**Technical Annex B**

**S.14.01. - Life obligations analysis (Old TP-F3)**

**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 reported by identifying the columns and lines as showed in the template in Annex I.

This annex relates to annual submission of information for financial stability purposes for individual entities and groups.

This template includes information about life insurance contracts (direct business and accepted reinsurance) and also includes annuities stemming from non-life contracts. 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 should be reported in different lines, using different ID codes.

Data shall be reported by Homogeneous Risk Group.

**ITEM INSTRUCTIONS**

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| C0170  (A42) | HRG code | Homogeneous Risk Group Internal ID code used by undertaking for each Homogeneous Risk Group. See definition in Article 80 of Directive 2009/138/EC. The ID code shall be consistent over time. |
| C0180  (A21) | Best Estimate | Amount of gross best estimate calculated by Homogenous Risk Group. |
| C0210  (A30) | Annualised guaranteed rate (over average duration of guarantee) | Average guaranteed rate to the policy holder over the remaining life time of the contract. Only applicable where a guaranteed rate is provided in the contract. Not applicable for unit linked contracts. |