction in this cell. If more than two transactions are related, the ID code of the first related transaction needs to be reported as a reference to link all interconnected transactions.  If the reported intragroup transaction is not part of single economic operation, indicate No. |
| C0100 | Type of transaction | Identify the type of the P&L transaction. The following closed list shall be used:  1 - Fees;  2 - Commission;  3 - Interest;  4 - Dividends;  5 - Costs or revenues;  6 - Others |
| C0110 | Transaction | When applicable, instrument to which the revenue or the expense are linked.  The following closed list shall be used:  1 - Bonds /Debt;  2 - Equity type;  3 - Other assets transfer  4 - Derivative;  5 - Off-balance sheet item;  6 - Intragroup outsourcing, internal cost sharing or rental agreement;  7 - Others |
| C0120 | Currency of transaction | Identify the ISO 4217 alphabetic code of the currency of payments for the specific P&L transaction. |
| C0130 | Transaction date | Identify the ISO 8601 (yyyy-mm-dd) code of the date of commencement of the P&L transaction. |
| C0140 | Amount | Amount of the transaction or price as per agreement/contract, reported in the reporting currency of the group. |
| C0150 | Comments | Comments shall contain:   * a notification if the transaction has not been performed at arm’s length * any other relevant information regarding the economic nature of the operation. |

1. As set out in Article 223 of Directive 2009/138/EC of the European Parliament and of the Council of 25   
    November 2009 on the takin-up and pursuit of the business of Insurance and Reinsurance [↑](#footnote-ref-2)