



eiopa

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Annexes to the EIOPA Report on QIS5

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Annex xTP – Structural statistics on technical provisions in QIS5

xTP1: Methodology used for risk margins in life technical provisions calculation

RM methodology with profit	Solos	Groups
1.Full calculation	4%	4%
2.Risks approximation	17%	20%
3.SCR approximation	46%	48%
4.Duration	25%	16%
5.% BE	5%	4%
6.Other	3%	8%

RM methodology linked policies	Solos	Groups
1.Full calculation	6%	4%
2.Risks approximation	20%	21%
3.SCR approximation	43%	46%
4.Duration	24%	17%
5.% BE	4%	4%
6.Other	3%	8%

RM methodology without profit	Solos	Groups
1.Full calculation	6%	4%
2.Risks approximation	20%	19%
3.SCR approximation	44%	50%
4.Duration	23%	15%
5.% BE	5%	4%
6.Other	2%	8%

RM methodology reinsurance	Solos	Groups
1.Full calculation	4%	0%
2.Risks approximation	20%	29%
3.SCR approximation	42%	35%
4.Duration	26%	18%
5.% BE	5%	6%
6.Other	4%	12%

xTP2: Methodology used for risk margins in non-life technical provisions calculation

RM methodology - medical expenses	Solos	Groups
1.Full calculation	6%	4%
2.Risks approximation	10%	10%
3.SCR approximation	33%	44%
4.Duration	14%	21%
5.% BE	35%	14%
6.Other	3%	7%

RM methodology - workers' compensation	Solos	Groups
1.Full calculation	6%	5%
2.Risks approximation	16%	16%
3.SCR approximation	39%	49%
4.Duration	16%	12%
5.% BE	22%	9%
6.Other	2%	9%

RM methodology - other motor	Solos	Groups
1.Full calculation	6%	3%
2.Risks approximation	14%	15%
3.SCR approximation	42%	48%
4.Duration	14%	13%
5.% BE	22%	15%
6.Other	2%	6%

RM methodology - fire and other damage to property	Solos	Groups
1.Full calculation	6%	3%
2.Risks approximation	12%	13%
3.SCR approximation	38%	50%
4.Duration	15%	17%
5.% BE	27%	11%
6.Other	2%	7%

RM methodology - credit and suretyship	Solos	Groups
1.Full calculation	6%	4%
2.Risks approximation	15%	15%
3.SCR approximation	40%	51%
4.Duration	17%	13%
5.% BE	21%	9%
6.Other	2%	9%

RM methodology - assistance	Solos	Groups
1.Full calculation	7%	6%
2.Risks approximation	16%	14%
3.SCR approximation	38%	50%
4.Duration	16%	16%
5.% BE	21%	8%
6.Other	2%	6%

RM methodology - non-proportional health reins	Solos	Groups
1.Full calculation	5%	4%
2.Risks approximation	22%	20%
3.SCR approximation	39%	48%
4.Duration	18%	12%
5.% BE	15%	8%
6.Other	2%	8%

RM methodology - non-proportional casualty reins	Solos	Groups
1.Full calculation	5%	7%
2.Risks approximation	19%	14%
3.SCR approximation	40%	50%
4.Duration	16%	11%
5.% BE	18%	11%
6.Other	1%	7%

RM methodology - income protection	Solos	Groups
1.Full calculation	6%	4%
2.Risks approximation	11%	12%
3.SCR approximation	37%	44%
4.Duration	16%	22%
5.% BE	28%	12%
6.Other	2%	6%

RM methodology - motor vehicle liability	Solos	Groups
1.Full calculation	6%	3%
2.Risks approximation	14%	14%
3.SCR approximation	42%	47%
4.Duration	14%	16%
5.% BE	22%	14%
6.Other	2%	6%

RM methodology - marine, aviation and transport	Solos	Groups
1.Full calculation	7%	3%
2.Risks approximation	14%	12%
3.SCR approximation	38%	52%
4.Duration	14%	14%
5.% BE	25%	12%
6.Other	2%	7%

RM methodology - general liability	Solos	Groups
1.Full calculation	7%	3%
2.Risks approximation	12%	12%
3.SCR approximation	40%	50%
4.Duration	14%	18%
5.% BE	26%	11%
6.Other	2%	6%

RM methodology - legal expenses	Solos	Groups
1.Full calculation	7%	4%
2.Risks approximation	17%	15%
3.SCR approximation	40%	51%
4.Duration	16%	15%
5.% BE	18%	8%
6.Other	2%	8%

RM methodology - miscellaneous financial loss	Solos	Groups
1.Full calculation	5%	3%
2.Risks approximation	14%	11%
3.SCR approximation	38%	50%
4.Duration	16%	17%
5.% BE	24%	11%
6.Other	2%	9%

RM methodology - non proportional property reins	Solos	Groups
1.Full calculation	5%	3%
2.Risks approximation	17%	21%
3.SCR approximation	40%	52%
4.Duration	15%	10%
5.% BE	21%	7%
6.Other	2%	7%

RM methodology - non-proportional marine, aviation, transport	Solos	Groups
1.Full calculation	6%	4%
2.Risks approximation	22%	19%
3.SCR approximation	35%	46%
4.Duration	17%	12%
5.% BE	19%	12%
6.Other	2%	8%

xTP3: Structure of life provisions by type of undertakings

All companies	Solos
Total - Best Estimate non-hedgeable	76.02%
Total - As a whole	21.95%
Total - RM	2.03%
Total Technical provisions	100.00%
with profit - Best Estimate non-headgeable	46.28%
with profit - as a whole	10.80%
with profit - Risk Margin	0.85%
with profit - Total Technical Provisions	57.92%
linked policies - Best Estimate non-headgeable	19.96%
linked policies - as a whole	8.38%
linked policies - Risk Margin	0.45%
linked policies - Total Technical Provisions	28.79%
without profit - Best Estimate non-headgeable	6.63%
without profit - as a whole	1.05%
without profit - Risk Margin	0.55%
without profit - Total Technical Provisions	8.23%
reinsurance - Best Estimate non-headgeable	2.60%
reinsurance - as a whole	1.64%
reinsurance - Risk Margin	0.17%
reinsurance - Total Technical Provisions	4.41%
annuities stemming from non-life contracts - Best Estimate non-headgeable	0.55%
annuities stemming from non-life contracts - as a whole	0.08%
annuities stemming from non-life contracts - Risk Margin	0.01%
annuities stemming from non-life contracts - Total Technical Provisions	0.64%

Life undertakings	Solos
Total - Best Estimate non-hedgeable	69.03%
Total - As a whole	29.00%
Total - RM	1.97%
Total Technical provisions	100.00%
with profit - Best Estimate non-headgeable	32.99%
with profit - as a whole	13.42%
with profit - Risk Margin	0.80%
with profit - Total Technical Provisions	47.20%
linked policies - Best Estimate non-headgeable	26.44%
linked policies - as a whole	12.09%
linked policies - Risk Margin	0.65%
linked policies - Total Technical Provisions	39.19%
without profit - Best Estimate non-headgeable	7.23%
without profit - as a whole	1.21%
without profit - Risk Margin	0.43%
without profit - Total Technical Provisions	8.86%
reinsurance - Best Estimate non-headgeable	2.36%
reinsurance - as a whole	2.28%
reinsurance - Risk Margin	0.10%
reinsurance - Total Technical Provisions	4.74%
annuities stemming from non-life contracts - Best Estimate non-headgeable	0.00%
annuities stemming from non-life contracts - as a whole	0.01%
annuities stemming from non-life contracts - Risk Margin	0.00%
annuities stemming from non-life contracts - Total Technical Provisions	0.01%

Health undertakings	Solos
Total - Best Estimate non-hedgeable	91.76%
Total - As a whole	5.70%
Total - RM	2.54%
Total Technical provisions	100.00%
with profit - Best Estimate non-headgeable	73.29%
with profit - as a whole	0.19%
with profit - Risk Margin	1.69%
with profit - Total Technical Provisions	75.17%
linked policies - Best Estimate non-headgeable	0.06%
linked policies - as a whole	0.01%
linked policies - Risk Margin	0.00%
linked policies - Total Technical Provisions	0.07%
without profit - Best Estimate non-headgeable	16.90%
without profit - as a whole	5.24%
without profit - Risk Margin	0.77%
without profit - Total Technical Provisions	22.92%
reinsurance - Best Estimate non-headgeable	0.36%
reinsurance - as a whole	0.00%
reinsurance - Risk Margin	0.03%
reinsurance - Total Technical Provisions	0.39%
annuities stemming from non-life contracts - Best Estimate non-headgeable	1.15%
annuities stemming from non-life contracts - as a whole	0.25%
annuities stemming from non-life contracts - Risk Margin	0.04%
annuities stemming from non-life contracts - Total Technical Provisions	1.45%

Composite undertakings	Solos
Total - Best Estimate non-hedgeable	85.98%
Total - As a whole	12.19%
Total - RM	1.83%
Total Technical provisions	100.00%
with profit - Best Estimate non-headgeable	67.85%
with profit - as a whole	8.08%
with profit - Risk Margin	0.87%
with profit - Total Technical Provisions	76.80%
linked policies - Best Estimate non-headgeable	12.06%
linked policies - as a whole	3.11%
linked policies - Risk Margin	0.18%
linked policies - Total Technical Provisions	15.34%
without profit - Best Estimate non-headgeable	4.79%
without profit - as a whole	0.43%
without profit - Risk Margin	0.74%
without profit - Total Technical Provisions	5.96%
reinsurance - Best Estimate non-headgeable	0.99%
reinsurance - as a whole	0.52%
reinsurance - Risk Margin	0.04%
reinsurance - Total Technical Provisions	1.55%
annuities stemming from non-life contracts - Best Estimate non-headgeable	0.29%
annuities stemming from non-life contracts - as a whole	0.05%
annuities stemming from non-life contracts - Risk Margin	0.01%
annuities stemming from non-life contracts - Total Technical Provisions	0.35%

Reinsurance undertakings		Solos
Total - Best Estimate non-hedgeable		83.81%
Total - As a whole		8.08%
Total - RM		8.12%
Total Technical provisions		100.00%
with profit - Best Estimate non-headgeable		12.54%
with profit - as a whole		0.00%
with profit - Risk Margin		0.07%
with profit - Total Technical Provisions		12.61%
linked policies - Best Estimate non-headgeable		3.64%
linked policies - as a whole		0.00%
linked policies - Risk Margin		0.02%
linked policies - Total Technical Provisions		3.66%
without profit - Best Estimate non-headgeable		1.04%
without profit - as a whole		0.10%
without profit - Risk Margin		0.14%
without profit - Total Technical Provisions		1.28%
reinsurance - Best Estimate non-headgeable		64.80%
reinsurance - as a whole		7.94%
reinsurance - Risk Margin		7.83%
reinsurance - Total Technical Provisions		80.57%
annuities stemming from non-life contracts - Best Estimate non-headgeable		1.79%
annuities stemming from non-life contracts - as a whole		0.03%
annuities stemming from non-life contracts - Risk Margin		0.04%
annuities stemming from non-life contracts - Total Technical Provisions		1.86%

Captive undertakings		Solos
Total - Best Estimate non-hedgeable		78.23%
Total - As a whole		16.18%
Total - RM		5.58%
Total Technical provisions		100.00%
with profit - Best Estimate non-headgeable	-	
with profit - as a whole	-	
with profit - Risk Margin	-	
with profit - Total Technical Provisions		0.00%
linked policies - Best Estimate non-headgeable	-	
linked policies - as a whole	-	
linked policies - Risk Margin	-	
linked policies - Total Technical Provisions		0.00%
without profit - Best Estimate non-headgeable		71.64%
without profit - as a whole		0.00%
without profit - Risk Margin		4.28%
without profit - Total Technical Provisions		75.92%
reinsurance - Best Estimate non-headgeable		2.58%
reinsurance - as a whole		15.10%
reinsurance - Risk Margin		0.81%
reinsurance - Total Technical Provisions		18.49%
annuities stemming from non-life contracts - Best Estimate non-headgeable		4.02%
annuities stemming from non-life contracts - as a whole		1.08%
annuities stemming from non-life contracts - Risk Margin		0.49%
annuities stemming from non-life contracts - Total Technical Provisions		5.59%

xTP4: Structure of non-life provisions by type of undertakings

All companies	EEA
total lob - BE	93.16%
total lob - TP as a whole	0.78%
total lob - RM	6.07%
total lob - total	100.00%
medical expenses - BE	4.24%
medical expenses - as a whole	0.05%
medical expenses - RM	0.20%
medical expenses - Total	4.44%
income protection - BE	4.42%
income protection - as a whole	0.22%
income protection - RM	0.39%
income protection - Total	4.81%
workers' compensation - BE	2.48%
workers' compensation - as a whole	0.02%
workers' compensation - RM	0.18%
workers' compensation - Total	2.66%
motor vehicle liability - BE	21.61%
motor vehicle liability - as a whole	0.13%
motor vehicle liability - RM	1.11%
motor vehicle liability - Total	22.71%
other motor - BE	3.90%
other motor - as a whole	0.01%
other motor - RM	0.28%
other motor - Total	4.18%
marine, aviation and transport - BE	4.81%
marine, aviation and transport - as a whole	0.00%
marine, aviation and transport - RM	0.25%
marine, aviation and transport - Total	5.06%
fire and other damage to property - BE	14.45%
fire and other damage to property - as a whole	0.05%
fire and other damage to property - RM	1.00%
fire and other damage to property - Total	15.45%
general liability - BE	22.30%
general liability - as a whole	0.08%
general liability - RM	1.38%
general liability - Total	23.68%
credit and suretyship - BE	2.17%
credit and suretyship - as a whole	0.09%
credit and suretyship - RM	0.22%
credit and suretyship - Total	2.40%
legal expenses - BE	1.44%
legal expenses - as a whole	0.00%
legal expenses - RM	0.08%
legal expenses - Total	1.52%
assistance - BE	0.31%
assistance - as a whole	0.01%
assistance - RM	0.02%
assistance - Total	0.33%
miscellaneous financial loss - BE	1.88%
miscellaneous financial loss - as a whole	0.05%
miscellaneous financial loss - RM	0.15%
miscellaneous financial loss - Total	2.03%
non-proportional health reins - BE	2.26%
non-proportional health reins - as a whole	0.01%

non-proportional health reins - RM	0.23%
non-proportional health reins - Total	2.49%
non proportional property reins - BE	0.19%
non proportional property reins - as a whole	0.00%
non proportional property reins - RM	0.02%
non proportional property reins - Total	0.21%
non-proportional casualty reins - BE	5.66%
non-proportional casualty reins - as a whole	0.01%
non-proportional casualty reins - RM	0.47%
non-proportional casualty reins - Total	6.13%
non-proportional marine, aviation, transport - BE	1.68%
non-proportional marine, aviation, transport - as a whole	0.00%
non-proportional marine, aviation, transport - RM	0.14%
non-proportional marine, aviation, transport - Total	1.82%

Non-Life	EEA
total lob - BE	93.47%
total lob - TP as a whole	0.81%
total lob - RM	5.72%
total lob - total	100.00%
medical expenses - BE	4.97%
medical expenses - as a whole	0.06%
medical expenses - RM	0.18%
medical expenses - Total	5.15%
income protection - BE	3.95%
income protection - as a whole	0.03%
income protection - RM	0.38%
income protection - Total	4.33%
workers' compensation - BE	2.66%
workers' compensation - as a whole	0.00%
workers' compensation - RM	0.17%
workers' compensation - Total	2.84%
motor vehicle liability - BE	23.79%
motor vehicle liability - as a whole	0.22%
motor vehicle liability - RM	1.20%
motor vehicle liability - Total	24.99%
other motor - BE	4.42%
other motor - as a whole	0.01%
other motor - RM	0.29%
other motor - Total	4.71%
marine, aviation and transport - BE	4.37%
marine, aviation and transport - as a whole	0.00%
marine, aviation and transport - RM	0.22%
marine, aviation and transport - Total	4.59%
fire and other damage to property - BE	14.91%
fire and other damage to property - as a whole	0.08%
fire and other damage to property - RM	0.93%
fire and other damage to property - Total	15.84%
general liability - BE	25.54%
general liability - as a whole	0.13%
general liability - RM	1.64%
general liability - Total	27.19%
credit and suretyship - BE	1.86%
credit and suretyship - as a whole	0.14%
credit and suretyship - RM	0.25%
credit and suretyship - Total	2.11%

legal expenses - BE	2.07%
legal expenses - as a whole	0.00%
legal expenses - RM	0.11%
legal expenses - Total	2.18%
assistance - BE	0.41%
assistance - as a whole	0.01%
assistance - RM	0.02%
assistance - Total	0.43%
miscellaneous financial loss - BE	2.27%
miscellaneous financial loss - as a whole	0.01%
miscellaneous financial loss - RM	0.19%
miscellaneous financial loss - Total	2.46%
non-proportional health reins - BE	0.69%
non-proportional health reins - as a whole	0.00%
non-proportional health reins - RM	0.05%
non-proportional health reins - Total	0.74%
non proportional property reins - BE	0.04%
non proportional property reins - as a whole	0.00%
non proportional property reins - RM	0.01%
non proportional property reins - Total	0.05%
non-proportional casualty reins - BE	1.91%
non-proportional casualty reins - as a whole	0.00%
non-proportional casualty reins - RM	0.10%
non-proportional casualty reins - Total	2.00%
non-proportional marine, aviation, transport - BE	0.24%
non-proportional marine, aviation, transport - as a whole	0.00%
non-proportional marine, aviation, transport - RM	0.03%
non-proportional marine, aviation, transport - Total	0.27%

Health undertakings	EEA
total lob - BE	94.94%
total lob - TP as a whole	0.84%
total lob - RM	4.22%
total lob - total	100.00%
medical expenses - BE	77.37%
medical expenses - as a whole	0.53%
medical expenses - RM	2.90%
medical expenses - Total	80.28%
income protection - BE	14.80%
income protection - as a whole	0.32%
income protection - RM	0.79%
income protection - Total	15.59%
workers' compensation - BE	2.70%
workers' compensation - as a whole	0.00%
workers' compensation - RM	0.33%
workers' compensation - Total	3.03%
motor vehicle liability - BE	0.09%
motor vehicle liability - as a whole	0.00%
motor vehicle liability - RM	0.00%
motor vehicle liability - Total	0.09%
other motor - BE	0.00%
other motor - as a whole	0.00%
other motor - RM	0.00%
other motor - Total	0.00%
marine, aviation and transport - BE	0.01%
marine, aviation and transport - as a whole	0.00%

marine, aviation and transport - RM	0.00%
marine, aviation and transport - Total	0.01%
fire and other damage to property - BE	0.01%
fire and other damage to property - as a whole	0.00%
fire and other damage to property - RM	0.00%
fire and other damage to property - Total	0.01%
general liability - BE	0.05%
general liability - as a whole	0.00%
general liability - RM	0.00%
general liability - Total	0.05%
credit and suretyship - BE	0.06%
credit and suretyship - as a whole	0.00%
credit and suretyship - RM	0.02%
credit and suretyship - Total	0.08%
legal expenses - BE	0.01%
legal expenses - as a whole	0.00%
legal expenses - RM	0.00%
legal expenses - Total	0.01%
assistance - BE	0.16%
assistance - as a whole	0.00%
assistance - RM	0.00%
assistance - Total	0.16%
miscellaneous financial loss - BE	0.16%
miscellaneous financial loss - as a whole	0.00%
miscellaneous financial loss - RM	0.20%
miscellaneous financial loss - Total	0.36%
non-proportional health reins - BE	-
non-proportional health reins - as a whole	-
non-proportional health reins - RM	-
non-proportional health reins - Total	0.00%
non proportional property reins - BE	0.33%
non proportional property reins - as a whole	0.00%
non proportional property reins - RM	0.01%
non proportional property reins - Total	0.34%
non-proportional casualty reins - BE	-
non-proportional casualty reins - as a whole	-
non-proportional casualty reins - RM	-
non-proportional casualty reins - Total	0.00%
non-proportional marine, aviation, transport - BE	-
non-proportional marine, aviation, transport - as a whole	-
non-proportional marine, aviation, transport - RM	-
non-proportional marine, aviation, transport - Total	0.00%

Composite undertakings	EEA
total lob - BE	93.09%
total lob - TP as a whole	0.14%
total lob - RM	6.77%
total lob - total	100.00%
medical expenses - BE	3.68%
medical expenses - as a whole	0.06%
medical expenses - RM	0.30%
medical expenses - Total	3.97%
income protection - BE	6.68%
income protection - as a whole	0.06%
income protection - RM	0.51%
income protection - Total	7.19%

workers' compensation - BE	1.98%
workers' compensation - as a whole	0.02%
workers' compensation - RM	0.12%
workers' compensation - Total	2.10%
motor vehicle liability - BE	26.23%
motor vehicle liability - as a whole	0.00%
motor vehicle liability - RM	1.41%
motor vehicle liability - Total	27.64%
other motor - BE	4.47%
other motor - as a whole	0.00%
other motor - RM	0.39%
other motor - Total	4.86%
marine, aviation and transport - BE	4.57%
marine, aviation and transport - as a whole	0.00%
marine, aviation and transport - RM	0.27%
marine, aviation and transport - Total	4.83%
fire and other damage to property - BE	12.21%
fire and other damage to property - as a whole	0.00%
fire and other damage to property - RM	1.36%
fire and other damage to property - Total	13.57%
general liability - BE	18.53%
general liability - as a whole	0.00%
general liability - RM	0.93%
general liability - Total	19.46%
credit and suretyship - BE	1.70%
credit and suretyship - as a whole	0.00%
credit and suretyship - RM	0.12%
credit and suretyship - Total	1.82%
legal expenses - BE	0.62%
legal expenses - as a whole	0.00%
legal expenses - RM	0.05%
legal expenses - Total	0.67%
assistance - BE	0.24%
assistance - as a whole	0.00%
assistance - RM	0.02%
assistance - Total	0.26%
miscellaneous financial loss - BE	1.03%
miscellaneous financial loss - as a whole	0.00%
miscellaneous financial loss - RM	0.05%
miscellaneous financial loss - Total	1.08%
non-proportional health reins - BE	2.66%
non-proportional health reins - as a whole	0.00%
non-proportional health reins - RM	0.59%
non-proportional health reins - Total	3.25%
non proportional property reins - BE	0.44%
non proportional property reins - as a whole	0.00%
non proportional property reins - RM	0.04%
non proportional property reins - Total	0.48%
non-proportional casualty reins - BE	3.88%
non-proportional casualty reins - as a whole	0.00%
non-proportional casualty reins - RM	0.33%
non-proportional casualty reins - Total	4.21%
non-proportional marine, aviation, transport - BE	4.30%
non-proportional marine, aviation, transport - as a whole	0.00%
non-proportional marine, aviation, transport - RM	0.31%
non-proportional marine, aviation, transport - Total	4.61%

Reinsurance undertakings	EEA
total lob - BE	93.51%
total lob - TP as a whole	0.21%
total lob - RM	6.28%
total lob - total	100.00%
medical expenses - BE	2.08%
medical expenses - as a whole	-0.02%
medical expenses - RM	0.09%
medical expenses - Total	2.17%
income protection - BE	1.63%
income protection - as a whole	0.00%
income protection - RM	0.07%
income protection - Total	1.69%
workers' compensation - BE	2.30%
workers' compensation - as a whole	0.07%
workers' compensation - RM	0.30%
workers' compensation - Total	2.60%
motor vehicle liability - BE	7.29%
motor vehicle liability - as a whole	0.01%
motor vehicle liability - RM	0.37%
motor vehicle liability - Total	7.66%
other motor - BE	1.20%
other motor - as a whole	0.00%
other motor - RM	0.06%
other motor - Total	1.26%
marine, aviation and transport - BE	6.61%
marine, aviation and transport - as a whole	0.00%
marine, aviation and transport - RM	0.31%
marine, aviation and transport - Total	6.92%
fire and other damage to property - BE	15.72%
fire and other damage to property - as a whole	0.01%
fire and other damage to property - RM	0.72%
fire and other damage to property - Total	16.44%
general liability - BE	14.81%
general liability - as a whole	0.02%
general liability - RM	0.96%
general liability - Total	15.77%
credit and suretyship - BE	4.29%
credit and suretyship - as a whole	0.00%
credit and suretyship - RM	0.29%
credit and suretyship - Total	4.58%
legal expenses - BE	0.25%
legal expenses - as a whole	0.00%
legal expenses - RM	0.01%
legal expenses - Total	0.27%
assistance - BE	0.01%
assistance - as a whole	0.00%
assistance - RM	0.00%
assistance - Total	0.01%
miscellaneous financial loss - BE	1.39%
miscellaneous financial loss - as a whole	0.02%
miscellaneous financial loss - RM	0.11%
miscellaneous financial loss - Total	1.50%
non-proportional health reins - BE	8.02%
non-proportional health reins - as a whole	0.07%
non-proportional health reins - RM	0.40%

non-proportional health reins - Total	8.42%
non proportional property reins - BE	0.45%
non proportional property reins - as a whole	0.00%
non proportional property reins - RM	0.03%
non proportional property reins - Total	0.48%
non-proportional casualty reins - BE	24.01%
non-proportional casualty reins - as a whole	0.03%
non-proportional casualty reins - RM	2.26%
non-proportional casualty reins - Total	26.26%
non-proportional marine, aviation, transport - BE	3.64%
non-proportional marine, aviation, transport - as a whole	0.00%
non-proportional marine, aviation, transport - RM	0.32%
non-proportional marine, aviation, transport - Total	3.95%

Captive undertakings	EEA
total lob - BE	92.95%
total lob - TP as a whole	0.04%
total lob - RM	7.01%
total lob - total	100.00%
medical expenses - BE	0.35%
medical expenses - as a whole	0.00%
medical expenses - RM	0.03%
medical expenses - Total	0.38%
income protection - BE	1.23%
income protection - as a whole	0.00%
income protection - RM	0.07%
income protection - Total	1.30%
workers' compensation - BE	5.44%
workers' compensation - as a whole	0.00%
workers' compensation - RM	0.54%
workers' compensation - Total	5.97%
motor vehicle liability - BE	0.60%
motor vehicle liability - as a whole	0.00%
motor vehicle liability - RM	0.03%
motor vehicle liability - Total	0.63%
other motor - BE	0.07%
other motor - as a whole	0.00%
other motor - RM	0.02%
other motor - Total	0.09%
marine, aviation and transport - BE	13.70%
marine, aviation and transport - as a whole	0.00%
marine, aviation and transport - RM	0.88%
marine, aviation and transport - Total	14.58%
fire and other damage to property - BE	25.92%
fire and other damage to property - as a whole	0.00%
fire and other damage to property - RM	1.56%
fire and other damage to property - Total	27.48%
general liability - BE	36.20%
general liability - as a whole	0.00%
general liability - RM	2.93%
general liability - Total	39.13%
credit and suretyship - BE	0.65%
credit and suretyship - as a whole	0.00%
credit and suretyship - RM	0.09%
credit and suretyship - Total	0.74%
legal expenses - BE	0.00%

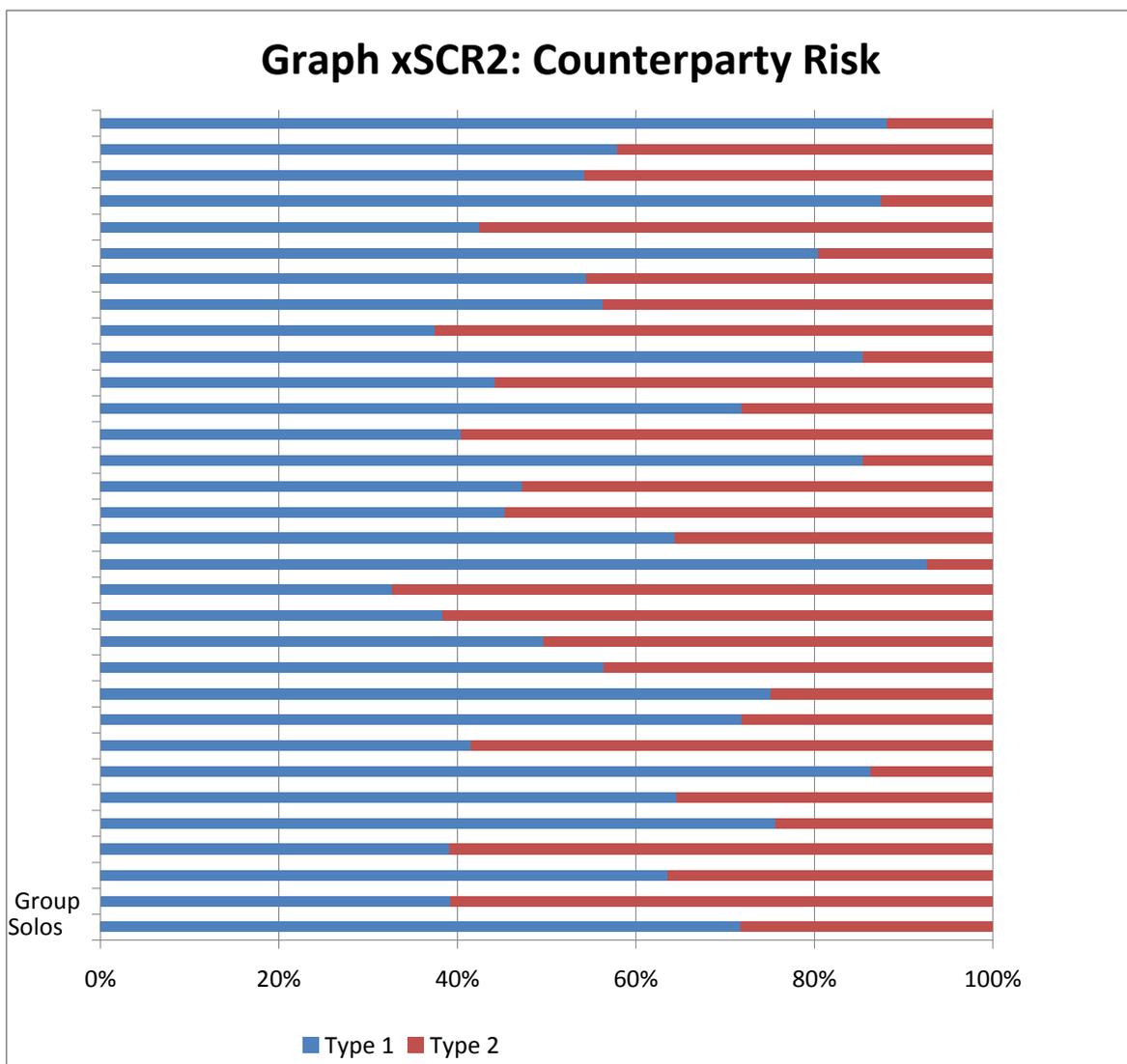
legal expenses - as a whole	0.00%
legal expenses - RM	0.00%
legal expenses - Total	0.00%
assistance - BE	0.10%
assistance - as a whole	0.00%
assistance - RM	0.00%
assistance - Total	0.11%
miscellaneous financial loss - BE	2.33%
miscellaneous financial loss - as a whole	0.01%
miscellaneous financial loss - RM	0.22%
miscellaneous financial loss - Total	2.56%
non-proportional health reins - BE	3.51%
non-proportional health reins - as a whole	0.02%
non-proportional health reins - RM	0.18%
non-proportional health reins - Total	3.70%
non proportional property reins - BE	0.14%
non proportional property reins - as a whole	0.00%
non proportional property reins - RM	0.07%
non proportional property reins - Total	0.21%
non-proportional casualty reins - BE	2.59%
non-proportional casualty reins - as a whole	0.00%
non-proportional casualty reins - RM	0.23%
non-proportional casualty reins - Total	2.83%
non-proportional marine, aviation, transport - BE	0.15%
non-proportional marine, aviation, transport - as a whole	0.00%
non-proportional marine, aviation, transport - RM	0.15%
non-proportional marine, aviation, transport - Total	0.29%

Annex xSCR – Structural statistics on the SCR of QIS5 participants

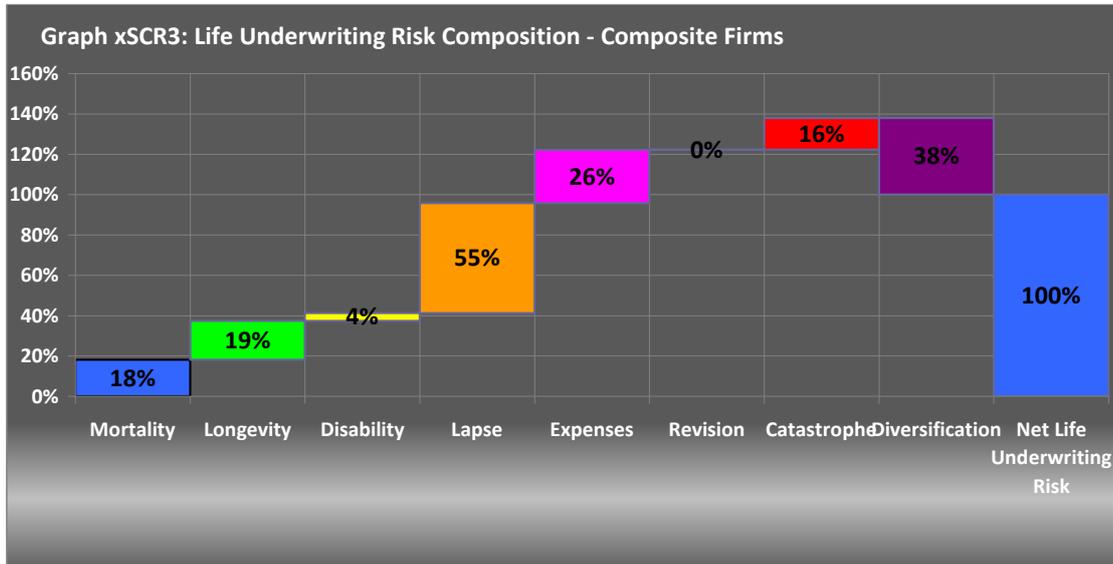
xSCR1: Composition of the net Solvency Capital Requirement (% of BSCR)

	Percentiles					Weighted Average	Standard deviation
	10th	25th	50th	75th	90th		
Market (net)	10.77%	24.53%	39.93%	67.54%	85.90%	60.47%	28.43%
Default (net)	1.55%	3.37%	7.35%	15.93%	27.90%	11.49%	14.21%
Life Underwriting (net)	7.03%	14.09%	32.48%	54.33%	67.98%	21.55%	24.27%
Health Underwriting (net)	1.09%	3.26%	7.26%	22.83%	46.48%	40.19%	23.10%
Non-Life Underwriting (net)	26.52%	46.23%	67.10%	83.09%	90.01%	35.80%	25.56%
Diversification (net)	-39.48%	-33.08%	-26.43%	-18.73%	-11.73%	-23.98%	11.29%
Intangible risk (net)	0.09%	0.25%	0.80%	3.03%	6.52%	1.44%	4.01%
Adj TP & DT	-35.76%	-33.30%	-22.30%	-8.75%	-3.02%	-73.91%	15.85%
Operational Risk	4.51%	6.18%	8.84%	13.69%	20.79%	8.09%	7.15%

xSCR2: Structure of the counterparty default risk by countries



xSCR3: Structure of the life underwriting risk for composite firms



xSCR4: Composition of the life underwriting risk (% of net life underwriting risk)

	Life Firms					Weighted Average	Standard deviation
	Percentiles						
	10th	25th	50th	75th	90th		
Mortality	5.06%	7.25%	12.39%	20.78%	29.13%	9.38%	13.94%
Longevity	0.67%	2.63%	9.42%	20.72%	33.33%	49.84%	20.56%
Disability	1.35%	3.29%	5.67%	9.29%	14.59%	11.34%	7.98%
Lapse	31.22%	45.72%	60.84%	75.38%	83.22%	51.52%	26.92%
Expense	9.22%	13.70%	21.69%	36.63%	48.98%	22.39%	17.67%
Revision	6.58%	6.58%	6.88%	7.29%	7.54%	2.90%	11.27%
Cat	3.17%	5.62%	12.98%	23.98%	46.21%	9.40%	21.96%
Diversification	-48.11%	-44.43%	-35.14%	-23.65%	-16.99%	-34.81%	13.65%

	Composites					Weighted Average	Standard deviation
	Percentiles						
	10th	25th	50th	75th	90th		
Mortality	6.64%	10.27%	16.13%	21.10%	31.73%	18.89%	16.00%
Longevity	2.20%	3.51%	5.27%	11.56%	14.85%	24.34%	14.31%
Disability	1.91%	2.98%	8.00%	12.83%	14.76%	9.71%	12.67%
Lapse	20.10%	28.34%	56.00%	66.19%	74.23%	57.70%	23.77%
Expense	14.77%	19.40%	30.81%	42.33%	48.02%	27.48%	16.27%
Revision	0.73%	1.21%	3.90%	10.35%	23.53%	3.56%	9.36%
Cat	4.54%	6.07%	12.14%	19.94%	33.05%	16.52%	13.18%
Diversification	-46.04%	-41.98%	-35.71%	-30.43%	-25.56%	-37.94%	12.22%

xSCR5: Composition of the health underwriting risk (% of net health underwriting risk)

	Percentiles					Weighted Average	Standard deviation
	10th	25th	50th	75th	90th		
Health SLT	22.45%	30.49%	70.60%	90.88%	96.55%	62.51%	35.21%
Health Non SLT	50.30%	80.47%	97.33%	100.00%	100.00%	68.39%	23.64%
Health Cat	4.55%	7.68%	12.48%	39.76%	68.56%	12.52%	27.72%
Diversification	-24.19%	-18.61%	-11.61%	-6.23%	-3.51%	-9.16%	8.33%

Health similar to life

	Percentiles					Weighted Average	Standard deviation
	10th	25th	50th	75th	90th		
Mortality	0.42%	0.76%	1.77%	5.26%	13.87%	11.04%	9.28%
Longevity	1.23%	2.31%	3.74%	6.04%	20.89%	17.59%	9.70%
Disability	51.81%	73.47%	84.59%	92.70%	95.67%	81.89%	17.78%
Lapse	7.42%	12.67%	20.35%	31.93%	66.98%	25.54%	26.46%
Expenses	5.51%	6.82%	13.19%	24.58%	35.21%	11.94%	16.15%
Revision	6.67%	16.67%	23.29%	35.90%	56.48%	17.06%	15.90%
Diversification	-33.03%	-28.63%	-21.62%	-15.48%	-10.89%	-27.38%	12.55%

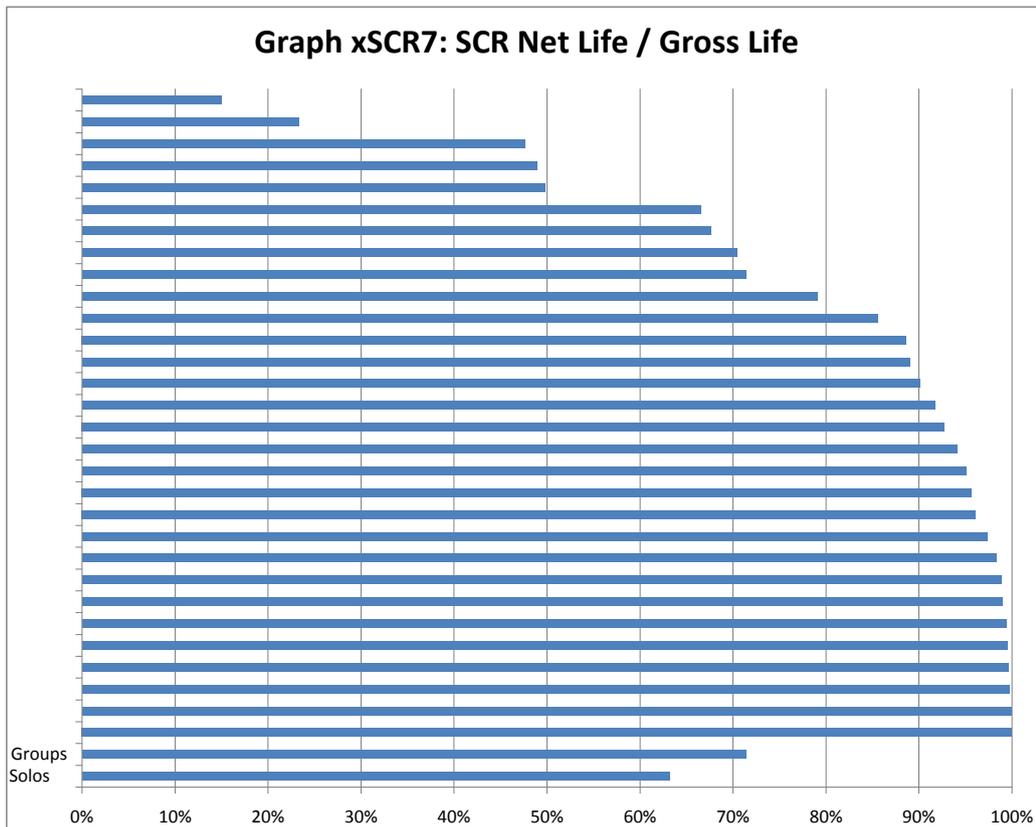
Health non-similar to life

	Percentiles					Weighted Average	Standard deviation
	10th	25th	50th	75th	90th		
Prem and Reserve	86.88%	91.80%	100.00%	100.00%	100.00%	93.12%	19.17%
Cat	57.67%	58.53%	58.53%	58.53%	58.53%	35.01%	29.12%
Lapse	9.60%	9.60%	9.60%	21.09%	22.73%	14.36%	19.68%
Diversification	-29.86%	-26.45%	-26.42%	-26.38%	-26.36%	-18.31%	5.82%

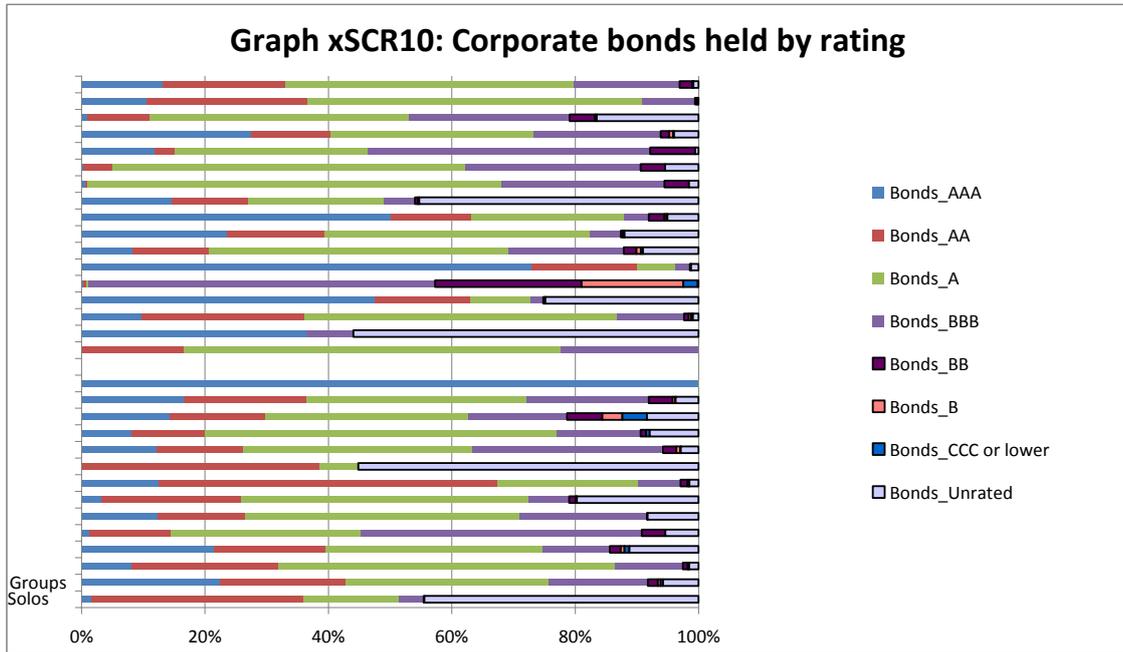
xSCR6: Composition of the non-life underwriting risk (% of net non-life underwriting risk)

	Percentiles					Weighted Average	Standard deviation
	10th	25th	50th	75th	90th		
Prem and Reserve	50.30%	72.98%	91.32%	97.36%	99.55%	69.69%	23.21%
Cat	9.67%	19.52%	35.20%	58.32%	77.30%	51.05%	25.92%
Lapse	1.08%	1.44%	2.99%	4.51%	6.60%	2.73%	7.71%
Diversification	-26.09%	-24.28%	-18.28%	-11.38%	-6.86%	-20.64%	8.27%

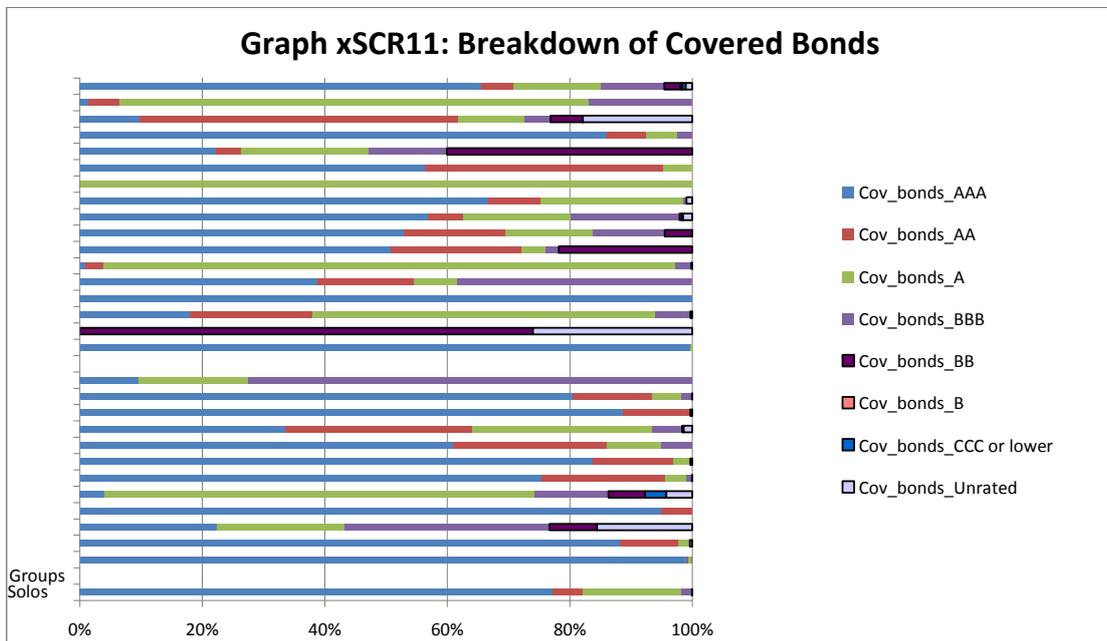
xSCR7: Extent of the risk mitigation effects for the life SCR at country level



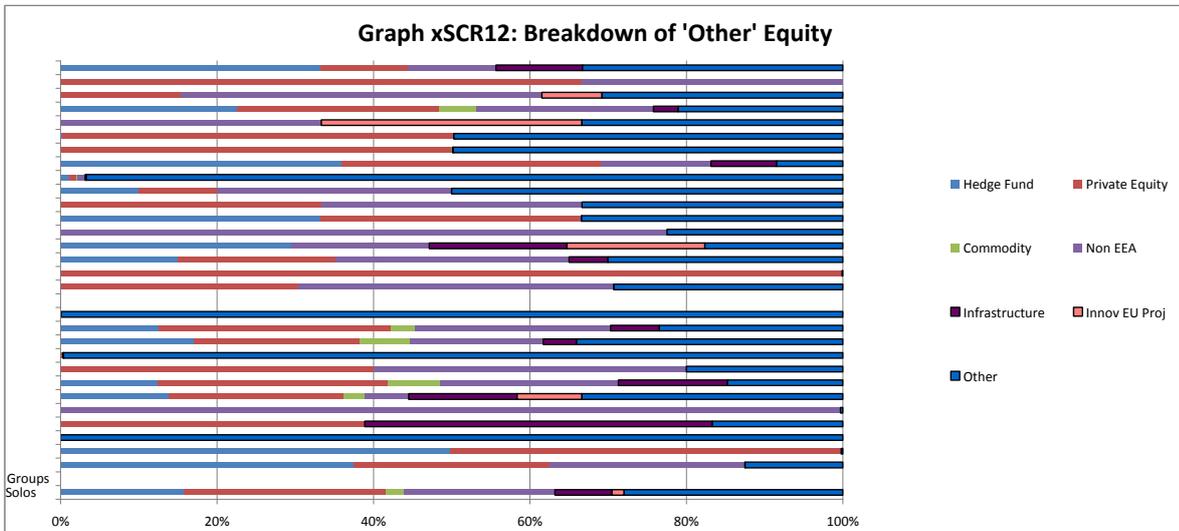
xSCR10: Rating of the corporate bonds owned by countries



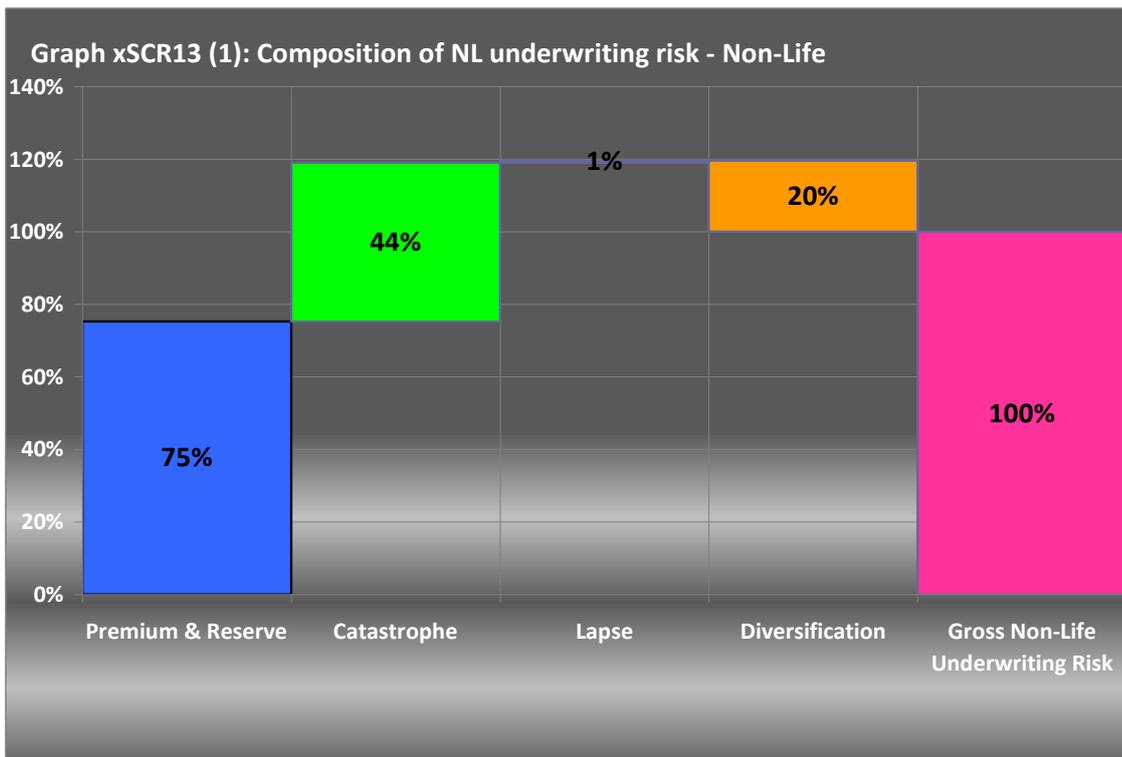
xSCR11: Rating of the covered bonds owned by countries



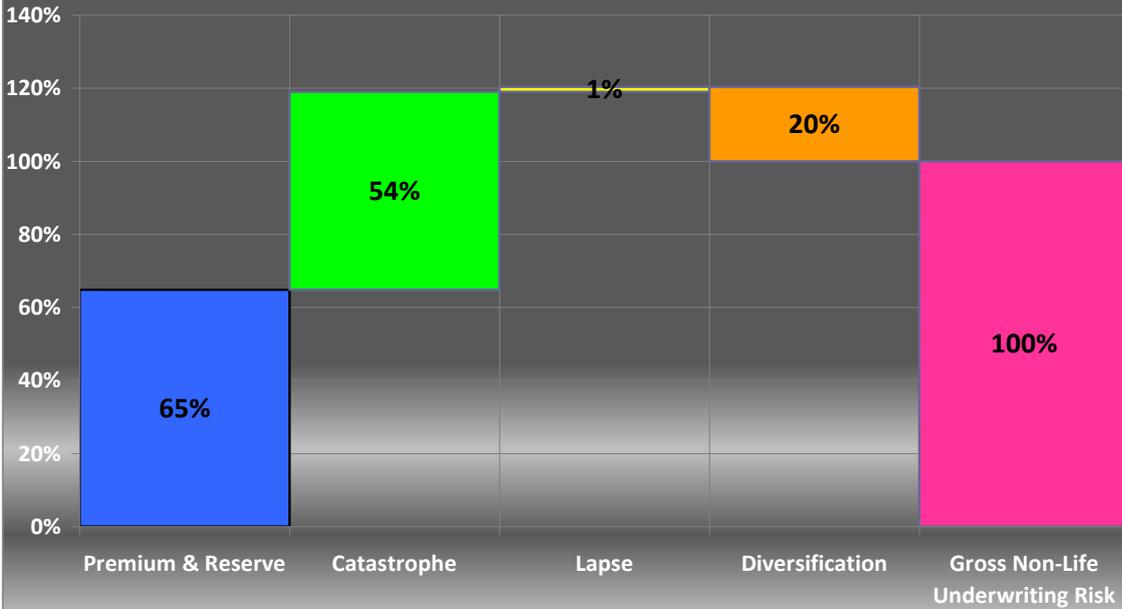
xSCR12: Other equity owned by countries



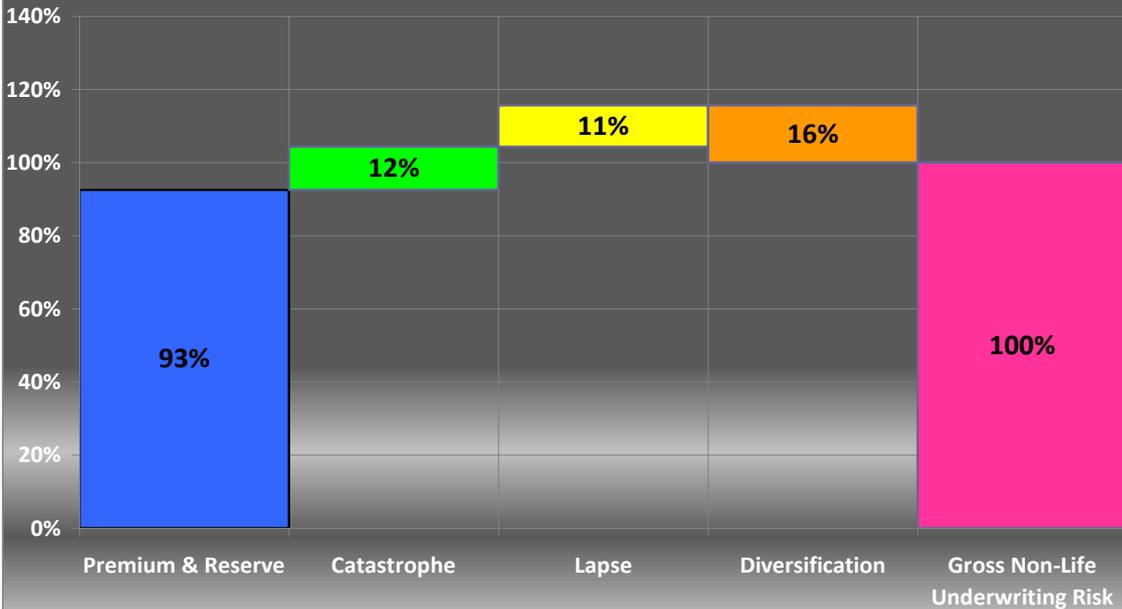
xSCR13: Non-Life underwriting risk by type of undertakings



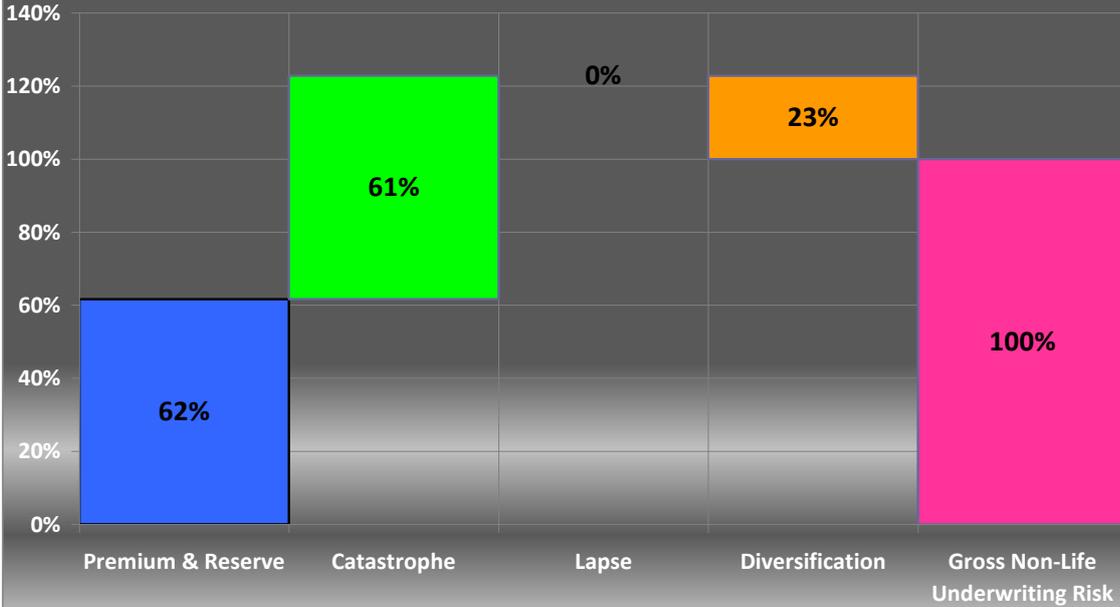
Graph xSCR13 (2): Composition of NL underwriting risk - Composite



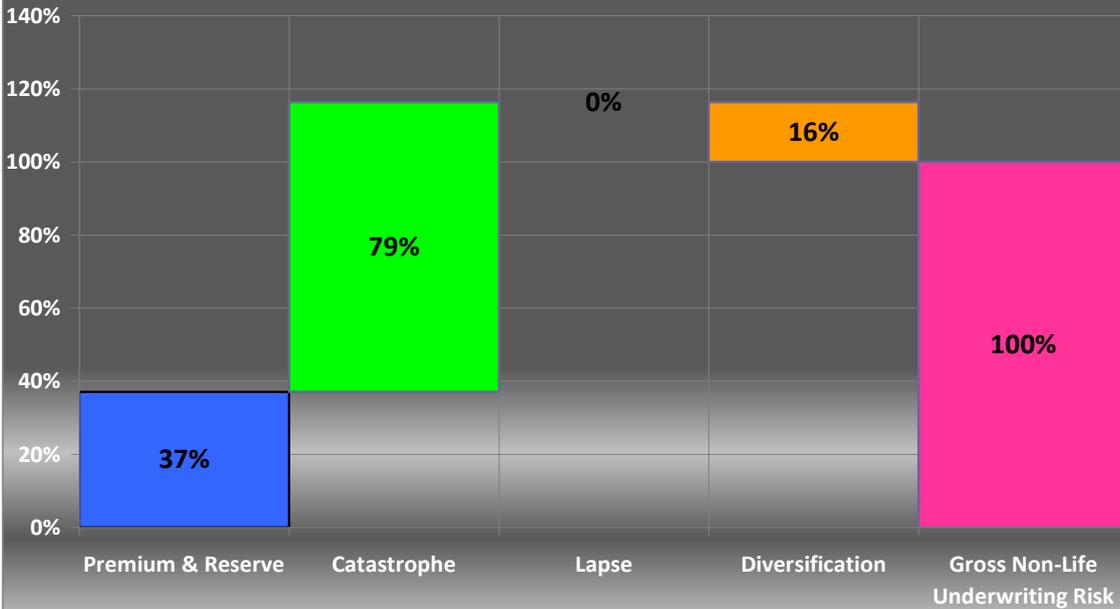
Graph xSCR13 (3): Composition of NL underwriting risk - Health



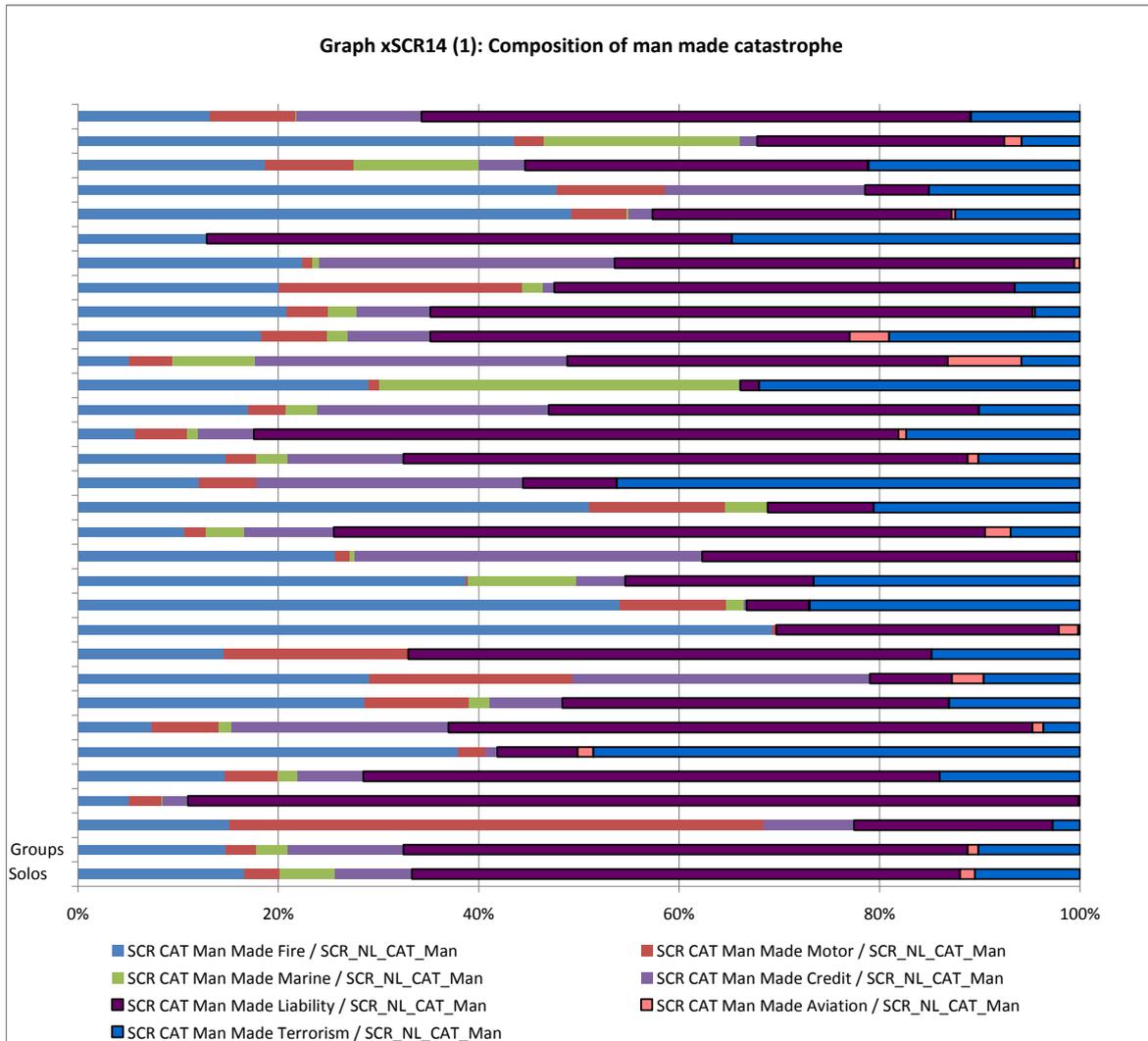
Graph xSCR13 (4): Composition of NL underwriting risk - Reinsurance



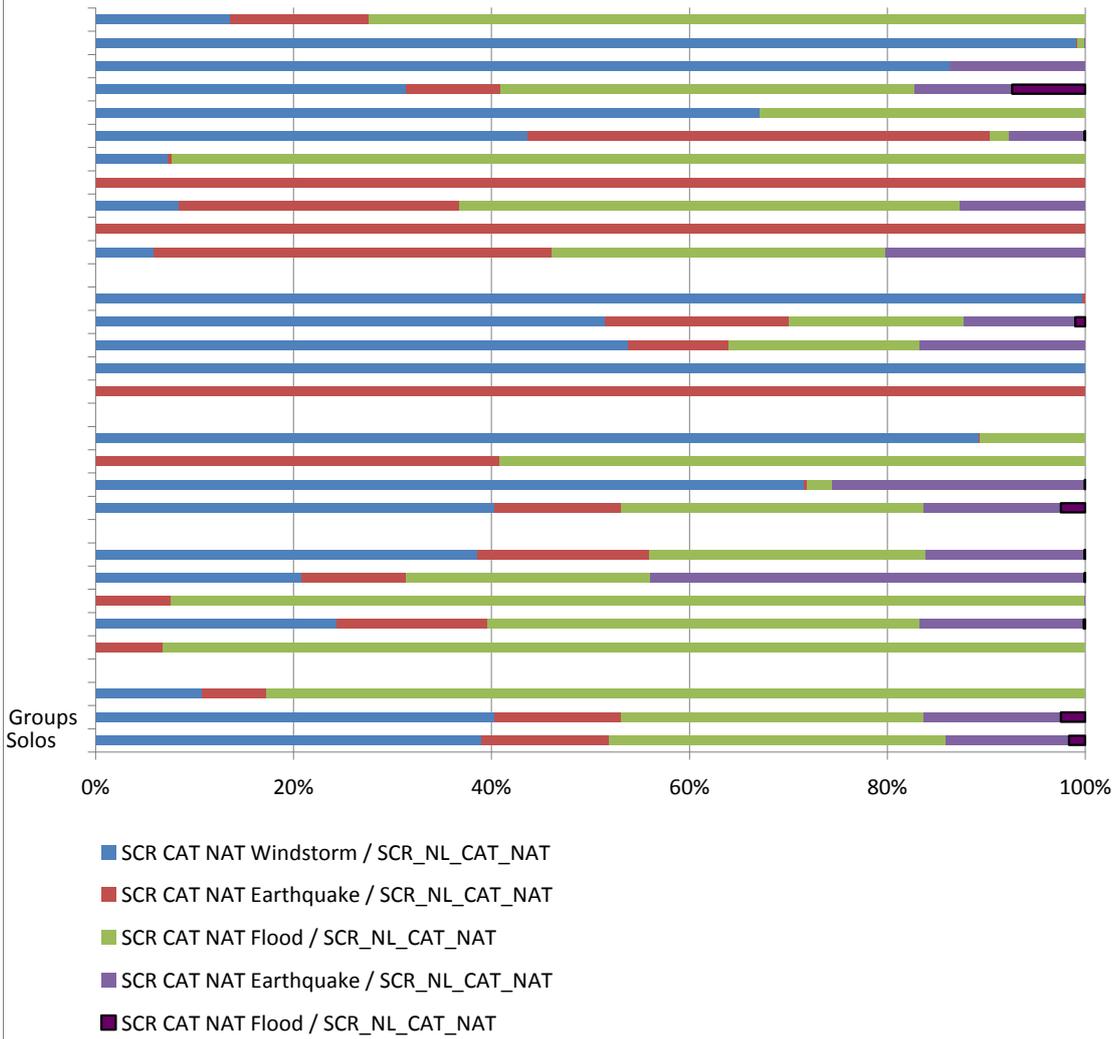
Graph xSCR13 (5): Composition of NL underwriting risk - Captive



xSCR14: Non-Life catastrophe risk drivers by countries



Graph xSCR14 (2): Natural Catastrophe split by driver



Annex xOF – Structural statistics on the own funds of QIS5 participants

xOF1: Structure of available own funds

Structure of available own funds	Solos	Groups
Tier 1 Unrestricted	91.94%	81.46%
Tier 1 Restricted	0.72%	3.39%
Tier 2 Basic Own Funds	4.22%	10.20%
Tier 2 Ancillary Own Funds	1.25%	0.47%
Tier 3 Basic Own Funds	1.85%	4.32%
Tier 3 Ancillary Own Funds	0.02%	0.15%
Total Tier 1	92.66%	84.85%
Total Tier 2	5.48%	10.68%
Total Tier 3	1.86%	4.47%
Total Own funds	100.00%	100.00%

xOF2: Structure of participations

Structure of participations	Market value from quoted active markets	Adjusted equity method	Marked to model
Financial and credit institutions subject to CRD - equity	0.62%	0.17%	3.57%
Financial and credit institutions subject to CRD - subordinated liabilities and preference shares	0.00%	0.00%	0.01%
Financial and credit institutions (others) - equity	0.10%	0.07%	0.03%
Financial and credit institutions (others) - subordinated liabilities and preference shares	0.00%	0.00%	0.00%
Participation excluded from scope of group supervision or deducted under Article 229	0.02%	0.00%	0.03%
(Re)insurers - strategic Global equity	0.73%	17.49%	9.00%
(Re)insurers - strategic Other equity	0.05%	2.70%	0.48%
(Re)insurers - non-strategic Global Equity	0.01%	0.00%	2.10%
(Re)insurers - non-strategic - Other Equity	0.00%	0.01%	0.03%
Related undertakings where the investment is of a strategic nature other than those above	4.96%	11.43%	21.19%
Other related undertakings not included above - Global Equity (SCR 5.31)	11.32%	0.31%	13.07%
Other related undertakings not included above - Other Equity (SCR 5.31)	0.13%	0.31%	0.07%

xOF3: Structure of ancillary own funds (% of total ancillary own funds)

(Updated 24/03/2011)

Structure of Ancillary Own Funds Items (Solos)	Tier 2	Tier 3
Unpaid share capital or initial fund that has not been paid up	8.56%	0.63%
Letters of credit and guarantees held in trust (Article 96(2))	70.32%	0.00%
<i>of which letters of credit</i>	65.98%	0.00%
<i>of which guarantees held in trust</i>	4.34%	0.00%
Mutual calls for supplementary contributions (OF31(b))	9.34%	0.53%
Mutual calls for supplementary contributions (OF31(c))	8.61%	0.07%
Other items currently eligible to meet requirements under Solvency I	0.01%	1.95%
Total Ancillary own funds	96.83%	3.17%

Structure of Ancillary Own Fund Items (Groups)	Tier 2	Tier 3
Unpaid share capital or initial fund that has not been paid up	0.33%	0.00%
Letters of credit and guarantees held in trust (Article 96(2))	12.55%	23.98%
<i>of which letters of credit</i>	5.05%	23.98%
<i>of which guarantees held in trust</i>	7.50%	0.00%
Mutual calls for supplementary contributions (OF31(b))	46.25%	0.00%
Mutual calls for supplementary contributions (OF31(c))	12.45%	0.00%
Other items currently eligible to meet requirements under Solvency I	4.44%	0.00%
Total Ancillary own funds	76.02%	23.98%

xOF4: Structure of basic own funds

Structure of Basic Own Fund Items	Solo	Groups
Ordinary share capital (net of own shares)	14.07%	13.63%
The initial fund (less item of the same type held)	1.26%	0.60%
Share premium account	13.14%	22.62%
Retained earnings including profits from the year net of foreseeable dividends	25.53%	17.07%
Other reserves from accounting balance sheet	12.06%	13.38%
Reconciliation reserve	11.62%	-4.60%
Surplus funds	7.26%	4.51%
Expected profit in future premiums	8.87%	11.82%
Preference shares	0.10%	0.29%
Subordinated liabilities	5.05%	15.69%
Subordinated mutual member accounts	0.03%	0.00%
Other items not specified above	1.01%	-0.03%
Minority interests (groups only)		5.02%
Total Basic own funds before adjustments	100.00%	100.00%

xOF5: Structure of other paid-in capital instruments

Structure of other paid in capital instruments	Solo	Groups
Other paid in capital instruments	100.00%	100.00%
Preference shares	1.90%	1.80%
of which Dated	0.09%	0.33%
of which undated with a call option	0.14%	0.87%
of which Undated with no contractual opportunity to redeem	1.68%	0.60%
Subordinated liabilities	97.59%	98.17%
of which Dated	40.14%	38.36%
of which undated with a call option	47.69%	49.03%
of which Undated with no contractual opportunity to redeem	9.76%	10.78%
Subordinated mutual member accounts	0.51%	0.03%

xOF6: Structure of adjustments to own funds

Adjustments to basic own funds - Deduction (minus) - Solos	Total	Tier1	Tier2	Tier3
Restricted reserves	-0.47%	-0.47%		
Participations in credit and financial institutions	-67.88%	-68.09%	0.20%	0.00%
Ring fenced funds (excess own funds over notional SCR)	-26.12%	-26.12%	0.00%	0.00%
Adjustments to basic own funds - Change of tier (minus/plus) - Solos				
Restricted reserves	0.00%	-20.82%	20.82%	
Net deferred tax assets - relegate from Tier 1 to Tier 3	0.00%	-34.85%		34.85%
Other adjustments	-5.53%	-7.69%	0.00%	2.16%

Adjustments to basic own funds - Deduction (minus) - Groups	Total	Tier1	Tier2	Tier3
Restricted reserves	-21.87%	-21.87%		
Participations in credit and financial institutions	-34.28%	-34.28%	0.00%	0.00%
Ring fenced funds (excess own funds over notional SCR)	-42.54%	-42.54%	0.00%	0.00%
Adjustments to basic own funds - Change of tier (minus/plus) - Groups				
Restricted reserves	0.00%	-24.49%	24.49%	
Net deferred tax assets - relegate from Tier 1 to Tier 3	0.00%	-57.89%		57.89%
Other adjustments	-1.31%	-1.77%	0.00%	0.47%

xOF7: EPIFP / Tier 1 by undertaking type

EPIFP in proportion of Tier 1	
Groups	16.41%
All solos participants	20.53%
Solos participants: Captive	0.15%
Solos participants: Composite	16.49%
Solos participants: Health	31.56%
Solos participants: Life	29.57%
Solos participants: Non-Life	7.20%