*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 has to be provided for accepted reinsurance business. All insurance contracts shall be reported even if classified as investments contract on accounting basis. In case of products unbundled, the different parts of the product shall be reported in different rows, using different ID codes.

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

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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’. |
| 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  35 — Health reinsurance  36 — Life reinsurance |
| 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 according to Article 17 of the Delegated Regulation. New contracts therefore include renewals which were not included in the contract boundaries before as well as new business sales. |
| C0051 | Number of contracts surrendered during year | Number of contracts that surrendered during reporting year.  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.  The number of insured should correspond to the number of policyholders for a contract. In the case of collective/group policies, where the ‘policyholder’ acts both as a distributor and as a policyholder, the number of insured should correspond to the number of insured persons joining the collect/group contract. | |
| C0055 | Fiscal treatment of the products | This field is to provide information on the fiscal treatment of the products, in particular when fiscal treatment could influence decision on exercising surrender/cancellation. The following close list should be used:  1 -In case of lapse/surrender there is no tax or subsidy related loss  2 -In case of lapse/surrender past or future tax benefits or other subsidies are lost  3 - Other tax related losses not covered above  4 - Not applicable  Option 1 includes cases where policyholders would suffer a tax or subsidy loss unless a similar insurer is willing to accept the contract.  Tax benefits that relate to future premiums i.e. where premiums reduce future income tax payments are not relevant for the purpose of above classification.  Whether for a particular contract within a product a fiscal loss actually would occur at the valuation date may depend on individual contractual parameters like duration or the age of the policyholder. For the purpose of the reporting in C0210 no differentiation according to such parameters is however required. The criteria should be chosen where such a fiscal loss may occur for the contracts of that product.  Not applicable for annuities stemming from non-life contracts. | |
| 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 | | | |
| 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.  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.  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.  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.  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 paid during year | Commissions should include any form of monetary benefits which is paid to an insurance distributor by any other person than the customer or a third party acting on behalf of the customer, in relation to insurance distribution activities. Whereas commissions are generally calculated as a percentage of the premium paid by the customer for insurance coverage, this applies for any type of payment made to an insurance distributor (e.g., paid/received initially based on the conclusion of an insurance contract or paid/received on a recurring basis).  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 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. | |
| C0270 | Exit conditions at reporting date | Please classify the product according to the following close list regarding exit conditions at the situation of the reporting date:  1 – Surrender value equal to the best estimate/local statutory reserves and notice required lower than one week  2 – Surrender value equal to the best estimate/local statutory reserves and notice required higher than one week but lower than 3 months  3 – Surrender value equal to the best estimate/local statutory reserves and notice required higher than 3 months  4 - Surrender value between 100% (exclusively) and 80% of the best estimate/local statutory reserves and notice required lower than one week  5 - Surrender value between 100% (exclusively) and 80% of the best estimate/local statutory reserves and notice required higher than one week but lower than 3 months  6 - Surrender value between 100% (exclusively) and 80% of the best estimate/local statutory reserves and notice required higher than 3 months  7 - Surrender value lower than 80% of the best estimate/local statutory reserves and notice required lower than one week  8 - Surrender value lower than 80% of the best estimate/local statutory reserves and notice required higher than one week but lower than 3 months  9 - Surrender value lower than 80% of the best estimate/local statutory reserves and notice required higher than 3 months  10 – Other  The notice period should be understood as the time period (e.g. days or weeks) requested by the insurance company between the notification of the policyholder of his/her intention to terminate the insurance policy and the actual termination date. This term does not refer to the cool-off period which a client has to cancel the policy without penalty.  Where this cell is not applicable, i.e. a contract cannot be surrender, e.g. for annuities from non-life contracts, this cell can be left blank.  Not applicable for annuities stemming from non-life contracts. | |
| C0280 | Amount on which interest rate is guaranteed | Monetary amount to which the guaranteed interest rate reported in C0260 need to be applied. Amount is to be reported as the monetary value at the reference date.  Not applicable for annuities stemming from non-life contracts. | |
| Characteristics of product | | | |
| C0101 | Product classification | The following closed list shall be used:   1. single life 2. joint life 3. collective 4. other   If more than one characteristic is applicable use “4 – other”.  For annuities stemming from non–life use “4 – other”. | |
| 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 | |
| C0142 | Remaining contractual maturity | This field is to provide information about the average contractually defined remaining maturity of the contracts according to that product category. The selection should be made from the following six options:  1- <5 years  2 - 5-10 years  3 - 10-15 years  4 - 15-20 years  5 - >20 years  6 - Lifelong  The determination is based on the assumptions that the contract does not end due to the realisation of a biometrical risk, the policyholder does not exercise any surrender/cancellation option and exercises all renewal options and the insurance or reinsurance undertaking does not exercise any option to terminate the contract and exercises all renewal options. In the case of an endowment policy this would for example mean that the insured person does not die and the policyholder does not cancel the contract. For the determination a typical age of the policyholder when entering the contract should be assumed.  Consider as example an endowment policy with the possibility to cancel at any time where the typical contract is entered into at age 30 and ends with a lump-sum payment at age 65 in case the insured person is still alive. Even though the contract may end earlier due to death or cancellation the option “>20 years” should be selected.  Not applicable for annuities stemming from non-life contracts. | |

*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 C0120 shall be reported by line of business with the exceptions indicated below where further breakdown by product categories is envisaged as defined in C0020.

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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, 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, 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. |
| 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. |
| 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. |
| C0100 | Total amount of commissions paid during year | Commissions should include any form of monetary benefits which is paid to an insurance distributor by any other person than the customer or a third party acting on behalf of the customer, in relation to insurance distribution activities. Whereas commissions are generally calculated as a percentage of the premium paid by the customer for insurance coverage, this applies for any type of payment made to an insurance distributor (e.g., paid/received initially based on the conclusion of an insurance contract or paid/received on a recurring basis). |
| C0110 | Total amount of claims paid during the year | Claims paid during the year related to the sum of the direct business.  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. |
| C0120 | 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. |
| **Information on number of insured** | | |
| C0130 | Number of insured at the end of the year | For products falling under line of business 1 and product categories 11.1 and 12.2 report the total number of insured for contracts reported under C0050. |
| C0140 | Number of insured properties at the end of the year | For products falling under line of business 4 and 5 report the total number of insured properties 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 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’. |
| 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 Open Settlement Protocol (OSP), i.e. a client-server protocol that manages access control, accounting, usage data and inter-domain routing to make it easier for Internet service providers (ISPs) to support IP telephony)  (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 if other risk is chosen. |
| C0080 | Sum(s) insured | Amount of the total sum(s) insured for the reported Product Identification. |
| C0090 | Premium(s) | Amount of the total premium(s) earned for the reported product Identification. |
| C0100 | Sum(s) reinsured | Amount of the total sum(s) ceded to reinsurance undertakings for the reported product Identification. |
| C0110 | Number of Claims settled with Payment | Number of Claims, for the relevant product category, that have been settled with payment during the reporting year. |
| C0120 | Amount of Claims Paid | Amount of claims paid, for the relevant product Identification, for claims that have been settled with payment during the reporting year. |
| C0130 | Number of Claims settled without payment | Number of Claims, for the relevant product Identification, 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 and by currency, considering the following specifications:

i. If the best estimate for the annuity claims provisions on a discounted basis from one non–life line of business represents more than 3 % of the total best estimate for all annuity claims provisions the information shall be reported with the following split by currencies in addition to the total for the line of business:

a) Amounts for the reporting currency;

b) Amounts for any currency that represents more than 25 % of the best estimate for the annuity claims provisions on a discounted basis from that non–life line of business; or

c) Amounts for any currency that represents less than 25 % of the best estimate for the annuity claims provisions (discounted basis) from that non–life line of business but more than 5 % of total best estimate for all annuity claims provisions.

ii. If the best estimate for the annuity claims provisions on a discounted basis from one non–life line of business represents less than 3 % of the total best estimate for all annuity claims provisions no currency split is required, only the total for the line of business shall be reported;

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

iv. For captive insurance and reinsurance undertakings meeting the definition or article 1a, this template shall be reported without currency split i.e. Z0030 is reported always as Total.

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 close 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 close list shall be used:  1 — Accident year  2 — Underwriting year |
| Z0030 | Currency | Identify the ISO 4217 alphabetic code of the settlement currency of the obligation. All amounts, not reported by currency, are reported in the undertaking's reporting currency.  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.  For captive insurance and reinsurance undertakings meeting the definition or article 1a this cell shall always be reported as Total. |
| 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 close list shall be used:  1 — Original currency  2 — Reporting currency  Only applicable when reporting by currency. |
| *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, R0040, 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 (referred to direct business);

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

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

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

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

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

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

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

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

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

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

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

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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  the right value between option (a) and (b) |
| 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 line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, representing a coverage of 90% of the non-life technical provisions. Line of business shall be reported in accordance with the amount of technical provisions, i.e. the line of business with the highest amount of technical provisions.

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

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

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

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 meeting the definition of article 1a, 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:

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

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

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

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

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

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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 close 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, excluding expenses, in a triangle showing the developments of the gross claims payment already made: for each of the accident/underwriting years from N–14 (and prior) and all previous reporting periods to — including — N (last reporting year) report the payments already made corresponding at each development year (which is the delay between the accident/underwriting date and the payment date).  The data are in absolute amount, non–cumulative and undiscounted.  The amount includes all the elements that compose the claim itself but excludes any expenses. |
| 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 and excluding any expenses as well as any future premiums. |
| C0360/ R0100 to R0260 | Gross Best Estimate Claims Provisions — Year end (discounted data) | Total ‘Year end’ reflects the last diagonal but on a discounted basis (all data referred to last reporting year) from R0100 to R0250.  R0260 is the total of R0100 to R0250 |
| 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.  The amount includes all the elements that compose the claim itself but excludes any expenses. |
| 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. |
| C0600 to C0750/ R0300 to R0450 | Reinsurance Recoveries (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 payments (claims paid by reinsurer plus reinsurance recoverables), reported in the ‘Gross Claims Paid (non–cumulative)’, covered by a reinsurance contract.  The amounts of reinsurance recoverables shall be considered after the adjustment for the counterparty default.  The amount includes all the elements that compose the claim itself but excludes any expenses. |
| C0760/ R0300 to R0460 | Reinsurance Recoveries received (non–cumulative) — In current year | Total ‘Current year’ reflects the last diagonal (all data referred to last reporting year) from R0300 to R0450.  R0460 is the total of R0300 to R0450.  The amount includes all the elements that compose the claim itself but excludes any expenses. |
| C0770/ R0300 to R0450 | Reinsurance Recoveries received — Sum of years (cumulative) | Total ‘Sum of years’ contains the sum of all data in rows (sum of all payments referred to the i–accident/underwriting year), including total. |
| C0800 to C0950/ R0300 to R0450 | Undiscounted Best Estimate Claims Provisions — Reinsurance recoverable — Triangle | Provisions referred to the amounts recoverable from reinsurance contracts and special purpose vehicles. In the triangle is required to reported undiscounted data, while the column ‘Year end’ will contain data on discounted basis.  The amounts shall be considered after the adjustment for the counterparty default, net of salvage and subrogation and excluding any expenses, as well as any future premiums. |
| C0960/ R0300 to R0460 | Best Estimate Claims Provisions — Reinsurance recoverable — Year end (discounted data) | Total ‘Year end’ reflects the last diagonal but a on discounted basis (all data referred to last reporting year) from R0300 to R0450.  R0460 is the total of R0300 to R0450. |
| C1000 to C1150/ R0300 to R0450 | Reinsurance RBNS Claims — Triangle | Triangles for each of the accident/underwriting years from N–14 (and prior) and all previous reporting periods to — including — N (last reporting year) of reinsurance share of provisions, reported in the ‘Gross Reported but not Settled Claims (RBNS)’, covered by a reinsurance contract.  The amount includes all the elements that compose the claim itself but excludes any expenses and is net of salvage and subrogation. |
| C1160/ R0300 to R0460 | Reinsurance RBNS Claims — Year end (discounted data) | Total ‘Year end’ reflects the last diagonal but on a discounted basis (all data referred to last reporting year) from R0300 to R0450.  R0460 is the total of R0300 to R0450. |
| C1200 to C1350/ R0500 to R0650 | Net Claims Paid (non–cumulative) — Triangle | Triangles for each of the accident/underwriting years from N–14 (and prior) and all previous reporting periods to — including — N (last reporting year) of claims paid net of salvage/subrogation and reinsurance.  The amount includes all the elements that compose the claim itself but excludes any expenses. |
| C1360/ R0500 to R0660 | Net Claims Paid (non–cumulative) — In current year | Total ‘Current year’ reflects the last diagonal (all data referred to last reporting year), from R0500 to R0650.  R0660 is the total of R0500 to R0650 |
| C1370/ R0500 to R0660 | Net Claims Paid — Sum of year (cumulative) | Total ‘Sum of years’ contains the sum of all data in rows (sum of all payments referred to the accident/underwriting year), including total. |
| C1400 to C1550/ R0500 to R0650 | Net Undiscounted Best Estimate Claims Provisions — Triangle | Triangles for each of the accident/underwriting years from N–14 (and prior) and all previous reporting periods to — including — N (last reporting year) of Best Estimate of Claims Provisions, net of reinsurance, net of salvage and subrogation and excluding any expenses, as well as any future premiums. |
| 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.  The amount includes all the elements that compose the claim itself but excludes any expenses. |
| C1760/ R0500 to R0660 | Net RBNS Claims — Year end (discounted data) | Total ‘Year end’ reflects the last diagonal but on a discounted basis (all data referred to last reporting year) from R0500 to R0650.  R0660 is the total of R0500 to R0650. |
| *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. |

*S.21.01 — Loss distribution risk profile*

*General comments:*

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

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

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

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

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

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

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

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

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|  | ITEM | INSTRUCTONS |
| 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 template S.19.01. The following closed list shall be used:  1 — Accident year  2 — Underwriting year |
| C0030/R0010 to R0210 | Start claims incurred | Start amount of the interval of the corresponding bracket.  In case the reporting currency is in Euros, one of the following 5 base options based on the normal loss distribution can be used:  1 — 20 brackets of 5000 plus 1 extra open bracket for accumulated incurred losses > 100000.  2 — 20 brackets of 50000 plus 1 extra open bracket for accumulated incurred losses > 1 million.  3 — 20 brackets of 250000 plus 1 extra open bracket for accumulated incurred losses > 5 million.  4 — 20 brackets of 1 million plus 1 extra open bracket for accumulated incurred losses > 20 million.  5 — 20 brackets of 5 million plus 1 extra open bracket for accumulated incurred losses > 100 million.  However, an undertaking shall use undertaking specific brackets, in particular when accumulated incurred losses < 100000 to guarantee that the level of detail is sufficient to provide adequate insight in the distribution of the accumulated claims incurred, unless already specified by the supervisory authority.  The option chosen needs to be used consistently over the reporting periods, unless the distribution of claims changes significantly.  For different reporting currencies National Supervisory Authorities need to define the equivalent options for the amounts to be used in the 20 brackets. |
| C0040/R0010 to R0200 | End claims incurred | End amount of the interval of the corresponding bracket. |
| C0050, C0070, C0090, C0110, C0130, C0150, C0170, C0190, C0210, C0230, C0250, C0270, C0290, C0310, C0330/R0010 to R0210 | Number of claims AY/UWY year N:N–14 | The number of claims attributed to each of the accident/underwriting years N to N–14, whose accumulated claims incurred at the end of the reporting year falls within the start amount and end amount of the applicable bracket. The number of claims is the sum of the accumulated number of open claims at the end of the period plus the accumulated number of closed claims ended with payments. |
| C0060, C0080, C0100, C0120, C0140, C0160, C0180, C0200, C0220, C0240, C0260, C0280, C0300, C0320, C0340/R0010 to R0210 | Total claims incurred AY/UWY year N:N–14 | The accumulated and aggregated amount of claims incurred of all individual claims, attributed to each of the accident/underwriting years N to N–14, whose accumulated claims incurred at the end of the reporting year falls within the start amount and end amount of the applicable bracket.  For smaller claims, estimations (e.g. default amount) are allowed as long as it is in line with the amounts considered in run–off triangles reported in Non–life Insurance Claims Information (template S.19.01).  Accumulated claims incurred means the sum of gross claims paid and gross reported but not settled claims (RBNS) on a case-by-case basis for each and every single claim, open and closed, which belongs to a specific accident year/underwriting year (AY/UWY). |
| C0050, C0070, C0090, C0110, C0130, C0150, C0170, C0190, C0210, C0230, C0250, C0270, C0290, C0310, C0330/R0300 | Number of claims AY/UWY year N:N–14 — Total | Total of the accumulated and aggregated number of claims for all brackets for each of the years N to N–14. |
| C0060, C0080, C0100, C0120, C0140, C0160, C0180, C0200, C0220, C0240, C0260, C0280, C0300, C0320, C0340/R0300 | Total claims incurred AY/UWY year N:N–14 — Total | Total of the accumulated and aggregated claims incurred for all brackets for each of the years N to N–14. |

*S.21.02 — Underwriting risks non–life*

*General comments:*

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

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

In this template the 20 biggest single underwriting risks, based on net retention, across all lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, shall be reported. If the 2 biggest single underwriting risks for any of the lines of business, as defined in Annex I to Delegated Regulation (EU) 2015/35 are not covered through the above methodology, then they shall be reported in addition. In case a single underwriting risk of a specific line of business forms part of the top 20, the same risk of the affected line of business must only be filled in once.

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

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|  | ITEM | INSTRUCTIONS |
| C0010 | Risk identification code | The code is a unique identifying number assigned by the undertaking that identifies the risk and shall remain unchanged for subsequent annual reports. |
| C0020 | Identification of the company/person to which the risk relates | If the risk relates to a company identify the name of the company to whom the risk relates.  If the risk relates to a natural person, pseudonymise the original policy number and report pseudonymised information. Pseudonymous data refer to data that cannot be attributed to a specific individual without the use of additional information, as long as such additional information is kept separately. Consistency over time shall be insured. It implies that if a single underwriting risk appears from one year to another, it shall receive the same pseudonymised format. |
| C0030 | Description risk | The description of the risk. Depending on the line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, report the type of company, building or occupation of the specific risk insured. |
| C0040 | Line of business | Identification of the line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35. 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 |
| C0050 | Description risk category covered | The description of the risk category covered is entity specific and is not mandatory. Also the term ‘risk category’ isn't based on Level 1 and 2 terminologies but can be considered as an extra possibility the give additional information about the underwriting risk(s). |
| C0060 | Validity period (start date) | Identify the ISO 8601 (yyyy–mm–dd) code of the date of commencement of the specific cover, i.e., date when the cover took effect. |
| C0070 | Validity period (expiry date) | Identify the ISO 8601 (yyyy–mm–dd) code of the final expiry date of the specific cover. |
| C0080 | Currency | Identify the ISO 4217 alphabetic code of the original currency. |
| C0090 | Sum insured | The highest amount that the insurer can be obliged to pay out under the policy. The insured sum relates to the underwriting risk.  Where the policy covers a number of exposures/risks across the country the individual underwriting risk with the highest net retention shall be specified. If the risk has been accepted on a co–insurance basis, the insured sum indicates the maximum liability of the reporting non–life insurer. In case of a joint several liability, the part belonging to a defaulting co–insurer must be included as well. |
| C0100 | Original deductible policyholder | Part of the sum insured which is retained by the policyholder. |
| C0110 | 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. Sum insured 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:  defined as 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’, similar definitions might be in place for other lines of business. |
| C0120 | Amount underwriting model | Maximum loss amount of the single underwriting risk which is the result of the underwriting model applied. In case no specific type of underwriting model is used the amount must be equal to the sum insured reported in C0090 minus the original deductible reported in C0100. |
| C0130 | Sum reinsured on a facultative basis, with all reinsurers | Part of the sum insured that the insurer has reinsured on a facultative basis (by treaty and/or by individual cover) with the reinsurers. When the facultative cover is not placed for 100 % but only for 80 % the 20 % not placed shall be considered as retention. |
| C0140 | Sum reinsured, other than on facultative basis, with all reinsurers | Part of the sum insured that the insurer has reinsured through traditional reinsurance treaties or another basis (including SPV and Finite Reinsurance) other than facultative reinsurance. |
| C0150 | Net retention of the insurer | The net amount for which the insurer acts as risk carrier, i.e.: part of the sum insured that exceeds the original deductible of the policyholder and is not reinsured. |

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

*General comments:*

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

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

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

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

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

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

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

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

1. If the sum insured of the additional cover for ‘Theft’ is lower than the sum insured of the main cover for ‘Fire and other damage’ (both belonging to the same line of business), the highest sum insured must be taken.
2. A policy cover comprising a number of buildings across the country/car fleet etc must be broken down.
3. If the risk has been accepted on a co–insurance basis, the insured sum indicates the maximum liability of the reporting non–life insurer.
4. In case of joint liability through co–insurance, the part belonging to a defaulting co–insurer must be included in the sum insured as well.

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|  | ITEMS | INSTRUCTIONS |
| Z0010 | Line of business | Identification of the line of business, as defined in Annex I to Delegated Regulation (EU) 2015/35, reported.  First category: lines of business that are compulsory for all member states:   1. Other motor insurance; 2. Marine, aviation and transport insurance; 3. Fire & other damage to property insurance; 4. Credit & Suretyship insurance.   Second category: lines of business that are compulsory at the discretion of each individual NSAs:   1. Motor vehicle liability insurance; 2. General liability insurance; 3. Medical expense insurance; 4. Income protection insurance; 5. Worker's compensation insurance; 6. Miscellaneous financial loss; 7. Legal expenses insurance; 8. Assistance.   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 |
| C0020/R0010–R0210 | Start sum insured | Start amount of the interval within which the sum insured of the individual underwriting risk belongs and needs to be aggregated.  In case the reporting currency is in Euros, one of the following 5 base options for the distribution of the underwriting risks can be used:  1 — 20 brackets of 25000 plus 1 extra bracket for Sum Insured > 500000.  2 — 20 brackets of 50000 plus 1 extra bracket for Sum Insured > 1 million.  3 — 20 brackets of 250000 plus 1 extra bracket for Sum Insured > 5 million.  4 — 20 brackets of 1 million plus 1 extra bracket for Sum Insured > 20 million.  5 — 20 brackets of 5 million plus 1 extra bracket for Sum Insured > 100 million.  However, an undertaking shall use undertaking specific brackets, in particular when Sum Insured < 100000 to guarantee that the level of detail is sufficient to provide adequate insight in the distribution of the claims incurred, unless already specified by the supervisory authority.  For policies where there is no Sum Insured defined in the policy the undertaking shall do their own estimations or use default values.  The option chosen needs to be used consistently over the reporting periods, unless the distribution of claims changes significantly.  For different reporting currencies National Supervisory Authorities need to define the equivalent options for the amounts to be used in the 20 brackets. |
| C0030/R0010–R0200 | End sum insured | End amount of the interval within which the sum insured of the individual underwriting risk belongs and needs to be aggregated. |
| C0040/R0010–R0210 | Number of underwriting risks | The number of underwriting risks whose sum insured falls within the start amount and end amount of the applicable bracket. |
| C0040/R0220 | Number of underwriting risks — Total | Total number of underwriting risks reported in all brackets. |
| C0050/R0010–R0210 | Total sum insured | The aggregated amount of the sum insured, on a gross basis and using the reporting currency, of all the individual underwriting risks, whose sum insured falls within the start amount and end amount of the applicable bracket. |
| C0050/R0220 | Total sum insured — Total | Total of the aggregated amounts of the sum insured, on a gross basis and using the reporting currency, of all the individual underwriting risks reported in all brackets. |
| C0060/R0010–R0210 | Total annual written premium | The aggregated amount of the written premium as defined in Article 1(11) of Delegated Regulation (EU) 2015/35of the underlying underwriting risks. |
| C0060/R0220 | Total annual written premium — Total | Total of the aggregated amounts of the annual written premium reported in all brackets. |

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

*General comments:*

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

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

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

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

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|  | ITEM | INSTRUCTIONS |
| C0010/R0010 | Amount with LTG measures and transitionals — Technical Provisions | Total amount of gross technical provisions including long term guarantee measures and transitional measures |
| C0020/R0010 | Without transitional on technical provisions — Technical Provisions | Total amount of gross technical provisions without the adjustment due to the transitional deduction to technical provisions, but keeping adjustments due to the volatility adjustment and the matching adjustment.  If transitional deduction to technical provisions is not applicable report the same amount as in C0010. |
| C0030/R0010 | Impact of transitional on technical provisions — Technical provisions | Amount of the adjustment to the gross technical provisions due to the application of the transitional deduction to technical provisions.  It shall be the difference between the technical provisions without transitional deduction to technical provisions and the technical provisions with LTG and transitional measures. |
| C0040/R0010 | Without transitional on interest rate — Technical Provisions | Total amount of gross technical provisions without the adjustment due to the transitional adjustment to the relevant risk-free interest rate term structure, but keeping adjustments due to the volatility adjustment and the matching adjustment (‘MA’).  If 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 gross technical provisions due to the application of the transitional adjustment to the relevant risk-free interest rate term structure.  It shall be the difference between the technical provisions without transitional adjustment to the relevant risk-free interest rate term structure and the technical provisions with LTG and transitional measures. |
| C0060/R0010 | Without volatility adjustment and without other transitional measures — Technical Provisions | Total amount of gross technical provisions without the adjustments due to the transitional deduction to technical provisions, the transitional adjustment to the relevant risk-free interest rate term structure and the volatility adjustment, but keeping adjustments due to the matching adjustment, if any.  If 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 gross technical provisions due to the application of the volatility adjustment. It shall reflect the impact of setting the volatility adjustment to zero.  It shall be the difference between the technical provisions without volatility adjustment and without other transitional measures and the maximum between the technical provisions reported under C0010, C0020 and C0040. |
| C0080/R0010 | Without matching adjustment and without all the others — Technical Provisions | Total amount of gross technical provisions without any LTG measure.  If 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 gross technical provisions due to the application of the matching adjustment. It shall include the impact of setting the volatility adjustment and the matching adjustment to zero.  It shall be the difference between the technical provisions without matching adjustment and without all the other transitional measures and the maximum between the technical provisions reported under C0010, C0020, C0040 and C0060. |
| C0100/R0010 | Impact of all LTG measures and transitionals — Technical Provisions | Amount of the adjustment to the gross technical provisions due to the application of the LTG measures and transitionals. |
| C0010/R0020 | Amount with LTG measures and transitionals — Basic own funds | Total amount of basic own funds calculated considering technical provisions including the adjustments due to the long-term guarantee measures and transitional measures. |
| C0020/R0020 | Without transitional on technical provisions — Basic own funds | Total amount of basic own funds calculated considering technical provisions without the adjustment due to the transitional deduction to technical provisions, but keeping the adjustments due to the volatility adjustment and the matching adjustment.  If transitional deduction to technical provisions is not applicable report the same amount as in C0010. |
| C0030/R0020 | Impact of transitional on technical provisions — Basic own funds | Amount of the adjustment to the Basic own funds due to the application of the transitional deduction to technical provisions.  It shall be the difference between the basic own funds calculated considering the technical provisions without transitional deduction to technical provisions and the basic own funds calculated with the technical provisions with LTG and transitional measures. |
| C0040/R0020 | Without transitional on interest rate — Basic own funds | Total amount of basic own funds calculated considering technical provisions without the adjustment due to the transitional adjustment to the relevant risk-free interest rate term structure, but keeping the adjustments due to the volatility adjustment and the matching adjustment.  If transitional adjustment to the relevant risk-free interest rate term structure is not applicable report the same amount as in C0020. |
| C0050/R0020 | Impact of transitional on interest rate — Basic own funds | Amount of the adjustment to the basic own funds due to the application of the transitional adjustment to the relevant risk-free interest rate term structure.  It shall be the difference between the basic own funds calculated considering the technical provisions without transitional adjustment to the relevant risk-free interest rate term structure and the basic own funds calculated with the technical provisions reported under C0020. |
| C0060/R0020 | Without volatility adjustment and without other transitional measures — Basic own funds | Total amount of basic own funds calculated considering technical provisions without the adjustments due to the transitional deduction to technical provisions, the transitional adjustment to the relevant risk-free interest rate term structure and the volatility adjustment, but keeping the adjustments due to the matching adjustment.  If 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 Basic own funds due to the application of the volatility adjustment. It shall reflect the impact of setting the volatility adjustment to zero.  It shall be the difference between the basic own funds calculated considering the technical provisions without volatility adjustment and without other transitional measures and the basic own funds calculated with the technical provisions reported under C0040. |
| C0080/R0020 | Without matching adjustment and without all the others — Basic own funds | Total amount of basic own funds calculated considering technical provisions without any LTG measure.  If 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 basic own funds due to the application of the matching adjustment. It shall include the impact of setting the volatility adjustment and the matching adjustment to zero.  It shall be the difference between the basic own funds calculated considering the technical provisions without matching adjustment and without all the other transitional measures and the basic own funds calculated with the technical provisions reported under C0060. |
| C0100/R0020 | Impact of all LTG measures and transitionals — Basic own funds | Amount of the adjustment to the basic own funds due to the application of the LTG measures and transitionals. |
| C0010/R0030 | Amount with LTG measures and transitionals — Basic own funds — Excess of assets over liabilities | Total amount of excess of assets over liabilities calculated considering technical provisions including the adjustments due to the long-term guarantee measures and transitional measures. |
| C0020/R0030 | Without transitional on technical provisions — Basic own funds — Excess of assets over liabilities | Total amount of excess of assets over liabilities calculated considering technical provisions without the adjustment due to the transitional deduction to technical provisions, but keeping the adjustments due to the volatility adjustment and the matching adjustment.  If transitional deduction to technical provisions is not applicable report the same amount as in C0010. |
| C0030/R0030 | Impact of transitional on technical provisions — Basic own funds — Excess of assets over liabilities | Amount of the adjustment to the excess of assets over liabilities due to the application of the transitional deduction to technical provisions.  It shall be the difference between the excess of assets over liabilities calculated considering the technical provisions without transitional deduction to technical provisions and the excess of assets over liabilities calculated with the technical provisions with LTG and transitional measures. |
| C0040/R0030 | Without transitional on interest rate — Basic own funds — Excess of assets over liabilities | Total amount of excess of assets over liabilities calculated considering technical provisions without the adjustment due to the transitional adjustment to the relevant risk-free interest rate term structure, but keeping the adjustments due to the volatility adjustment and the matching adjustment.  If transitional adjustment to the relevant risk-free interest rate term structure is not applicable report the same amount as in C0020. |
| C0050/R0030 | Impact of transitional on interest rate — Basic own funds — Excess of assets over liabilities | Amount of the adjustment to the excess of assets over liabilities due to the application of the transitional adjustment to the relevant risk-free interest rate term structure.  It shall be the difference between the excess of assets over liabilities calculated considering the technical provisions without transitional adjustment to the relevant risk-free interest rate term structure and the excess of assets over liabilities calculated with the technical provisions reported under C0020. |
| C0060/R0030 | Without volatility adjustment and without other transitional measures — Basic own funds — Excess of assets over liabilities | Total amount of excess of assets over liabilities calculated considering technical provisions without the adjustments due to the transitional deduction to technical provisions, the transitional adjustment to the relevant risk-free interest rate term structure and the volatility adjustment, but keeping the adjustments due to the matching adjustment.  If 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 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.  It shall be the difference between the excess of assets over liabilities calculated considering the technical provisions without volatility adjustment and without other transitional measures and the excess of assets over liabilities calculated with the technical provisions reported under C0040. |
| 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 without any LTG measure.  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 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.  It shall be the difference between the excess of assets over liabilities calculated considering the technical provisions without matching adjustment and without all the other transitional measures and the excess of assets over liabilities calculated with the technical provisions reported under C0060. |
| C0100/R0030 | Impact of all LTG measures and transitionals — Basic own funds — Excess of assets over liabilities | Amount of the adjustment to the excess of assets over liabilities due to the application of the LTG measures and transitionals. |
| C0010/R0040 | Amount with LTG measures and transitionals — Basic own funds — Restricted own funds due to ring–fencing and matching portfolio | Total amount of restricted own funds due to ring–fencing calculated considering technical provisions including the adjustments due to the long-term guarantee measures and transitional measures. |
| C0020/R0040 | Without transitional on technical provisions — Basic own funds — Restricted own funds due to ring–fencing and matching portfolio | Total amount of restricted own funds due to ring–fencing calculated considering technical provisions without the adjustment due to the transitional deduction to technical provisions, but keeping the adjustments due to the volatility adjustment and the matching adjustment.  If transitional deduction to technical provisions is not applicable report the same amount as in C0010. |
| 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 restricted own funds due to ring–fencing due to the application of the transitional deduction to technical provisions.  It shall be the difference between the restricted own funds due to ring–fencing calculated considering the technical provisions without transitional deduction to technical provisions and the restricted own funds due to ring–fencing calculated with the technical provisions with LTG and transitional measures. |
| 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 without the adjustment due to the transitional adjustment to the relevant risk-free interest rate term structure, but keeping the adjustments due to the volatility adjustment and the matching adjustment.  If transitional adjustment to the relevant risk-free interest rate term structure is not applicable report the same amount as in C0020. |
| C0050/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 restricted own funds due to ring–fencing due to the application of the transitional adjustment to the relevant risk-free interest rate term structure.  It shall be the difference between the restricted own funds due to ring–fencing calculated considering the technical provisions without transitional adjustment to the relevant risk-free interest rate term structure and the restricted own funds due to ring–fencing calculated with the technical provisions reported under C0020. |
| C0060/R0040 | Without volatility adjustment and without other transitional measures — Basic own funds — Restricted own funds due to ring–fencing and matching portfolio | Total amount of restricted own funds due to ring–fencing calculated considering technical provisions without the adjustments due to the transitional deduction to technical provisions, the transitional adjustment to the relevant risk-free interest rate term structure and the volatility adjustment, but keeping the adjustments due to the matching adjustment.  If 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 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.  It shall be the difference between the restricted own funds due to ring–fencing calculated considering the technical provisions without volatility adjustment and without other transitional measures and the restricted own funds due to ring–fencing calculated with the technical provisions reported under C0040. |
| 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 without any LTG measure.  If 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 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.  It shall be the difference between the restricted own funds due to ring–fencing calculated considering the technical provisions without matching adjustment and without all the other transitional measures and the restricted own funds due to ring–fencing calculated with the technical provisions reported under C0060. |
| C0100/R0040 | Impact of all LTG measures and transitionals — Basic own funds — Restricted own funds due to ring–fencing and matching portfolio | Amount of the adjustment to the restricted own funds due to ring–fencing due to the application of the LTG measures and transitionals. |
| C0010/R0050 | Amount with LTG measures and transitionals — Eligible own funds to meet Solvency Capital Requirement | Total amount of eligible own funds to meet SCR calculated considering technical provisions including the adjustments due to the long-term guarantee measures and transitional measures. |
| 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 without the adjustment due to the transitional deduction to technical provisions, but keeping the adjustments due to the volatility adjustment and the matching adjustment.  If transitional deduction to technical provisions is not applicable report the same amount as in C0010. |
| C0030/R0050 | Impact of transitional on technical provisions — Eligible own funds to meet Solvency Capital Requirement | Amount of the adjustment to the eligible own funds to meet SCR due to the application of the transitional deduction to technical provisions.  It shall be the difference between the eligible own funds to meet SCR calculated considering the technical provisions without transitional deduction to technical provisions and the eligible own funds to meet SCR calculated with the technical provisions with LTG and transitional measures. |
| C0040/R0050 | Without transitional on interest rate — Eligible own funds to meet Solvency Capital Requirement | Total amount of eligible own funds to meet SCR calculated considering technical provisions without the adjustment due to the transitional adjustment to the relevant risk-free interest rate term structure, but keeping the adjustments due to the volatility adjustment and the matching adjustment.  If transitional adjustment to the relevant risk-free interest rate term structure is not applicable report the same amount as in C0020. |
| C0050/R0050 | Impact of transitional on interest rate — Eligible own funds to meet Solvency Capital Requirement | Amount of the adjustment to the eligible own funds to meet SCR due to the application of the transitional adjustment to the relevant risk-free interest rate term structure.  It shall be the difference between the eligible own funds to meet SCR calculated considering the technical provisions without transitional adjustment to the relevant risk-free interest rate term structure and the eligible own funds to meet SCR calculated with the technical provisions reported under C0020. |
| 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 without the adjustments due to the transitional deduction to technical provisions, the transitional adjustment to the relevant risk-free interest rate term structure and the volatility adjustment, but keeping the adjustments due to the matching adjustment.  If 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 eligible own funds to meet SCR due to the application of the volatility adjustment. It shall reflect the impact of setting the volatility adjustment to zero.  It shall be the difference between the eligible own funds to meet SCR calculated considering the technical provisions without volatility adjustment and without other transitional measures and the eligible own funds to meet SCR calculated with the technical provisions reported under C0040. |
| 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 without any LTG measure.  If 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 eligible own funds to meet SCR due to the application of the matching adjustment. It shall include the impact of setting the volatility adjustment and the matching adjustment to zero.  It shall be the difference between the eligible own funds to meet SCR calculated considering the technical provisions without matching adjustment and without all the other transitional measures and the eligible own funds to meet SCR calculated with the technical provisions reported under C0060. |
| C0100/R0050 | Impact of all LTG measures and transitionals — Eligible own funds to meet Solvency Capital Requirement | Amount of the adjustment to the eligible own funds to meet SCR due to the application of the LTG measures and transitionals. |
| 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 long-term guarantee measures and transitional measures. |
| 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 without the adjustment due to the transitional deduction to technical provisions, but keeping the adjustments due to the volatility adjustment and the matching adjustment.  If transitional deduction to technical provisions is not applicable report the same amount as in C0010. |
| C0030/R0060 | Impact of transitional on technical provisions — Eligible own funds to meet Solvency Capital Requirement –Tier 1 | Amount of the adjustment to the eligible own funds to meet SCR–Tier 1 due to the application of the transitional deduction to technical provisions.  It shall be the difference between the eligible own funds to meet SCR–Tier 1 calculated considering the technical provisions without transitional deduction to technical provisions and the eligible own funds to meet SCR–Tier 1 calculated with the technical provisions with LTG and transitional measures. |
| 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 without the adjustment due to the transitional adjustment to the relevant risk-free interest rate term structure, but keeping the adjustments due to the volatility adjustment and the matching adjustment.  If transitional adjustment to the relevant risk-free interest rate term structure is not applicable report the same amount as in C0020. |
| C0050/R0060 | Impact of transitional on interest rate — Eligible own funds to meet Solvency Capital Requirement –Tier 1 | Amount of the adjustment to the eligible own funds to meet SCR–Tier 1 due to the application of the transitional adjustment to the relevant risk-free interest rate term structure.  It shall be the difference between the eligible own funds to meet SCR–Tier 1 calculated considering the technical provisions without transitional adjustment to the relevant risk-free interest rate term structure and the eligible own funds to meet SCR–Tier 1 calculated with the technical provisions reported under C0020. |
| C0060/R0060 | Without volatility adjustment and without other transitional measures — Eligible own funds to meet Solvency Capital Requirement –Tier 1 | Total amount of eligible own funds to meet SCR–Tier 1 calculated considering technical provisions without the adjustments due to the transitional deduction to technical provisions, the transitional adjustment to the relevant risk-free interest rate term structure and the volatility adjustment, but keeping the adjustments due to the matching adjustment.  If 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 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.  It shall be the difference between the eligible own funds to meet SCR–Tier 1 calculated considering the technical provisions without volatility adjustment and without other transitional measures and the eligible own funds to meet SCR–Tier 1 calculated with the technical provisions reported under C0040. |
| 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 without any LTG measure.  If 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 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.  It shall be the difference between the eligible own funds to meet SCR–Tier 1 calculated considering the technical provisions without matching adjustment and without all the other transitional measures and the eligible own funds to meet SCR–Tier 1 calculated with the technical provisions reported under C0060. |
| 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 eligible own funds to meet SCR–Tier 1 due to the application of the LTG measures and transitionals. |
| C0010/R0070 | Amount with LTG measures and transitionals — 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 including the adjustments due to the long-term guarantee measures and transitional measures. |
| C0020/R0070 | Without transitional on technical provisions — Eligible own funds to meet Solvency Capital Requirement –Tier 2 | Total amount of eligible own funds to meet SCR–Tier 2 calculated considering technical provisions without the adjustment due to the transitional deduction to technical provisions, but keeping the adjustments due to the volatility adjustment and the matching adjustment.  If transitional deduction to technical provisions is not applicable report the same amount as in C0010. |
| C0030/R0070 | Impact of transitional on technical provisions — Eligible own funds to meet Solvency Capital Requirement –Tier 2 | Amount of the adjustment to the eligible own funds to meet SCR–Tier 2 due to the application of the transitional deduction to technical provisions.  It shall be the difference between the eligible own funds to meet SCR–Tier 2 calculated considering the technical provisions without transitional deduction to technical provisions and the eligible own funds to meet SCR–Tier 2 calculated with the technical provisions with LTG and transitional measures. |
| 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 without the adjustment due to the transitional adjustment to the relevant risk-free interest rate term structure, but keeping the adjustments due to the volatility adjustment and the matching adjustment.  If transitional adjustment to the relevant risk-free interest rate term structure is not applicable report the same amount as in C0020. |
| C0050/R0070 | Impact of transitional on interest rate — Eligible own funds to meet Solvency Capital Requirement –Tier 2 | Amount of the adjustment to the eligible own funds to meet SCR–Tier 2 due to the application of the transitional adjustment to the relevant risk-free interest rate term structure.  It shall be the difference between the eligible own funds to meet SCR–Tier 2 calculated considering the technical provisions without transitional adjustment to the relevant risk-free interest rate term structure and the eligible own funds to meet SCR–Tier 2 calculated with the technical provisions reported under C0020. |
| 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 without the adjustments due to the transitional deduction to technical provisions, the transitional adjustment to the relevant risk-free interest rate term structure and the volatility adjustment, but keeping the adjustments due to the matching adjustment.  If 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 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.  It shall be the difference between the eligible own funds to meet SCR–Tier 2 calculated considering the technical provisions without volatility adjustment and without other transitional measures and the eligible own funds to meet SCR–Tier 2 calculated with the technical provisions reported under C0040. |
| 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 without any LTG measure.  If 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 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.  It shall be the difference between the eligible own funds to meet SCR–Tier 2 calculated considering the technical provisions without matching adjustment and without all the other transitional measures and the eligible own funds to meet SCR–Tier 2 calculated with the technical provisions reported under C0060. |
| 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 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 long-term guarantee measures and transitional measures. |
| 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 without the adjustment due to the transitional deduction to technical provisions, but keeping the adjustments due to the volatility adjustment and the matching adjustment.  If transitional deduction to technical provisions is not applicable report the same amount as in C0010. |
| C0030/R0080 | Impact of transitional on technical provisions — Eligible own funds to meet Solvency Capital Requirement –Tier 3 | Amount of the adjustment to the eligible own funds to meet SCR–Tier 3 due to the application of the transitional deduction to technical provisions.  It shall be the difference between the eligible own funds to meet SCR–Tier 3 calculated considering the technical provisions without transitional deduction to technical provisions and the eligible own funds to meet SCR–Tier 3 calculated with the technical provisions with LTG and transitional measures. |
| 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 without the adjustment due to the transitional adjustment to the relevant risk-free interest rate term structure, but keeping the adjustments due to the volatility adjustment and the matching adjustment.  If transitional adjustment to the relevant risk-free interest rate term structure is not applicable report the same amount as in C0020. |
| C0050/R0080 | Impact of transitional on interest rate — Eligible own funds to meet Solvency Capital Requirement –Tier 3 | Amount of the adjustment to the eligible own funds to meet SCR–Tier 3 due to the application of the transitional adjustment to the relevant risk-free interest rate term structure.  It shall be the difference between the eligible own funds to meet SCR–Tier 3 calculated considering the technical provisions without transitional adjustment to the relevant risk-free interest rate term structure and the eligible own funds to meet SCR–Tier 3 calculated with the technical provisions reported under C0020. |
| 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 without the adjustments due to the transitional deduction to technical provisions, the transitional adjustment to the relevant risk-free interest rate term structure and the volatility adjustment, but keeping the adjustments due to the matching adjustment.  If volatility adjustment is not applicable report the same amount as in C0040. |
| C0070/R0080 | Impact of volatility adjustment set to zero — Eligible own funds to meet Solvency Capital Requirement –Tier 3 | Amount of the adjustment to the eligible own funds to meet SCR–Tier 3 due to the application of the volatility adjustment. It shall reflect the impact of setting the volatility adjustment to zero.  It shall be the difference between the eligible own funds to meet SCR–Tier 3 calculated considering the technical provisions without volatility adjustment and without other transitional measures and the eligible own funds to meet SCR–Tier 3 calculated with the technical provisions reported under C0040. |
| 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 without any LTG measure.  If 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 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.  It shall be the difference between the eligible own funds to meet SCR–Tier 3 calculated considering the technical provisions without matching adjustment and without all the other transitional measures and the eligible own funds to meet SCR–Tier 3 calculated with the technical provisions reported under C0060. |
| 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 eligible own funds to meet SCR–Tier 3 due to the application of the LTG measures and transitionals. |
| C0010/R0090 | Amount with LTG measures and transitionals — Solvency Capital Requirement | Total amount of SCR calculated considering technical provisions including the adjustments due to the long-term guarantee measures and transitional measures |
| C0020/R0090 | Without transitional on technical provisions –Solvency Capital Requirement | Total amount of SCR calculated considering technical provisions without the adjustment due to the transitional deduction to technical provisions, but keeping the adjustments due to the volatility adjustment and the matching adjustment.  If transitional deduction to technical provisions is not applicable report the same amount as in C0010. |
| C0030/R0090 | Impact of transitional on technical provisions — Solvency Capital Requirement | Amount of the adjustment to the SCR due to the application of the transitional deduction to technical provisions.  It shall be the difference between the SCR calculated considering the technical provisions without transitional deduction to technical provisions and the SCR calculated with the technical provisions with LTG and transitional measures. |
| C0040/R0090 | Without transitional on interest rate — Solvency Capital Requirement | Total amount of SCR calculated considering technical provisions without the adjustment due to the transitional adjustment to the relevant risk-free interest rate term structure, but keeping the adjustments due to the volatility adjustment and the matching adjustment.  If 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 SCR due to the application of the transitional adjustment to the relevant risk-free interest rate term structure.  It shall be the difference between the SCR calculated considering the technical provisions without transitional adjustment to the relevant risk-free interest rate term structure and the SCR calculated with the technical provisions reported under C0020. |
| C0060/R0090 | Without volatility adjustment and without other transitional measures — Solvency Capital Requirement | Total amount of SCR calculated considering Technical provisions without the adjustments due to the transitional deduction to technical provisions, the transitional adjustment to the relevant risk-free interest rate term structure and the volatility adjustment, but keeping the adjustments due to the matching adjustment.  If 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 SCR due to the application of the volatility adjustment. It shall reflect the impact of setting the volatility adjustment to zero.  It shall be the difference between the SCR calculated considering the technical provisions without volatility adjustment and without other transitional measures and the SCR calculated with the technical provisions reported under C0040. |
| C0080/R0090 | Without matching adjustment and without all the others — Solvency Capital Requirement | Total amount of SCR calculated considering Technical provisions without any LTG measure.  If matching adjustment is not applicable report the same amount as in C0060. |
| C0090/R0090 | Impact of matching adjustment set to zero — Solvency Capital Requirement | Amount of the adjustment to the SCR due to the application of the matching adjustment. It shall include the impact of setting the volatility adjustment and the matching adjustment to zero.  It shall be the difference between the SCR calculated considering the technical provisions without matching adjustment and without all the other transitional measures and the SCR calculated with the technical provisions reported under C0060. |
| C0100/R0090 | Impact of all LTG measures and transitionals – Solvency Capital Requirement | Amount of the adjustment to the SCR due to the application of the LTG measures and transitionals. |
| C0010/R0100 | Amount with LTG measures and transitionals — Eligible own funds to meet Minimum Capital Requirement | Total amount of eligible own funds to meet MCR calculated considering technical provisions including the adjustments due to the long-term guarantee measures and transitional measures. |
| 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 without the adjustment due to the transitional deduction to technical provisions, but keeping the adjustments due to the volatility adjustment and the matching adjustment.  If transitional deduction to technical provisions is not applicable report the same amount as in C0010. |
| C0030/R0100 | Impact of transitional on technical provisions — Eligible own funds to meet Minimum Capital Requirement | Amount of the adjustment to the eligible own funds to meet MCR due to the application of the transitional deduction to technical provisions.  It shall be the difference between the eligible own funds to meet MCR calculated considering the technical provisions without transitional deduction to technical provisions and the eligible own funds to meet MCR calculated with the technical provisions with LTG and transitional measures. |
| C0040/R0100 | Without transitional on interest rate — Eligible own funds to meet Minimum Capital Requirement | Total amount of eligible own funds to meet MCR calculated considering technical provisions without the adjustment due to the transitional adjustment to the relevant risk-free interest rate term structure, but keeping the adjustments due to the volatility adjustment and the matching adjustment.  If transitional adjustment to the relevant risk-free interest rate term structure is not applicable report the same amount as in C0020. |
| C0050/R0100 | Impact of transitional on interest rate — Eligible own funds to meet Minimum Capital Requirement | Amount of the adjustment to the Eligible own funds to meet MCR due to the application of the transitional adjustment to the relevant risk-free interest rate term structure.  It shall be the difference between the eligible own funds to meet MCR calculated considering the technical provisions without transitional adjustment to the relevant risk-free interest rate term structure and the eligible own funds to meet MCR calculated with the technical provisions reported under C0020. |
| 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 without the adjustments due to the transitional deduction to technical provisions, the transitional adjustment to the relevant risk-free interest rate term structure and the volatility adjustment, but keeping the adjustments due to the matching adjustment.  If 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 Eligible own funds to meet MCR due to the application of the volatility adjustment. It shall reflect the impact of setting the volatility adjustment to zero.  It shall be the difference between the eligible own funds to meet MCR calculated considering the technical provisions without volatility adjustment and without other transitional measures and the eligible own funds to meet MCR calculated with the technical provisions reported under C0040. |
| 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 without any LTG measure.  If 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 Eligible own funds to meet MCR due to the application of the matching adjustment. It shall include the impact of setting the volatility adjustment and the matching adjustment to zero.  It shall be the difference between the eligible own funds to meet MCR calculated considering the technical provisions without matching adjustment and without all the other transitional measures and the eligible own funds to meet MCR calculated with the technical provisions reported under C0060. |
| C0100/R0100 | Impact of all LTG measures and 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 the LTG measures and transitionals. |
| C0010/R0110 | Amount with LTG measures and transitionals — Minimum Capital Requirement | Total amount of MCR calculated considering technical provisions including the adjustments due to the long-term guarantee measures and transitional measures. |
| C0020/R0110 | Without transitional on technical provisions — Minimum Capital Requirement | Total amount of MCR calculated considering technical provisions without the adjustment due to the transitional deduction to technical provisions, but keeping the adjustments due to the volatility adjustment and the matching adjustment.  If transitional deduction to technical provisions is not applicable report the same amount as in C0010. |
| C0030/R0110 | Impact of transitional on technical provisions — Minimum Capital Requirement | Amount of the adjustment to the MCR due to the application of the transitional deduction to technical provisions.  It shall be the difference between the MCR calculated considering the technical provisions without transitional deduction to technical provisions and the MCR calculated with the technical provisions with LTG and transitional measures. |
| C0040/R0110 | Without transitional on interest rate — Minimum Capital Requirement | Total amount of MCR calculated considering technical provisions without the adjustment due to the transitional adjustment to the relevant risk-free interest rate term structure, but keeping the adjustments due to the volatility adjustment and the matching adjustment.  If 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 MCR due to the application of the transitional adjustment to the relevant risk-free interest rate term structure.  It shall be the difference between the MCR calculated considering the technical provisions without transitional adjustment to the relevant risk-free interest rate term structure and MCR calculated with the technical provisions reported under C0020. |
| C0060/R0110 | Without volatility adjustment and without other transitional measures — Minimum Capital Requirement | Total amount of MCR calculated considering technical provisions without the adjustments due to the transitional deduction to technical provisions, the transitional adjustment to the relevant risk-free interest rate term structure and the volatility adjustment, but keeping the adjustments due to the matching adjustment.  If 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 MCR due to the application of the volatility adjustment. It shall reflect the impact of setting the volatility adjustment to zero.  It shall be the difference between the MCR calculated considering the technical provisions without volatility adjustment and without other transitional measures and the MCR calculated with the technical provisions reported under C0040. |
| C0080/R0110 | Without matching adjustment and without all the others — MCR | Total amount of MCR calculated considering technical provisions without any LTG measure.  If 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 MCR due to the application of the matching adjustment. It shall include the impact of setting the volatility adjustment and the matching adjustment to zero.  It shall be the difference between the MCR calculated considering the technical provisions without matching adjustment and without all the other transitional measures and the MCR calculated with the technical provisions reported under C0060. |
| C0100/R0110 | Impact of all LTG measures and transitionals — Minimum Capital Requirement | Amount of the adjustment to the MCR due to the application of the LTG measures and transitionals. |
| C0010-C0100/R0120 | With LTG measures and transitionals — Solvency Capital Requirement Ratio | Solvency Capital Requirement ratio calculated considering technical provisions as reported in R0010 of each column  Total amount of eligible own funds to meet SCR (R0050) divided by the total amount of SCR (R0090) of each column. | |
| C0010-C0100/R0130 | Amount with LTG measures and transitionals — Minimum Capital Requirement Ratio | Minimum Capital Requirement ratio calculated considering technical provisions as reported in R0010 of each column.  Total amount of eligible own funds to meet MCR (R0100) divided by the total amount of MCR (R0110) of each column. | |

*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 the Directive 2009/138/EC this calculation shall consider only those insurance and reinsurance obligations subject to the transitional and that still exist at the recalculation reference date valued at the reporting date (Solvency II value minus contracts not existing anymore). |
| 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 the Directive 2009/138/EC this calculation shall consider only those insurance and reinsurance obligations subject to the transitional and that still exist at the recalculation reference date valued at the reporting date (Solvency II value minus contracts not existing anymore). |
| 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 the 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 the 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.22.06 — Best estimate subject to volatility adjustment by country and currency*

*General comments:*

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

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

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

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

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|  | ITEM | INSTRUCTIONS |
| Z0010 | Line of Business | Identify if the information is being reported in relation to life or non-life activity. The following close list shall be used:  1 — Life and health SLT  2 — Non–life and health other than that pursued on a similar basis to that of life insurance |
| R0010 | Other than reporting currency | Report the ISO 4217 alphabetic code of each currency reported. |
| *Best estimate subject to country and currency volatility adjustment — Total and home country by currency* | | |
| C0030/R0020 | Total value of Best Estimate subject to volatility adjustment (for all currencies)/Total value of all countries | Total value, for all currencies and all countries, of the best estimate of the insurance and reinsurance obligations subject to volatility adjustment. |
| C0040/R0020 | Part of the Best Estimate subject to volatility adjustment written in the reporting currency/Total value of all countries | Total value for all countries, of the best estimate of the insurance and reinsurance obligations subject to volatility adjustment for the reporting currency. |
| C0050/R0020 | Part of the Best Estimate subject to volatility adjustment written in currencies/Total value of all countries | Total value for all countries of the best estimate of the insurance and reinsurance obligations subject to volatility adjustment split by currency. |
| C0030/R0030 | Total value of Best Estimate subject to volatility adjustment (for all currencies)/Home country | Total value, for all currencies for the home country, of the best estimate of the insurance and reinsurance obligations subject to volatility adjustment. |
| C0040/R0030 | Part of the Best Estimate subject to volatility adjustment written in the reporting currency/Home country | Total value for the home country, of the best estimate of the insurance and reinsurance obligations subject to volatility adjustment for the reporting currency. |
| C0050/R0030 | Part of the Best Estimate subject to volatility adjustment written in currencies/Home country | Value of the best estimate of the insurance and reinsurance obligations subject to volatility adjustment split by currency for the home country. |
| *Best estimate subject to country and currency volatility adjustment — By country and currency* | | |
| C0020/R0040 | Countries | Report the ISO 3166–1 alpha–2 code of each country reported. |
| C0030/R0040 | Total value of Best Estimate subject to volatility adjustment (for all currencies) — by country | Total value, for all currencies by country, of the best estimate of the insurance and reinsurance obligations subject to volatility adjustment. |
| C0040/R0040 | Part of the Best Estimate subject to volatility adjustment written in the reporting currency — by country | Value of the best estimate of the insurance and reinsurance obligations subject to volatility adjustment for the reporting currency split by country. |
| C0050/R0040 | Part of the Best Estimate subject to volatility adjustment written in currencies — by country | Value of the best estimate of the insurance and reinsurance obligations subject to volatility adjustment split by currency and by country. |

*S.23.01 — Own Funds*

*General comments:*

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

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|  | ITEM | INSTRUCTIONS |
| *Basic own funds before deduction for participations in other financial sector as foreseen in Article 68 of Delegated Regulation (EU) 2015/35* | | |
| R0010/C0010 | Ordinary share capital (gross of own shares) — total | This is the total ordinary share capital, both held directly and indirectly (before deduction of own shares). This is the total ordinary share capital of the undertaking that fully satisfies the criteria for Tier 1 or Tier 2 items. Any ordinary share capital that does not fully satisfy the criteria shall be treated as preference shares capital and classified accordingly notwithstanding their description or designation. |
| R0010/C0020 | Ordinary share capital (gross of own shares) — tier 1 unrestricted | This is the amount of paid up ordinary share capital that meets unrestricted Tier 1 criteria. |
| R0010/C0040 | Ordinary share capital (gross of own shares) — tier 2 | This is the amount of called up ordinary share capital that meets the criteria for Tier 2. |
| R0030/C0010 | Share premium account related to ordinary share capital — total | The total share premium account related to ordinary share capital of the undertaking that fully satisfies the criteria for Tier 1 or Tier 2 items. |
| R0030/C0020 | Share premium account related to ordinary share capital — tier 1 unrestricted | This is the amount of the share premium account related to ordinary shares that meets the criteria for Tier 1 unrestricted because it relates to ordinary share capital treated as unrestricted Tier 1. |
| R0030/C0040 | Share premium account related to ordinary share capital — tier 2 | This is the amount of the share premium account related to ordinary shares that meets the criteria for Tier 2 because it relates to ordinary share capital treated as Tier 2. |
| R0040/C0010 | Initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual–type undertakings — total | The initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual–type undertakings that fully 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 the Directive 2009/138/EC. |
| R0070/C0020 | Surplus funds — tier 1 unrestricted | These are the surplus funds that fall under Article 91 (2) of the Directive 2009/138/EC and that meet the criteria for Tier 1, unrestricted items. |
| R0090/C0010 | Preference shares — total | This is the total amount of preference shares issued by the undertaking that fully satisfy the criteria for Tier 1 restricted, Tier 2 or Tier 3 items. |
| R0090/C0030 | Preference shares — tier 1 restricted | This is the amount of the preference shares issued by the undertaking that meet the criteria for Tier 1 restricted. |
| R0090/C0040 | Preference shares — tier 2 | This is the amount of the preference shares issued by the undertaking that meet the criteria for Tier 2. |
| R0090/C0050 | Preference shares — tier 3 | This is the amount of the preference shares issued by the undertaking that meet the criteria for Tier 3. |
| R0110/C0010 | Share premium account related to preference shares — total | The total share premium account related to preference shares capital of the undertaking that fully satisfies the criteria for Tier 1 restricted, Tier 2 or Tier 3 items. |
| R0110/C0030 | Share premium account related to preference shares — tier 1 restricted | This is the amount of the share premium account that relates to preference shares that meets the criteria for Tier 1 restricted items because it relates to preference shares treated as Tier 1 restricted items. |
| R0110/C0040 | Share premium account related to preference shares — tier 2 | This is the amount of the share premium account that relates to preference shares that meets the criteria for Tier 2 because it relates to preference shares treated as Tier 2. |
| R0110/C0050 | Share premium account related to preference shares — tier 3 | This is the amount of the share premium account that relates to preference shares that meets the criteria for Tier 3 because it relates to preference shares treated as Tier 3. |
| R0130/C0010 | Reconciliation reserve — total | The total reconciliation reserve represents reserves (e.g. retained earnings), net of adjustments (e.g. ring–fenced funds). It results mainly from differences between accounting valuation and valuation according to Article 75 of Directive 2009/138/EC. |
| R0130/C0020 | Reconciliation reserve — tier 1 unrestricted | The reconciliation reserve represents reserves (e.g. retained earnings), net of adjustments (e.g. ring–fenced funds). It results mainly from differences between accounting valuation and valuation according to Directive 2009/138/EC. |
| R0140/C0010 | Subordinated liabilities — total | This is the total amount of subordinated liabilities issued by the undertaking. |
| R0140/C0030 | Subordinated liabilities — tier 1 restricted | This is the amount of subordinated liabilities issued by the undertaking that meet the criteria for Tier 1 restricted items. |
| R0140/C0040 | Subordinated liabilities — tier 2 | This is the amount of subordinated liabilities issued by the undertaking that meet the criteria for Tier 2. |
| R0140/C0050 | Subordinated liabilities — tier 3 | This is the amount of subordinated liabilities issued by the undertaking that meet the criteria for Tier 3. |
| R0160/C0010 | An amount equal to the value of net deferred tax assets — total | This is the total amount of net deferred tax assets of the undertaking. |
| R0160/C0050 | An amount equal to the value of net deferred tax assets — tier 3 | This is the amount of net deferred tax assets of the undertaking that meet the tier 3 classification criteria. Net deferred taxes should appear, if there is an excess of deferred tax assets over the deferred tax liabilities. If the deferred tax liabilities are higher than the deferred tax assets, then the net deferred tax assets should be equal to 0. |
| R0180/C0010 | Other own fund items approved by the supervisory authority as basic own funds not specified above - 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 2006/48/EC. |
| R0340/C0040 | Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC – tier 2 | This is the amount of letters of credit and guarantees that are held in trust for the benefit of insurance creditors by an independent trustee and provided by credit institutions authorised in accordance with Directive 2006/48/EC that meet the criteria for Tier 2. |
| R0350/C0010 | Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC – total | This is the total amount of letters of credit and guarantees that satisfy criteria for Tier 2 or Tier 3, other than those that are held in trust for the benefit of insurance creditors by an independent trustee and provided by credit institutions authorised in accordance with Directive 2006/48/EC. |
| R0350/C0040 | Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC — tier 2 | This is the amount of letters of credit and guarantees that meet the criteria for Tier 2, other than those which are held in trust for the benefit of insurance creditors by an independent trustee and provided by credit institutions authorised in accordance with Directive 2006/48/EC. |
| R0350/C0050 | Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC– tier 3 | This is the amount of letters of credit and guarantees that meet the criteria for Tier 3, other than those which are held in trust for the benefit of insurance creditors by an independent trustee and provided by credit institutions authorised in accordance with Directive 2006/48/EC. |
| R0360/C0010 | Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC – total | This is the total amount of any future claims which mutual or mutual–type associations of ship owners with variable contributions solely insuring risks listed in classes 6, 12 and 17 in Part A of Annex I may have against their members by way of a call for supplementary contributions, within the following 12 months. |
| R0360/C0040 | Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC — tier 2 | This is the amount of any future claims which mutual or mutual–type associations of ship owners with variable contributions solely insuring risks listed in classes 6, 12 and 17 in Part A of Annex I may have against their members by way of a call for supplementary contributions, within the following 12 months. |
| R0370/C0010 | Supplementary members calls — other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC - 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 dividends, distributions and charges foreseeable by the undertaking. As soon as a dividend is foreseeable it is considered in full in the quarterly reporting. As soon as a dividend is foreseeable, the full amount of dividend must be included in the quarterly reporting at one time, which means that it shall not be added incrementally from quarter to quarter.  A dividend is foreseeable when the payment becomes likely considering the dividend payment history of the company, the business development throughout the year, the reference date of the assessment and, where appropriate, other relevant circumstances.  The dividend shall be reported as foreseeable until it has been approved at the annual general meeting (not until it has been paid). |
| R0730/C0060 | Other basic own fund items | These are the basic own fund items included in points (a)(i) to (v) of Article 69, Article 72(a) and Article 76(a), as well as those basic own fund items approved by the supervisory authority in accordance with Article 79 of the Delegated Regulation (EU) 2015/35. |
| R0740/C0060 | Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring-fenced funds | This is the total amount of the adjustment to the reconciliation reserve due to the existence of restricted own fund items in respect of ring–fenced funds and matching portfolios. |
| R0760/C0060 | Reconciliation reserve — total | This the reconciliation reserve of the undertaking, before deduction for participations in other financial sector as foreseen in Article 68 of Delegated Regulation (EU) 2015/35. |
| R0770/C0060 | Expected profits included in future premiums (EPIFP) — Life business | The reconciliation reserve includes an amount of the excess of assets over liabilities that corresponds to the expected profit in future premiums (‘EPIFP’). This cell represents that amount gross of reinsurance and taxes (i.e. without considering their impact) for the life business of the undertaking. |
| R0780/C0060 | Expected profits included in future premiums (EPIFP) — Non– life business | The reconciliation reserve includes an amount of the excess of assets over liabilities that corresponds to the expected profit in future premiums (EPIFP). This cell represents that amount gross of reinsurance and taxes (i.e. without considering their impact) for the non–life business of the undertaking. |
| R0790/C0060 | Total Expected profits included in future premiums (EPIFP) | This is the total amount calculated as expected profits included in future premiums. |

*S.23.02 — Detailed information by tiers on own funds*

*General comments:*

This section relates to annual submission for individual entities.

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|  | ITEM | INSTRUCTIONS |
| R0010/C0010 | Ordinary share capital –Paid in — total | This is the total of paid in ordinary share capital, including own shares. |
| R0010/C0020 | Ordinary share capital — Paid in — tier 1 | This is the total of paid in ordinary share capital that meets the criteria for Tier 1, including own shares. |
| R0020/C0010 | Ordinary share capital – Called up but not yet paid in — total | This is the total amount of ordinary shares that have been called up but not yet paid in, including own shares. |
| R0020/C0040 | Ordinary share capital – Called up but not yet paid in — tier 2 | This is the amount of ordinary shares that have been called up but not yet paid in that meet the criteria for Tier 2, including own shares. |
| R0030/C0010 | Own shares held — total | This is the total amount of own shares held by the undertaking. |
| R0030/C0020 | Own shares held — tier 1 | This is the total amount of own shares held by the undertaking, that meet the criteria for Tier 1. |
| R0100/C0010 | Total ordinary share capital | This is the total of ordinary share capital. Note that own shares held will be included in either paid in or called up but not yet paid in. |
| R0100/C0020 | Total ordinary share capital — tier 1 | This is the total of ordinary share capital that meets the criteria for Tier 1. Note that own shares held will be included in either paid in or called up but not yet paid in. |
| R0100/C0040 | Total ordinary share capital — tier 2 | This is the total of ordinary share capital that meets the criteria for Tier 2. |
| R0110/C0010 | Initial funds, members' contributions or the equivalent basic own–fund items for mutual and mutual–type undertaking –Paid in — total | This is the total of paid in initial funds, members' contributions or the equivalent basic own–fund item for mutual and mutual–type undertaking. |
| R0110/C0020 | Initial funds, members' contributions or the equivalent basic own–fund items for mutual and mutual–type undertaking –Paid in — tier 1 | This is the total of initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual type undertaking that meet the criteria for Tier 1. |
| R0120/C0010 | Initial funds, members' contributions or the equivalent basic own–fund items for mutual and mutual–type undertaking –Called up but not yet paid in — total | This is the total of called up but not yet paid in initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual type undertaking |
| R0120/C0040 | Initial funds, members' contributions or the equivalent basic own–fund items for mutual and mutual–type undertaking –Called up but not yet paid in — tier 2 | This is the total of initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual type undertaking that meet the criteria for Tier 2. |
| R0200/C0010 | Total initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual type undertaking | This is the total initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual type undertaking |
| R0200/C0020 | Total initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual type undertaking — tier 1 | This is the total of the initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual type undertaking that meet the criteria for Tier 1. |
| R0200/C0040 | Total initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual type undertaking — tier 2 | This is the total of the initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual type undertaking that meet the criteria for Tier 2. |
| R0210/C0010 | Subordinated mutual member accounts — Dated subordinated — total | This is the total amount of dated subordinated mutual member accounts |
| R0210/C0020 | Subordinated mutual member accounts — Dated subordinated — tier 1 | This is the total amount of dated subordinated mutual member accounts that meet the criteria for Tier 1. |
| R0210/C0030 | Subordinated mutual member accounts — Dated subordinated — tier 1 of which counted under transitionals | This is the total amount of dated subordinated mutual member accounts that meet the criteria for Tier 1 that are counted under the transitional provisions. |
| R0210/C0040 | Subordinated mutual member accounts — Dated subordinated — tier 2 | This is the total amount of dated subordinated mutual member accounts that meet the criteria for Tier 2. |
| R0210/C0050 | Subordinated mutual member accounts — Dated subordinated — tier 2 of which counted under transitionals | This is the total amount of dated subordinated mutual member accounts that meet the criteria for Tier 2 that are counted under the transitional provisions. |
| R0210/C0060 | Subordinated mutual member accounts — Dated subordinated — tier 3 | This is the total amount of dated subordinated mutual member accounts that meet the criteria for Tier 3. |
| R0220/C0010 | Subordinated mutual member accounts — Undated subordinated with a call option — total | This is the total of undated subordinated mutual member accounts with a call option. |
| R0220/C0020 | Subordinated mutual member accounts — Undated subordinated with a call option — tier 1 | This is the total of undated subordinated mutual member accounts with a call option that meet the criteria for Tier 1. |
| R0220/C0030 | Subordinated mutual member accounts — Undated subordinated with a call option — tier 1 of which counted under transitionals | This is the total of undated subordinated mutual member accounts with a call option that meet the criteria for Tier 1 that are counted under the transitional provisions. |
| R0220/C0040 | Subordinated mutual member accounts — Undated subordinated with a call option — tier 2 | This is the total of undated subordinated mutual member accounts with a call option that meet the criteria for Tier 2. |
| R0220/C0050 | Subordinated mutual member accounts — Undated subordinated with a call option — tier 2 of which counted under transitionals | This is the total of undated subordinated mutual member accounts with a call option that meet the criteria for Tier 2 that are counted under the transitional provisions. |
| R0220/C0060 | Subordinated mutual member accounts — Undated subordinated with a call option — tier 3 | This is the total of undated subordinated mutual member accounts with a call option that meet the criteria for Tier 3. |
| R0230/C0010 | Subordinated mutual member accounts — Undated subordinated with no contractual opportunity to redeem — total | This is the total of undated subordinated mutual member accounts with no contractual opportunity to redeem. |
| R0230/C0020 | Subordinated mutual member accounts — Undated subordinated with no contractual opportunity to redeem — tier 1 | This is the total of undated subordinated mutual member accounts with no contractual opportunity to redeem that meet the criteria for Tier 1. |
| R0230/C0030 | Subordinated mutual member accounts — Undated subordinated with no contractual opportunity to redeem — tier 1 of which counted under transitionals | This is the total of undated subordinated mutual member accounts with no contractual opportunity to redeem that meet the criteria for Tier 1 that are counted under the transitional provisions. |
| R0230/C0040 | Subordinated mutual member accounts — Undated subordinated with no contractual opportunity to redeem — tier 2 | This is the total of undated subordinated mutual member accounts with no contractual opportunity to redeem that meet the criteria for Tier 2. |
| R0230/C0050 | Subordinated mutual member accounts — Undated subordinated with no contractual opportunity to redeem — tier 2 of which counted under transitionals | This is the total of undated subordinated mutual member accounts with no contractual opportunity to redeem that meet the criteria for Tier 2 that are counted under the transitional provisions. |
| R0230/C0060 | Subordinated mutual member accounts — Undated subordinated with no contractual opportunity to redeem — tier 3 | This is the total of undated subordinated mutual member accounts with no contractual opportunity to redeem that meet the criteria for Tier 3. |
| R0300/C0010 | Total Subordinated mutual member accounts | This is the total subordinated mutual member accounts. |
| R0300/C0020 | Total Subordinated mutual member accounts — tier 1 | This is the total of the subordinated mutual member accounts that meet the criteria for Tier 1. |
| R0300/C0030 | Total Subordinated mutual member accounts — tier 1 of which counted under transitionals | This is the total of the subordinated mutual member accounts that meet the criteria for Tier 1 that are counted under the transitional provisions. |
| R0300/C0040 | Total Subordinated mutual member accounts — tier 2 | This is the total of the subordinated mutual member accounts that meet the criteria for Tier 2. |
| R0300/C0050 | Total Subordinated mutual member accounts — tier 2 of which counted under transitionals | This is the total of the subordinated mutual member accounts that meet the criteria for Tier 2 that are counted under the transitional provisions. |
| R0300/C0060 | Total Subordinated mutual member accounts — tier 3 | This is the total of the subordinated mutual member accounts that meet the criteria for Tier 3. |
| R0310/C0010 | Dated preference shares — total | This is the total dated preference shares. |
| R0310/C0020 | Dated preference shares — tier 1 | This is the total of dated preference shares that meet the criteria for Tier 1. |
| R0310/C0030 | Dated preference shares — tier 1 of which counted under transitionals | This is the total of dated preference shares that meet the criteria for Tier 1 that are counted under the transitional provisions. |
| R0310/C0040 | Dated preference shares — tier 2 | This is the total of dated preference shares that meet the criteria for Tier 2. |
| R0310/C0050 | Dated preference shares — tier 2 of which counted under transitionals | This is the total of dated preference shares that meet the criteria for Tier 2 that are counted under the transitional provisions. |
| R0310/C0060 | Dated preference shares — tier 3 | This is the total of dated preference shares that meet the criteria for Tier 3. |
| R0320/C0010 | Undated preference shares with a call option — total | This is the total undated preference shares with a call option. |
| R0320/C0020 | Undated preference shares with a call option — tier 1 | This is the total of undated preference shares with a call option that meet the criteria for Tier 1. |
| R0320/C0030 | Undated preference shares with a call option — tier 1 of which counted under transitionals | This is the total of undated preference shares with a call option that meet the criteria for Tier 1 that are counted under the transitional provisions. |
| R0320/C0040 | Undated preference shares with a call option — tier 2 | This is the total of undated preference shares with a call option that meet the criteria for Tier 2. |
| R0320/C0050 | Undated preference shares with a call option — tier 2 of which counted under transitionals | This is the total of undated preference shares with a call option that meet the criteria for Tier 2 that are counted under the transitional provisions. |
| R0320/C0060 | Undated preference shares with a call option — tier 3 | This is the total of undated preference shares with a call option that meet the criteria for Tier 3. |
| R0330/C0010 | Undated preference shares with no contractual opportunity to redeem — total | This is the total undated preference shares with no contractual opportunity to redeem. |
| R0330/C0020 | Undated preference shares with no contractual opportunity to redeem — tier 1 | This is the total of undated preference shares with no contractual opportunity to redeem that meet the criteria for Tier 1. |
| R0330/C0030 | Undated preference shares with no contractual opportunity to redeem — tier 1 of which counted under transitionals | This is the total of undated preference shares with no contractual opportunity to redeem that meet the criteria for Tier 1 that are counted under the transitional provisions. |
| R0330/C0040 | Undated preference shares with no contractual opportunity to redeem — tier 2 | This is the total of undated preference shares with no contractual opportunity to redeem that meet the criteria for Tier 2. |
| R0330/C0050 | Undated preference shares with no contractual opportunity to redeem — tier 2 of which counted under transitionals | This is the total of undated preference shares with no contractual opportunity to redeem that meet the criteria for Tier 2 that are counted under the transitional provisions. |
| R0330/C0060 | Undated preference shares with no contractual opportunity to redeem — tier 3 | This is the total of undated preference shares with no contractual opportunity to redeem that meet the criteria for Tier 3. |
| R0400/C0010 | Total preference shares | This is the total preference shares. |
| R0400/C0020 | Total preference shares — tier 1 | This is the total of preference shares that meet the criteria for Tier 1. |
| R0400/C0030 | Total preference shares — tier 1 of which counted under transitionals | This is the total of preference shares that meet the criteria for Tier 1 that are counted under the transitional provisions. |
| R0400/C0040 | Total preference shares — tier 2 | This is the total of preference shares that meet the criteria for Tier 2. |
| R0400/C0050 | Total preference shares — tier 2 of which counted under transitionals | This is the total of preference shares that meet the criteria for Tier 2 that are counted under the transitional provisions. |
| R0400/C0060 | Total preference shares — tier 3 | This is the total of preference shares that meet the criteria for Tier 3. |
| R0410/C0010 | Dated subordinated liabilities — total | This is the total of dated subordinated liabilities. |
| R0410/C0020 | Dated subordinated liabilities– tier 1 | This is the amount of dated subordinated liabilities that meet the criteria for Tier 1. |
| R0410/C0030 | Dated subordinated liabilities — tier 1 of which counted under transitionals | This is the amount of dated subordinated liabilities that meet the criteria for Tier 1 that are counted under the transitional provisions. |
| R0410/C0040 | Dated subordinated liabilities– tier 2 | This is the amount of dated subordinated liabilities that meet the criteria for Tier 2. |
| R0410/C0050 | Dated subordinated liabilities– tier 2 of which counted under transitionals | This is the amount of dated subordinated liabilities that meet the criteria for Tier 2 that are counted under the transitional provisions. |
| R0410/C0060 | Dated subordinated liabilities– tier 3 | This is the amount of dated subordinated liabilities that meet the criteria for Tier 3. |
| R0420/C0010 | Undated subordinated liabilities with a contractual opportunity to redeem — total | This is the total of undated subordinated liabilities that have a contractual opportunity to redeem. |
| R0420/C0020 | Undated subordinated liabilities with a contractual opportunity to redeem — tier 1 | This is the amount of undated subordinated liabilities with contractual opportunity to redeem that meet the criteria for Tier 1. |
| R0420/C0030 | Undated subordinated liabilities with a contractual opportunity to redeem — tier 1 of which counted under transitionals | This is the amount of undated subordinated liabilities with a contractual opportunity to redeem that meet the criteria for Tier 1 that are counted under the transitional provisions. |
| R0420/C0040 | Undated subordinated liabilities with a contractual opportunity to redeem — tier 2 | This is the amount of undated subordinated liabilities with a contractual opportunity to redeem that meet the criteria for Tier 2. |
| R0420/C0050 | Undated subordinated liabilities with a contractual opportunity to redeem — tier 2 of which counted under transitionals | This is the amount of undated subordinated liabilities with contractual opportunity to redeem that meet the criteria for Tier 2 that are counted under the transitional provisions. |
| R0420/C0060 | Undated subordinated liabilities with a contractual opportunity to redeem — tier 3 | This is the amount of undated subordinated liabilities with contractual opportunity to redeem that meet the criteria for Tier 3. |
| R0430/C0010 | Undated subordinated liabilities with no contractual opportunity to redeem — total | This is the total of undated subordinated liabilities with no contractual opportunity to redeem. |
| R0430/C0020 | Undated subordinated liabilities with no contractual opportunity to redeem — tier 1 | This is the amount of undated subordinated liabilities with no contractual opportunity to redeem that meet the criteria for Tier 1. |
| R0430/C0030 | Undated subordinated liabilities with no contractual opportunity to redeem — tier 1 of which counted under transitionals | This is the amount of undated subordinated liabilities with no contractual opportunity to redeem that meet the criteria for Tier 1 that are counted under the transitional provisions. |
| R0430/C0040 | Undated subordinated liabilities with no contractual opportunity to redeem — tier 2 | This is the amount of undated subordinated liabilities with no contractual opportunity to redeem that meet the criteria for Tier 2. |
| R0430/C0050 | Undated subordinated liabilities with no contractual opportunity to redeem — tier 2 of which counted under transitionals | This is the amount of undated subordinated liabilities with no contractual opportunity to redeem that meet the criteria for Tier 2 that are counted under the transitional provisions. |
| R0430/C0060 | Undated subordinated liabilities with no contractual opportunity to redeem — tier 3 | This is the amount of undated subordinated liabilities with no contractual opportunity to redeem that meet the criteria for Tier 3. |
| R0500/C0010 | Total subordinated liabilities — total | This is the total of subordinated liabilities. |
| R0500/C0020 | Total subordinated liabilities — tier 1 | This is the total of subordinated liabilities that meet the criteria for Tier 1. |
| R0500/C0030 | Total subordinated liabilities — tier 1 of which counted under transitionals | This is the total of subordinated liabilities that meet the criteria for Tier 1 that are counted under the transitional provisions. |
| R0500/C0040 | Total subordinated liabilities — tier 2 | This is the amount of subordinated liabilities that meet the criteria for Tier 2. |
| R0500/C0050 | Total subordinated liabilities — tier 2 of which counted under transitionals | This is the amount of subordinated liabilities that meet the criteria for Tier 2 that are counted under the transitional provisions. |
| R0500/C0060 | Total subordinated liabilities — tier 3 | This is the amount of subordinated liabilities that meet the criteria for Tier 3. |
| R0510/C0070 | Ancillary own fund items for which an amount was approved — tier 2 initial amounts approved | This the initial amount approved for ancillary own funds for which an amount was approved under Tier 2. |
| R0510/C0080 | Ancillary own fund items for which an amount was approved — tier 2 current amounts | This is the current amount for ancillary own funds for which an amount was approved under Tier 2. |
| R0510/C0090 | Ancillary own fund items for which an amount was approved — tier 3 initial amounts approved | This the initial amount approved for ancillary own funds for which an amount was approved under Tier 3. |
| R0510/C0100 | Ancillary own fund items for which an amount was approved — tier 3 current amounts | This is the current amount for ancillary own funds for which an amount was approved under Tier 3. |
| R0520/C0080 | Ancillary own fund items for which a method was approved — tier 2 current amounts | This is the current amount for ancillary own funds for which a method was approved under Tier 2. |
| R0520/C0100 | Ancillary own fund items for which a method was approved — tier 3 current amounts | This is the current amount for ancillary own funds for which a method was approved under Tier 3. |

*S.23.03 — Annual movements on own funds*

*General comments:*

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

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

This section relates to annual submission for individual entities.

|  |  |  |
| --- | --- | --- |
|  | ITEM | INSTRUCTIONS |
| *Ordinary share capital — movements in the reporting period* | | |
| R0010/C0010 | Ordinary share capital –Paid in — balance brought forward | This is the balance of paid in ordinary share capital brought forward from the previous reporting period. |
| R0010/C0020 | Ordinary share capital –Paid in — increase | This is the increase in paid in ordinary share capital over the reporting period. |
| R0010/C0030 | Ordinary share capital –Paid in — reduction | This is the reduction in paid in ordinary share capital over the reporting period. |
| R0010/C0060 | Ordinary share capital –Paid in — balance carried forward | This is the balance of paid in ordinary share capital carried forward to the next reporting period. |
| R0020/C0010 | Ordinary share capital –Called up but not yet paid in — balance brought forward | This is the balance of called up but not yet paid in ordinary share capital brought forward from the previous reporting period. |
| R0020/C0020 | Ordinary share capital –Called up but not yet paid in — increase | This is the increase in called up but not yet paid in ordinary share capital over the reporting period. |
| R0020/C0030 | Ordinary share capital –Called up but not yet paid in — reduction | This is the reduction in called up but not yet paid in ordinary share capital over the reporting period. |
| R0020/C0060 | Ordinary share capital –Called up but not yet paid in — balance carried forward | This is the balance of called up but not yet paid in ordinary share capital carried forward to the next reporting period. |
| R0030/C0010 | Own shares held — balance brought forward | This is the balance of own shares held, brought forward from the previous reporting period. |
| R0030/C0020 | Own shares held — increase | This is the increase in own shares held, brought over the reporting period. |
| R0030/C0030 | Own shares held — reduction | This is the reduction in own shares held, brought over the reporting period. |
| R0030/C0060 | Own shares held — balance carried forward | This is the balance of own shares held carried forward to the next reporting period. |
| R0100/C0010 | Total ordinary share capital — balance brought forward | This is the balance of total ordinary share capital brought forward from the previous reporting period. R0100/C0010 includes own shares held. |
| R0100/C0020 | Total ordinary share capital — increase | This is the increase in total ordinary share capital over the reporting period. |
| R0100/C0030 | Total ordinary share capital — reduction | This is the reduction in total ordinary share capital over the reporting period. |
| R0100/C0060 | Total ordinary share capital — balance carried forward | This is the balance of total ordinary share capital carried forward to the next reporting period. |
| *Share premium account related to ordinary share capital — movements in the reporting period* | | |
| R0110/C0010 | Share premium account related to ordinary share capital –Tier 1 — balance brought forward | This is the balance of the share premium account related to ordinary share capital that is tier 1 brought forward from the previous reporting period. |
| R0110/C0020 | Share premium account related to ordinary share capital –Tier 1 — increase | This is the increase in the share premium account related to ordinary share capital that is tier 1 over the reporting period. |
| R0110/C0030 | Share premium account related to ordinary share capital –Tier 1 — reduction | This is the reduction in the share premium account related to ordinary share capital that is tier 1 over the reporting period. |
| R0110/C0060 | Share premium account related to ordinary share capital –Tier 1 — balance carried forward | This is the balance of the share premium account related to ordinary share capital that is tier 1 carried forward to the next reporting period. |
| R0120/C0010 | Share premium account related to ordinary share capital –Tier 2 — balance brought forward | This is the balance of the share premium account related to ordinary share capital that is tier 2 brought forward from the previous reporting period. |
| R0120/C0020 | Share premium account related to ordinary share capital –Tier 2 — increase | This is the increase in the share premium account related to ordinary share capital that is tier 2 over the reporting period. |
| R0120/C0030 | Share premium account related to ordinary share capital –Tier 2 — reduction | This is the reduction in the share premium account related to ordinary share capital that is tier 2 over the reporting period. |
| R0120/C0060 | Share premium account related to ordinary share capital –Tier 2 — balance carried forward | This is the balance of the share premium account related to ordinary share capital that is tier 2 carried forward to the next reporting period. |
| R0200/C0010 | Share premium account related to ordinary share capital –Total — balance brought forward | This is the total balance of the share premium account related to ordinary share capital brought forward from the previous reporting period. |
| R0200/C0020 | Share premium account related to ordinary share capital –Total — increase | This is the increase in the total share premium account related to ordinary share capital over the reporting period. |
| R0200/C0030 | Share premium account related to ordinary share capital –Total — reduction | This is the reduction in the total share premium account related to ordinary share capital over the reporting period. |
| R0200/C0060 | Share premium account related to ordinary share capital –Total — balance carried forward | This is the balance of the share premium account related to ordinary share capital carried forward to the next reporting period. |
| *Initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual type undertakings — movements in the reporting period* | | |
| R0210/C0010 | Initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual type undertakings ––Paid in — balance brought forward | This is the balance of the paid in initial funds, members' contributions or the equivalent basic own — fund item for mutual and mutual type undertakings brought forward from the previous reporting period. |
| R0210/C0020 | Initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual type undertakings –Paid in — increase | This is the increase in the paid in initial funds, members' contributions or the equivalent basic own — fund item for mutual and mutual type undertakings over the reporting period. |
| R0210/C0030 | Initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual type undertakings –Paid in — reduction | This is the reduction in the paid in initial funds, members' contributions or the equivalent basic own — fund item for mutual and mutual type undertakings over the reporting period. |
| R0210/C0060 | Initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual type undertakings –Paid in — balance carried forward | This is the balance of the paid in initial funds, members' contributions or the equivalent basic own — fund item for mutual and mutual type undertakings carried forward to the next reporting period. |
| R0220/C0010 | Initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual type undertakings –Called up but not yet paid in — balance brought forward | This is the balance of the called up but not yet paid in initial funds, members' contributions or the equivalent basic own — fund item for mutual and mutual type undertakings brought forward from the previous reporting period. |
| R0220/C0020 | Initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual type undertakings –Called up but not yet paid in — increase | This is the increase in the called up but not yet paid in initial funds, members' contributions or the equivalent basic own — fund item for mutual and mutual type undertakings over the reporting period. |
| R0220/C0030 | Initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual type undertakings –Called up but not yet paid in — reduction | This is the reduction in the called up but not yet paid in initial funds, members' contributions or the equivalent basic own — fund item for mutual and mutual type undertakings over the reporting period. |
| R0220/C0060 | Initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual type undertakings –Called up but not yet paid in — balance carried forward | This is the balance of the called up but not yet paid in initial funds, members' contributions or the equivalent basic own — fund item for mutual and mutual type undertakings carried forward to the next reporting period. |
| R0300/C0010 | Total initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual type undertakings — balance brought forward | This is the balance of the total initial funds, members' contributions or the equivalent basic own — fund item for mutual and mutual type undertakings brought forward from the previous reporting period. |
| R0300/C0020 | Total initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual type undertakings — increase | This is the increase in the total initial funds, members' contributions or the equivalent basic own — fund item for mutual and mutual type undertakings over the reporting period. |
| R0300/C0030 | Total initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual type undertakings — reduction | This is the decrease in the total initial funds, members' contributions or the equivalent basic own — fund item for mutual and mutual type undertakings over the reporting period. |
| R0300/C0060 | Total initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual type undertakings — balance carried forward | This is the balance of the total initial funds, members' contributions or the equivalent basic own — fund item for mutual and mutual type undertakings carried forward to the next reporting period. |
| *Subordinated mutual member accounts — movements in the reporting period* | | |
| R0310/C0010 | Subordinated mutual member accounts — Tier 1 — balance brought forward | This is the balance of tier 1 subordinated mutual member accounts brought forward from the previous reporting period. |
| R0310/C0070 | Subordinated mutual member accounts –Tier 1 — issued | This is the amount of tier 1 subordinated mutual member accounts issued over the reporting period. |
| R0310/C0080 | Subordinated mutual member accounts –Tier 1 — redeemed | This is the amount of tier 1 subordinated mutual member accounts redeemed over the reporting period. |
| R0310/C0090 | Subordinated mutual member accounts –Tier 1 — movements in valuation | This is the amount reflecting movement in valuation tier 1 subordinated mutual member accounts over the reporting period. |
| R0310/C0100 | Subordinated mutual member accounts –Tier 1 — regulatory action | This is the amount reflecting an increase/decrease in tier 1 subordinated mutual member accounts due to regulatory action over the reporting period. |
| R0310/C0060 | Subordinated mutual member accounts –Tier 1 — balance carried forward | This is the balance of tier 1 subordinated mutual member accounts carried forward to the next reporting period. |
| R0320/C0010 | Subordinated mutual member accounts –Tier 2 — balance brought forward | This is the balance of tier 2 subordinated mutual member accounts brought forward from the previous reporting period. |
| R0320/C0070 | Subordinated mutual member accounts –Tier 2 — issued | This is the amount of tier 2 subordinated mutual member accounts issued over the reporting period. |
| R0320/C0080 | Subordinated mutual member accounts –Tier 2 — redeemed | This is the amount of tier 2 subordinated mutual member accounts redeemed over the reporting period. |
| R0320/C0090 | Subordinated mutual member accounts –Tier 2 — movements in valuation | This is the amount reflecting movement in valuation tier 2 subordinated mutual member accounts over the reporting period. |
| R0320/C0100 | Subordinated mutual member accounts –Tier 2 — regulatory action | This is the amount reflecting an increase/decrease in tier 2 subordinated mutual member accounts due to regulatory action over the reporting period. |
| R0320/C0060 | Subordinated mutual member accounts –Tier 2 — balance carried forward | This is the balance of tier 2 subordinated mutual member accounts carried forward to the next reporting period. |
| R0330/C0010 | Subordinated mutual member accounts –Tier 3 — balance brought forward | This is the balance of tier 3 subordinated mutual member accounts brought forward from the previous reporting period. |
| R0330/C0070 | Subordinated mutual member accounts –Tier 3 — issued | This is the amount of tier 3 subordinated mutual member accounts issued over the reporting period. |
| R0330/C0080 | Subordinated mutual member accounts –Tier 3 — redeemed | This is the amount of tier 3 subordinated mutual member accounts redeemed over the reporting period. |
| R0330/C0090 | Subordinated mutual member accounts –Tier 3 — movements in valuation | This is the amount reflecting movement in valuation tier 3 subordinated mutual member accounts over the reporting period. |
| R0330/C0100 | Subordinated mutual member accounts –Tier 3 — regulatory action | This is the amount reflecting an increase/decrease in tier 3 subordinated mutual member accounts due to regulatory action over the reporting period. |
| R0330/C0060 | Subordinated mutual member accounts –Tier 3 — balance carried forward | This is the balance of tier 3 subordinated mutual member accounts carried forward to the next reporting period. |
| R0400/C0010 | Total subordinated mutual member accounts –– balance brought forward | This is the total balance of subordinated mutual member accounts brought forward from the previous reporting period. |
| R0400/C0070 | Total subordinated mutual member accounts — issued | This is the total amount of subordinated mutual member accounts issued over the reporting period. |
| R0400/C0080 | Total subordinated mutual member accounts — redeemed | This is the total amount of subordinated mutual member accounts redeemed over the reporting period. |
| R0400/C0090 | Total subordinated mutual member accounts– movements in valuation | This is the amount reflecting the total movement in valuation subordinated mutual member accounts over the reporting period. |
| R0400/C0100 | Total subordinated mutual member accounts — regulatory action | This is the amount reflecting the total increase/decrease in subordinated mutual member accounts due to regulatory action over the reporting period. |
| R0400/C0060 | Total subordinated mutual member accounts — balance carried forward | This is the total balance of subordinated mutual member accounts carried forward to the next reporting period. |
| *Surplus funds* |  |  |
| R0500/C0010 | Surplus funds –Balance brought forward | This is the balance of surplus funds brought forward from the previous reporting period. |
| R0500/C0060 | Surplus funds –Balance carried forward | This is the balance of surplus funds carried forward to the next reporting period. |
| *Preference shares — movements in the reporting period* |  |  |
| R0510/C0010 | Preference shares –Tier 1 — balance brought forward | This is the balance of Tier 1 preference shares brought forward from the previous reporting period. |
| R0510/C0020 | Preference shares –Tier 1 — increase | This is the increase in Tier 1 preference shares over the reporting period. |
| R0510/C0030 | Preference shares –Tier 1 — reduction | This is the reduction in Tier 1 preference shares over the reporting period. |
| R0510/C0060 | Preference shares –Tier 1 — balance carried forward | This is the balance of Tier 1 preference shares carried forward to the next reporting period. |
| R0520/C0010 | Preference shares –Tier 2 — balance brought forward | This is the balance of Tier 2 preference shares brought forward from the previous reporting period. |
| R0520/C0020 | Preference shares –Tier 2 — increase | This is the increase in Tier 2 preference shares over the reporting period. |
| R0520/C0030 | Preference shares –Tier 2 — reduction | This is the reduction in Tier 2 preference shares over the reporting period. |
| R0520/C0060 | Preference shares –Tier 2 — balance carried forward | This is the balance of Tier 2 preference shares carried forward to the next reporting period. |
| R0530/C0010 | Preference shares –Tier 3 — balance brought forward | This is the balance of Tier 3 preference shares brought forward from the previous reporting period. |
| R0530/C0020 | Preference shares –Tier 3 — increase | This is the increase in Tier 3 preference shares over the reporting period. |
| R0530/C0030 | Preference shares –Tier 3 — reduction | This is the reduction in Tier 3 preference shares over the reporting period. |
| R0530/C0060 | Preference shares –Tier 3 — balance carried forward | This is the balance of Tier 3 preference shares carried forward to the next reporting period. |
| R0600/C0010 | Total preference shares — balance brought forward | This is the balance of total preference shares brought forward from the previous reporting period. |
| R0600/C0020 | Total preference shares — increase | This is the increase in total preference shares over the reporting period. |
| R0600/C0030 | Total preference shares — reduction | This is the reduction in total preference shares over the reporting period. |
| R0600/C0060 | Total preference shares — balance carried forward | This is the balance of total preference shares carried forward to the next reporting period. |
| *Share premium relating to preference shares* | | |
| R0610/C0010 | Share premium relating to preference shares –Tier 1 — balance brought forward | This is the balance of the share premium account relating to preference shares that is tier 1 brought forward from the previous reporting period. |
| R0610/C0020 | Share premium relating to preference shares –Tier 1 — increase | This is the increase in the share premium account relating to preference shares that is tier 1 over the reporting period. |
| R0610/C0030 | Share premium relating to preference shares –Tier 1 — reduction | This is the reduction in the share premium account relating to preference shares that is tier 1 over the reporting period. |
| R0610/C0060 | Share premium relating to preference shares –Tier 1 — balance carried forward | This is the balance of the share premium account relating to preference shares that is tier 1 carried forward to the next reporting period. |
| R0620/C0010 | Share premium relating to preference shares –Tier 2 — balance brought forward | This is the balance of the share premium account relating to preference shares that is tier 2 brought forward from the previous reporting period. |
| R0620/C0020 | Share premium relating to preference shares –Tier 2– increase | This is the increase in the share premium account relating to preference shares that is tier 2 over the reporting period. |
| R0620/C0030 | Share premium relating to preference shares –Tier 2 — reduction | This is the reduction in the share premium account relating to preference shares that is tier 2 over the reporting period. |
| R0620/C0060 | Share premium relating to preference shares –Tier 2 — balance carried forward | This is the balance of the share premium account relating to preference shares that is tier 2 carried forward to the next reporting period. |
| R0630/C0010 | Share premium relating to preference shares –Tier 3 — balance brought forward | This is the balance of the share premium account relating to preference shares that is tier 3 brought forward from the previous reporting period. |
| R0630/C0020 | Share premium relating to preference shares –Tier 3 — increase | This is the increase in the share premium account relating to preference shares that is tier 3 over the reporting period. |
| R0630/C0030 | Share premium relating to preference shares –Tier 3 — reduction | This is the reduction in the share premium account relating to preference shares that is tier 3 over the reporting period. |
| R0630/C0060 | Share premium relating to preference shares –Tier 3 — balance carried forward | This is the balance of the share premium account relating to preference shares that is tier 3 carried forward to the next reporting period. |
| R0700/C0010 | Share premium relating to preference shares –Total — balance brought forward | This is the balance of the total share premium account relating to preference shares that is brought forward from the previous reporting period. |
| R0700/C0020 | Share premium relating to preference shares –Total — increase | This is the increase in the total share premium account relating to preference shares over the reporting period. |
| R0700/C0030 | Share premium relating to preference shares –Total — reduction | This is the reduction in the total share premium account relating to preference shares over the reporting period. |
| R0700/C0060 | Share premium relating to preference shares –Total — balance carried forward | This is the balance of the total share premium account relating to preference shares that is carried forward to the next reporting period. |
| *Subordinated liabilities — movements in the reporting period* | | |
| R0710/C0010 | Subordinated liabilities –Tier 1 — balance brought forward | This is the balance of Tier 1 subordinated liabilities brought forward from the previous reporting period. |
| R0710/C0070 | Subordinated liabilities –Tier 1 — issued | This is the amount of Tier 1 subordinated liabilities issued over the reporting period. |
| R0710/C0080 | Subordinated liabilities –Tier 1 — redeemed | This is the amount of Tier 1 subordinated liabilities redeemed over the reporting period. |
| R0710/C0090 | Subordinated liabilities –Tier 1 — movements in valuation | This is an amount reflecting the movements in valuation of Tier 1 subordinated liabilities over the reporting period. |
| R0710/C0100 | Subordinated liabilities –Tier 1 — regulatory action | This is an amount reflecting change to Tier 1 subordinated liabilities due to regulatory action. |
| R0710/C0060 | Subordinated liabilities –Tier 1 — balance carried forward | This is the balance of Tier 1 subordinated liabilities carried forward to the next reporting period. |
| R0720/C0010 | Subordinated liabilities –Tier 2 — balance brought forward | This is the balance of Tier 2 subordinated liabilities brought forward from the previous reporting period. |
| R0720/C0070 | Subordinated liabilities –Tier 2 — issued | This is the amount of Tier 2 subordinated liabilities issued over the reporting period. |
| R0720/C0080 | Subordinated liabilities –Tier 2 — redeemed | This is the amount of Tier 2 subordinated liabilities redeemed over the reporting period. |
| R0720/C0090 | Subordinated liabilities –Tier 2 — movements in valuation | This is an amount reflecting the movements in valuation of Tier 2 subordinated liabilities over the reporting period. |
| R0720/C0100 | Subordinated liabilities –Tier 2 — regulatory action | This is an amount reflecting change to Tier 2 subordinated liabilities due to regulatory action. |
| R0720/C0060 | Subordinated liabilities –Tier 2 — balance carried forward | This is the balance of Tier 2 subordinated liabilities carried forward to the next reporting period. |
| R0730/C0010 | Subordinated liabilities –Tier 3– balance brought forward | This is the balance of Tier 3 subordinated liabilities brought forward from the previous reporting period. |
| R0730/C0070 | Subordinated liabilities –Tier 3 — issued | This is the amount of Tier 3 subordinated liabilities issued over the reporting period. |
| R0730/C0080 | Subordinated liabilities –Tier 3 — redeemed | This is the amount of Tier 3 subordinated liabilities redeemed over the reporting period. |
| R0730/C0090 | Subordinated liabilities –Tier 3 — movements in valuation | This is an amount reflecting the movements in valuation of Tier 3 subordinated liabilities over the reporting period. |
| R0730/C0100 | Subordinated liabilities –Tier 3 — regulatory action | This is an amount reflecting change to Tier 3 subordinated liabilities due to regulatory action. |
| R0730/C0060 | Subordinated liabilities –Tier 3 — balance carried forward | This is the balance of Tier 3 subordinated liabilities carried forward to the next reporting period. |
| R0800/C0010 | Total subordinated liabilities — balance brought forward | This is the balance of total subordinated liabilities brought forward from the previous reporting period. |
| R0800/C0070 | Total subordinated liabilities — issued | This is the amount of total subordinated liabilities issued over the reporting period. |
| R0800/C0080 | Total subordinated liabilities — redeemed | This is the amount of total subordinated liabilities redeemed over the reporting period. |
| R0800/C0090 | Total subordinated liabilities — movements in valuation | This is an amount reflecting the movements in valuation of total subordinated liabilities over the reporting period. |
| R0800/C0100 | Total subordinated liabilities — regulatory action | This is an amount reflecting change to total subordinated liabilities due to regulatory action. |
| R0800/C0060 | Total subordinated liabilities — balance carried forward | This is the balance of total subordinated liabilities carried forward to the next reporting period. |
| *An amount equal to the value of deferred tax assets* | | |
| R0900/C0010 | An amount equal to the value of net deferred tax assets –Balance brought forward | This is the balance of an amount equal to the value of deferred tax assets brought forward from the previous reporting period. |
| R0900/C0060 | An amount equal to the value of net deferred tax assets –Balance carried forward | This is the balance of an amount equal to the value of deferred tax assets carried forward to the next reporting period. |
| *Other items approved by supervisory authority as basic own funds not specified above — movements in the reporting period* | | |
| R1000/C0010 | Other items approved by supervisory authority as basic own funds not specified above –Tier 1 unrestricted items — balance brought forward | This is the balance of other items approved by supervisory authority as basic own funds not specified above that are Tier 1 to be treated as unrestricted items brought forward from the previous reporting period. |
| R1000/C0070 | Other items approved by supervisory authority as basic own funds not specified above –Tier 1 to be treated as unrestricted items — issued | This is the amount of other items approved by supervisory authority as basic own funds not specified above that are Tier 1 to be treated as unrestricted items issued over the reporting period. |
| R1000/C0080 | Other items approved by supervisory authority as basic own funds not specified above –Tier 1 to be treated as unrestricted items — redeemed | This is the amount of other items approved by supervisory authority as basic own funds not specified above that are Tier 1 to be treated as unrestricted items redeemed over the reporting period |
| R1000/C0090 | Other items approved by supervisory authority as basic own funds not specified above –Tier 1 to be treated as unrestricted items — movements in valuation | This is an amount reflecting movements in valuation of other items approved by supervisory authority as basic own funds not specified above that are Tier 1 to be treated as unrestricted items. |
| R1000/C0060 | Other items approved by supervisory authority as basic own funds not specified above –Tier 1 to be treated as unrestricted items — balance carried forward | This is the balance of other items approved by supervisory authority as basic own funds not specified above that are Tier 1 to be treated as unrestricted items carried forward to the next reporting period. |
| R1010/C0010 | Other items approved by supervisory authority as basic own funds not specified above –Tier 1 to be treated as restricted items –– balance brought forward | This is the balance of other items approved by supervisory authority as basic own funds not specified above that are Tier 1 to be treated as restricted items brought forward from the previous reporting period. |
| R1010/C0070 | Other items approved by supervisory authority as basic own funds not specified above –Tier 1 to be treated as restricted items –– issued | This is the amount of other items approved by supervisory authority as basic own funds not specified above that are Tier 1 to be treated as restricted items issued over the reporting period. |
| R1010/C0080 | Other items approved by supervisory authority as basic own funds not specified above –Tier 1 to be treated as restricted items –– redeemed | This is the amount of other items approved by supervisory authority as basic own funds not specified above that are Tier 1 to be treated as restricted items redeemed over the reporting period |
| R1010/C0090 | Other items approved by supervisory authority as basic own funds not specified above –Tier 1 to be treated as restricted items –– movements in valuation | This is an amount reflecting movements in valuation of other items approved by supervisory authority as basic own funds not specified above that are Tier 1 to be treated as restricted items. |
| R1010/C0060 | Other items approved by supervisory authority as basic own funds not specified above –Tier 1 to be treated as restricted items –– balance carried forward | This is the balance of other items approved by supervisory authority as basic own funds not specified above that are Tier 1 to be treated as restricted items carried forward to the next reporting period. |
| R1020/C0010 | Other items approved by supervisory authority as basic own funds not specified above –Tier 2 — balance brought forward | This is the balance of other items approved by supervisory authority as basic own funds not specified above that are Tier 2 brought forward from the previous reporting period. |
| R1020/C0070 | Other items approved by supervisory authority as basic own funds not specified above –Tier 2 — issued | This is the amount of other items approved by supervisory authority as basic own funds not specified above that are Tier 2 issued over the reporting period. |
| R1020/C0080 | Other items approved by supervisory authority as basic own funds not specified above –Tier 2 — redeemed | This is the amount of other items approved by supervisory authority as basic own funds not specified above that are Tier 2 redeemed over the reporting period |
| R1020/C0090 | Other items approved by supervisory authority as basic own funds not specified above –Tier 2 — movements in valuation | This is an amount reflecting movements in valuation of other items approved by supervisory authority as basic own funds not specified above that are Tier 2. |
| R1020/C0060 | Other items approved by supervisory authority as basic own funds not specified above –Tier 2– balance carried forward | This is the balance of other items approved by supervisory authority as basic own funds not specified above that are Tier 2 carried forward to the next reporting period. |
| R1030/C0010 | Other items approved by supervisory authority as basic own funds not specified above –Tier 3 — balance brought forward | This is the balance of other items approved by supervisory authority as basic own funds not specified above that are Tier 3 brought forward from the previous reporting period. |
| R1030/C0070 | Other items approved by supervisory authority as basic own funds not specified above –Tier 3 — issued | This is the amount of other items approved by supervisory authority as basic own funds not specified above that are Tier 3 issued over the reporting period. |
| R1030/C0080 | Other items approved by supervisory authority as basic own funds not specified above –Tier 3 — redeemed | This is the amount of other items approved by supervisory authority as basic own funds not specified above that are Tier 3 redeemed over the reporting period. |
| R1030/C0090 | Other items approved by supervisory authority as basic own funds not specified above –Tier 3 — movements in valuation | This is an amount reflecting movements in valuation of other items approved by supervisory authority as basic own funds not specified above that are Tier 3. |
| R1030/C0060 | Other items approved by supervisory authority as basic own funds not specified above –Tier 3 — balance carried forward | This is the balance of other items approved by supervisory authority as basic own funds not specified above that are Tier 3 carried forward to the next reporting period. |
| R1100/C0010 | Total of other items approved by supervisory authority as basic own fund items not specified above — balance brought forward | This is the balance of total other items approved by supervisory authority as basic own funds not specified above brought forward from the previous reporting period. |
| R1100/C0070 | Total of other items approved by supervisory authority as basic own fund items not specified above — issued | This is the amount of total other items approved by supervisory authority as basic own funds not specified above issued over the reporting period. |
| R1100/C0080 | Total of other items approved by supervisory authority as basic own fund items not specified above – redeemed | This is the amount of total other items approved by supervisory authority as basic own funds not specified above that are redeemed over the reporting period. |
| R1100/C0090 | Total of other items approved by supervisory authority as basic own fund items not specified above — movements in valuation | This is an amount reflecting movements in valuation of total other items approved by supervisory authority as basic own funds not specified above. |
| R1100/C0060 | Total of other items approved by supervisory authority as basic own fund items not specified above — balance carried forward | This is the balance of total other items approved by supervisory authority as basic own funds not specified above carried forward to the next reporting period. |
| *Ancillary own funds — movements in the reporting period* | | |
| R1110/C0010 | Ancillary own funds –Tier 2 — balance brought forward | This is the balance of Tier 2 ancillary own funds brought forward from the previous reporting period. |
| R1110/C0110 | Ancillary own funds –Tier 2 — new amount made available | This is the new amount of Tier 2 ancillary own funds to be made available over the reporting period. |
| R1110/C0120 | Ancillary own funds –Tier 2 — reduction to amount available | This is the reduction to the amount available Tier 2 ancillary own funds over the reporting period. |
| R1110/C0130 | Ancillary own funds –Tier 2 — called up to basic own fund | This is the amount of Tier 2 ancillary own funds that are called up to a basic own fund item over the reporting period. |
| R1110/C0060 | Ancillary own funds –Tier 2 — balance carried forward | This is the balance of Tier 2 ancillary own funds carried forward to the next reporting period. |
| R1120/C0010 | Ancillary own funds –Tier 3 — balance brought forward | This is the balance of Tier 3 ancillary own funds brought forward from the previous reporting period. |
| R1120/C0110 | Ancillary own funds –Tier 3– new amount made available | This is the new amount of Tier 3 ancillary own funds to be made available over the reporting period. |
| R1120/C0120 | Ancillary own funds –Tier 3 — reduction to amount available | This is the reduction to the amount available Tier 3 ancillary own funds over the reporting period. |
| R1120/C0130 | Ancillary own funds –Tier 3 — called up to basic own fund | This is the amount of Tier 3 ancillary own funds that are called up to a basic own fund item over the reporting period. |
| R1120/C0060 | Ancillary own funds –Tier 3– balance carried forward | This is the balance of Tier 3 ancillary own funds carried forward to the next reporting period. |
| R1200/C0010 | Total ancillary own funds — balance brought forward | This is the balance of total ancillary own funds brought forward from the previous reporting period. |
| R1200/C0110 | Total ancillary own funds — new amount made available | This is the new amount of total ancillary own funds to be made available over the reporting period. |
| R1200/C0120 | Total ancillary own funds — reduction to amount available | This is the reduction to the amount available total ancillary own funds over the reporting period. |
| R1200/C0130 | Total ancillary own funds — called up to basic own fund | This is the amount of total ancillary own funds that are called up to a basic own fund item over the reporting period. |
| R1200/C0060 | Total ancillary own funds — balance carried forward | This is the balance of total ancillary own funds carried forward to the next reporting period. |

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

*General comments:*

This section relates to annual submission for individual entities.

This template shall be reported if the amount of the own funds for any tier change more 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 according to art 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 for participations under Article 68 (1) and Article 68 (2) of Delegated Regulation (EU) 2015/35. |
| R0030/C0200 | Total deductions — tier 1 unrestricted | The overall total of all deductions for participations for tier 1 unrestricted under Article 68 (1) and Article 68 (2) of Delegated Regulation (EU) 2015/35. |
| R0030/C0210 | Total deductions — tier 1 restricted | The overall total of all deductions for participations for tier 1 restricted under Article 68 (1) and Article 68 (2) of Delegated Regulation (EU) 2015/35. |
| R0030/C0220 | Total deductions — tier 2 | The overall total of all deductions for participations for tier 2 under Article 68 (1) and Article 68 (2) of Delegated Regulation (EU) 2015/35. |
| *Table 3 — Participations in related undertakings that are financial and credit institutions which are considered strategic as defined in Article 171 of the Delegated Regulation (EU) 2015/35 and which are included in the calculation of the group solvency on the basis of method 1 (no OF deduction according to art 68(3)).* | | |
| 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 according to art 68(1) and art 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 according to 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 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. |
| 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 according to 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 according to Article 68(1) and Article 68(2) of Delegated Regulation (EU) 2015/35 and held in Type 2 equities, meaning the sum of:  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 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 according to 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 according to both Article 68(1) and 68(2) of Delegated Regulation (EU) 2015/35, because the sum of participations in financial and credit institutions is less than 10 %,  2) the remainder of the strategic participations which are deducted following the Article 68(2) of Delegated Regulation (EU) 2015/35. |
| *Table 5 — Participations in related undertakings that are financial and credit institutions which are not strategic and which are not deducted according to art 68(1) and 68(2) of Delegated Regulation (EU) 2015/35*  *(It shall include the remaining part following the partial deduction according to Article 68 (2) of the Delegated Regulation (EU) 2015/35)* | | |
| C0370 | Name of related undertaking | This is the name of the related undertaking that are financial and credit institutions in which the participation is held. These are participations in related undertakings which are not strategic and not deducted according to art 68(1) and 68 (2) of Delegated Regulation (EU) 2015/35. |
| C0380 | Asset ID Code | 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 according to art 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 according to both Articles 68(1) and 68(2) of Delegated Regulation (EU) 2015/35, because the sum of participations in financial and credit institutions is less than 10 %,  2) the remainder of the non–strategic participations which are deducted following the Article 68(2) of Delegated Regulation (EU) 2015/35. |
| C0410 | Type 1 Equity | This is the value of each participation in related undertakings that are financial and credit institutions which are not strategic, not deducted according to art 68(1) and art 68(2) of Delegated Regulation (EU) 2015/35 and held in Type 1 equities, meaning the sum of:.  1) the value of non–strategic participations in financial and credit institutions which are not deducted according to both Articles 68(1) and 68(2) of Delegated Regulation (EU) 2015/35, because the sum of participations in financial and credit institutions is less than 10 %,  2) the remainder of the non–strategic participations which are deducted following the Article 68(2) of Delegated Regulation (EU) 2015/35.  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 according to art 68(1) and art 68(2) of Delegated Regulation (EU) 2015/35 and held in Type 2 equities, meaning the sum of:.  1) the value of non–strategic participations in financial and credit institutions which are not deducted according to both Article 68(1) and 68(2) of Delegated Regulation (EU) 2015/35, because the sum of participations in financial and credit institutions is less than 10 %,  2) the remainder of the non–strategic participations which are deducted following the Article 68(2) of Delegated Regulation (EU) 2015/35.  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 according to art 68(1) and art 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 according to both Article 68(1) and 68(2) of Delegated Regulation (EU) 2015/35, because the sum of participations in financial and credit institutions is less than 10 %,  2) the remainder of the non–strategic participations which are deducted following the Article 68(2) of Delegated Regulation (EU) 2015/35. |
| *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 –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 according to Article 205 of Delegated Regulation (EU) 2015/35.  This amount shall fully consider diversification effects according to Article 304 of Directive 2009/138/EC where applicable.  These cells 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 according to Article 205 of Delegated Regulation (EU) 2015/35.  This amount shall fully consider diversification effects according to Article 304 of Directive 2009/138/EC where applicable.  These cells 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 according to Article 205 of the Delegated Regulation (EU) 2015/35 for intangible assets risk is zero under standard formula, hence R0070/C0040 equals R0070/C0030. |
| R0100/C0030 | Net solvency capital requirement — Basic Solvency Capital Requirement | Amount of the basic capital requirements, after the consideration of future discretionary benefits according to Article 205 of Delegated Regulation (EU) 2015/35, as calculated using the standard formula.  This amount shall fully consider diversification effects according to Article 304 of Directive 2009/138/EC 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 according to Article 205 of Delegated Regulation (EU) 2015/35, as calculated using the standard formula.  This amount shall fully consider diversification effects according to Article 304 of Directive 2009/138/EC 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 according to 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 according to the rules stated in article 17 of Directive 2003/41/EC, for ring–fenced funds relating to pension business operated under article 4 of Directive 2003/41/EC to which transitional measures are applied. This item is to be reported only during the transitional period. |
| R0200/C0100 | Solvency capital requirement excluding capital add–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 according to 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 according to 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 according to 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 according to 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 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.

|  |  |  |
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| 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 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.  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/R0400. |
| C0010/R0410 | Total Life & Health underwriting risk - diversified | Same as S.26.08.01 C0010/R0410. |
| C0010/R0510 | Total Operational risk | Same as S.26.08.01 C0010/R0510. |
| C0010/R0520 | Total Operational risk - diversified | Same as S.26.08.01 C0010/R0520. |
| C0010/R0530 | Other risk | Same as S.26.08.01 C0010/R0530. |
| 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 components. |
| R0060/C0100 | Diversification | The total amount of the diversification among components reported in C0030.  This amount does not include diversification effects inside each component, which shall be embedded in the values reported in C0030.  This amount should be reported as negative value. |
| R0120/C0100 | Adjustment due to RFF/MAP nSCR aggregation | When applicable, adjustment to correct the bias on SCR calculation due to aggregation of RFF/MAP nSCR at risk module level.  Applicable only for partial internal models. |
| R0160/C0100 | Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC | Amount of the capital requirement, calculated according to the rules stated in Art. 17 of Directive 2003/41/EC, for ring-fenced funds relating to pension business operated under Art. 4 of Directive 2003/41/EC to which transitional measures are applied. This item is to be reported only during the transitional period. |
| R0200/C0100 | Solvency capital requirement, excluding capital add-ons | Amount of the total diversified SCR before any capital add-on. |
| R0210/C0100 | Capital add–ons already set | Amount of capital add–on 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 before the loss absorbing capacity of Technical provisions. In R0610 only the currencies where the increase shock is the largest shall be reported and in R0620 only the currencies where the decrease shock is the largest shall be reported. |
| *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 |