**Annex II**

**S.17.01 - Non-life Technical Provisions**

General comments

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

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

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

Line of Business for non-life obligations: The lines of business, referred to in article 80 of the Directive 2009/138/EC, as defined in the Annex I of Delegated Regulation 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 LoB 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 R0280shall be after volatility adjustment, the matching adjustment and the interest rate transitional if applied but shall not include the transitional on technical provisions. The amount of transitional on technical provisions is requested separately between rows R0290 and R0310.

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

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| **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 on Technical Provisions allocated to the technical provisions calculated as a whole, per each LoB  This value shall be reported as a negative value. |
| C0180/R0290 | Amount of the transitional on Technical Provisions -  Technical Provisions calculated as a whole | Total amount, for all lines of business, of the transitional on Technical Provisions allocated to the technical provisions calculated as a whole, per each LoB  This value shall be reported as a negative value. |
| C0020 to C0170/R0300 | Amount of the transitional on Technical Provisions -  Best Estimate | Amount of the transitional on Technical Provisions allocated to the best estimate, per each LoB  This value shall be reported as a negative value. |
| C0180/R0300 | Amount of the transitional on Technical Provisions -  Best Estimate | Total amount, for all lines of business, of the transitional on Technical Provisions allocated to the best estimate, per each LoB  This value shall be reported as a negative value. |
| C0020 to C0170/R0310 | Amount of the transitional on Technical Provisions -  Risk Margin | Amount of the transitional on Technical Provisions allocated to the risk margin, per each LoB  This value shall be reported as a negative value. |
| C0180/R0310 | Amount of the transitional on Technical Provisions -  Risk Margin | Total amount, for all lines of business, of the transitional on Technical Provisions allocated to the risk margin, per each LoB  This value shall be reported as a negative value. |

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| **Technical provisions - Total** | | |
| C0020 to C0170/R0320 | Technical provisions, Total - Direct and accepted reinsurance business | The total amount of gross technical provisions, for each line of business regarding direct and accepted reinsurance business, including technical provisions calculated as a whole and after the transitional on 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 on technical provisions. |
| C0020 to C0170/R0330 | Technical provisions, Total - Recoverable from reinsurance contract/SPV and Finite reinsurance, after the adjustment for expected losses due to counterparty default - Direct and accepted reinsurance business | The total amount of recoverable from reinsurance contract/SPV and Finite reinsurance, after the adjustment for expected losses due to counterparty default, for each line of business regarding direct and accepted reinsurance business. |
| C0180/R0330 | Total Non-Life obligations, Recoverable from reinsurance contract/SPV and Finite re, after the adjustment for expected losses due to counterparty default - Direct and accepted reinsurance business | The total amount of recoverable from reinsurance contract/SPV and Finite reinsurance, after the adjustment for expected losses due to counterparty default regarding direct and accepted reinsurance business. |
| C0020 to C0170/R0340 | Technical provisions, Total - Technical provisions minus recoverables from reinsurance/SPV and Finite reinsurance - Direct and accepted reinsurance business | The total amount of net technical provisions, for each line of business regarding direct and accepted reinsurance business, including technical provisions calculated as a whole and after the transitional on 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 on technical provisions. |