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### EIOPA Final Report on Public Consultation No. 13/010 On the Proposal for Guidelines on Submission of Information to National Competent Authorities to EIOPA Insurance and Reinsurance Stakeholder Group (IRSG)

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### 1. Scope

- 1.1. This Final Report sets out the feedback to the Consultation Paper (CP) No. 13/010, which provides an analysis of responses to the consultation to the comments made by the Insurance and Reinsurance Stakeholders Group (IRSG), describes any material changes to the CP (or confirms that there have been no material changes), and explains the reasons for this in the light of feedback received.
- 1.2. It includes a feedback statement with EIOPA's opinion on the main comments received during the Public Consultation and the revised Guidelines and Annexes.

### 2. Purpose

- 2.1. EIOPA is issuing Guidelines addressed to National Competent Authorities (NCAs) on how they should prepare for the application of Solvency II. The Guidelines follow EIOPA's Opinion on interim measures regarding Solvency II published on the 20 December 20121 (hereafter 'the Opinion'), within which EIOPA:
  - a) Set out its expectations that NCAs, by way of preparing for the new system, put in place, starting on 1 January 2014, important aspects of the prospective and risk based supervisory approach to be introduced by Solvency II.
  - b) Stressed the importance of a consistent and convergent approach with respect to these preparations, notwithstanding the current status of the negotiations on the Omnibus II Directive (OMDII) and the further delay to the application of Solvency II.
  - c) Committed to publish Guidelines addressed to NCAs on how they should meet the expectations described in the Opinion.
- 2.2. The measures set out in the Guidelines are preparatory for Solvency II. In order to ensure effective and meaningful preparation, there needs to be a defined and demonstrable progression towards it. This means that during the preparatory phase, NCAs are expected to ensure that undertakings take steps towards implementing the relevant aspects of the regulatory framework addressed by these Guidelines. In addition this would also ensure that when Solvency II is applicable in their jurisdiction undertakings are better prepared to fully comply with Solvency II. In turn, NCAs will be expected to take the appropriate steps to promote industry's preparation towards Solvency II and to review and evaluate the quality of the information provided to them.
- 2.3. The package in this Final Report reflects EIOPA's position on the comments received and includes:
  - a) Feedback Statement;
  - b) Revised preparatory Guidelines on the information to be submitted to national competent authorities during the preparatory phase and Annexes:
    - Annex I: Content of quantitative information;
    - Annex II: "L-Annexes": list and description of the quantitative reporting items;
    - Annex III: Lines of Business;
    - Annex IV: Complementary Identification Code (CIC) categories;

<sup>&</sup>lt;sup>1</sup> https://eiopa.europa.eu/publications/eiopa-opinions/index.html

- Annex V: Complementary Identification Code (CIC) table;
- Annex VI: Data Checks.
- c) Appendixes:
  - Appendix I: Quantitative Reporting Templates;
  - Appendix II: LOGs;
  - Appendix III: Changes LOG;
  - Appendix IV: Mapping table for the re-naming of the templates;
  - Appendix V: Impact Assessment;
  - Appendix VI: Comments template of IRSG comments.
- 2.4. It is important to explain the appendices of this Final Report.
- 2.5. Appendix I includes the quantitative "templates" (i.e. the forms). These are no longer included as an Annex of the Guidelines since they are simply a visual representation of the information to be submitted. However, since EIOPA believes that although being only a visual representation they play an important role, they are instead included as an appendix to this Final Report.
- 2.6. Appendix II replicates Technical Annex II of the Guidelines (i.e. the "L" annexes), including all data items listed and described. In the Technical Annex II of the Guidelines, post consultation, only the data items to be submitted during the preparatory phase are included. As EIOPA believes it is important to keep the description of the full package in relation to the templates included in the preparatory phase, for information and comparison purposes, this full list is included as an appendix to this Final Report.
- 2.7. Appendix III includes a Changes LOG for the templates, which tracks, by template, the changes performed since (i) their publication in the "EIOPA Final Report on Public Consultations No. 11/009 and 11/011 On the Proposal for the Reporting and Disclosure Requirements" to the package publicly consulted in Public Consultation No. 13/010 in June 2013 and (ii) from the latter to the revised proposal of the Guidelines now published.
- 2.8. Appendix IV includes a mapping table for the new templates names. The working names of the templates used for the last years needed to be changed to reflect a final approach. It is EIOPA intention to use the names as currently proposed in the future technical standard. This is the first step. The second step will be to rename the templates not covered by the preparatory phase and as well as the cells. It was not considered appropriate to rename the cells at his point and therefore the second step will be done for the development of the technical standard.
- 2.9. Appendix V includes the revised Impact Assessment.

2.10. Appendix VI includes EIOPA answer to each comment received during the consultation phase.

### **3. Feedback Statement**

### I. Introduction

- 3.1. EIOPA would like to thank the IRSG for having provided comments on CP No. 13/010. These comments provided valuable suggestions for improving the requirements related to submission of information and helped to identify areas needing further clarification.
- 3.2. The amendments that have been made cover not only clarifications, including the acceptance of a number of rewording suggestions from respondents, but also some changes to the content of the Guidelines.
- 3.3. The feedback statement outlines the comments received from stakeholders and the IRSG to CP No. 13/010 and the EIOPA responses to those comments along with resulting changes made to the submission of information package.
- 3.4. For a complete overview of all comments, responses and resulting changes made please refer also to the comments template in Appendix VI of this Final Report.

### II. Comments in general

- 3.5. Generally stakeholders supported a move towards a harmonised regime. Stakeholders also highlighted that a proliferation of national requirements should be avoided and a consistent approach adopted across all jurisdictions for the preparation of Solvency II was welcomed.
- 3.6. The following paragraphs address the main comments received and EIOPA's answer to those.
- 3.7. IRSG has raised similar comments during the consultation than other stakeholders and also it is important to see the full range of comments to understand EIOPA feedback. Therefore EIOPA would like to outline that the Feedback Statement of this Final Report is similar to the one in the general Final Report.

#### Principle based approach and proportionality principle

- 3.8. Stakeholders want to see a 'principles based' approach for the preparatory Guidelines. They believe that the Guidelines ought to be proportionate, focus on overall issues and should avoid granularity and not be lengthy.
- 3.9. The approach taken by EIOPA is that the Guidelines do not describe how the requirements are to be applied on a case by case basis, but that they try to be applicable to all possible examples.
- 3.10. EIOPA aims to ensure that the Guidelines are applied in a manner that is proportionate in the context of the preparatory phase, and allows for some flexibility in application of these Guidelines through provisions for 'phasingin' (i.e. different expectations for 2014 and 2015) and for the use of

thresholds. Since proportionality applies whenever there are different ways to achieve expected outcomes, the Guidelines per nature do not explicitly refer to the principle of proportionality at every opportunity but specific proportionality provisions are included such as materiality thresholds and new recitals in submission of information Guidelines. As they are generally not setting out how undertakings are supposed to comply with requirements, the Guidelines also do not and cannot give specific examples of what would be considered proportionate under certain circumstances.

- 3.11. EIOPA expects that NCAs ensure that the provisions described in the Opinion are applied 'in a manner which is proportionate to the nature, scale and complexity inherent in the business of the insurance and reinsurance undertaking'. The approach taken aims to ensure that this expectation can be met, and this is reflected in the drafting of the Guidelines in two principal ways:
  - a) In most cases, the Guidelines are principle based or drafted with a view to the outcome and supervisory objective that should be met, taking into account the preparatory nature of the Guidelines.
  - b) The scope and level of detail of the Guidelines reflects the fact that the Guidelines are issued in order to prepare for Solvency II and not for full Solvency II application from 1 January 2014. When implementing those Guidelines both NCAs and undertakings will be better prepared for Solvency II.

#### Purpose of the preparatory phase

- 3.12. Stakeholders questioned whether the purpose of the Guidelines was preparation or early implementation of Solvency II.
- 3.13. EIOPA would like to stress that the measures set out in the Guidelines are preparatory for Solvency II. However, to ensure effective and meaningful preparation, there needs to be a defined and demonstrable progression towards Solvency II by both supervisors and undertakings.
- 3.14. This means that during the preparatory phase, NCAs are expected to ensure that undertakings take active steps towards implementing the relevant aspects of the regulatory framework addressed in these Guidelines, so that when Solvency II is applicable, its requirements can be fully complied with. In turn, NCAs will be expected to take the necessary steps to enable them to review and evaluate the quality of the information provided to them, and to discuss with undertakings the progress being made.
- 3.15. The Guidelines are drafted using the formula "national competent authorities should ensure that" which supports this approach. In fact the Opinion stated that NCAs 'should put in place, starting on 1 January 2014, certain important aspects of the prospective and risk based supervisory approach to be introduced'. It is for NCAs to decide how to integrate the preparatory Guidelines into their regulatory or supervisory frameworks. It is important to emphasise the starting and the expected phasing-in

approach here: NCAs and undertakings are expected to progress in their preparedness for Solvency II during the course of the preparatory phase.

3.16. Undertakings are expected to achieve the outcomes expected, taking into account the preparatory nature of the Guidelines. EIOPA expects that Guidelines are implemented by NCAs in a way that undertakings' Systems of Governance and processes for Forward Looking Assessment of Own Risks (FLAOR) as well as for Submission of Information are in place and aligned with the requirements in the preparatory Guidelines. This should allow undertakings to perform the FLAOR during 2014 and 2015 and to submit the information in 2015, as defined in the respective Guidelines.

#### Enforcement measures and supervisory actions

- 3.17. Stakeholders supported that the preparatory phase should enable NCA's to assess preparedness but that it should not lead to any enforcement measures, asking for this clarification to be explicitly dealt with in a Guideline rather than in the introductory text.
- 3.18. EIOPA clarifies that NCAs are expected to comply with the Guidelines by ensuring that undertakings meet the specified outcomes taking into consideration its preparatory nature.
- 3.19. EIOPA Guidelines do not give indications on enforcement measures in relation to the implementation by undertakings of the preparatory Guidelines or in the specific way of implementation itself.
- 3.20. The means by which each NCA incorporates EIOPA Guidelines into their supervisory or regulatory frameworks is left at their discretion and it is not an EIOPA competence. When considering the best appropriate way to incorporate EIOPA Guidelines NCAs may be affected by their competences and powers and specific tools used at national level to incorporate the Guidelines.
- 3.21. Regardless of how NCAs incorporate the Guidelines at national level, EIOPA expects as an active step a dialogue to take place between NCAs and undertakings during the preparatory phase in order to prepare for Solvency II.
- 3.22. The preparatory Guidelines by themselves do not require supervisory actions, in particular regarding failures by undertakings to comply with Solvency II Pillar I requirements as a result of the information provided during the preparatory phase.
- 3.23. Nevertheless, the following two examples on supervisory action would be expected:
  - a) It is expected that undertakings take into consideration any information arising from the implementation of the system of governance or from the performance of the FLAOR in the performance of their business or future business planning. It is also expected that a dialogue between NCAs and undertakings would take place, when appropriate. Although the dialogue could take this arising information into consideration, the preparatory Guidelines do

not require NCAs to require an increase of capital, if the received information suggests a failure with Solvency II Directive requirements.

b) When NCAs receive information on the calculation of the Solvency Capital Requirements and the determination of Own Funds it is expected that NCAs review the quality of the information received and that they may take supervisory actions if the quality of the information raises concerns. But it is not expected from the preparatory Guidelines that NCAs would take any supervisory action if the Own Funds are lower than the Solvency Capital Requirement.

### Status of the Solvency II Directive and the Delegated Acts (Implementing measures and Technical Standards)

- 3.24. Stakeholders asked for clarifications about the interaction between the preparatory Guidelines and the overall Solvency II negotiation process. They also asked that the associated timing of submission of information and the link to Pillar I ought to be spelled out in different scenarios if the Omnibus II Directive has not been agreed or has not progressed sufficiently by the end of 2013.
- 3.25. The Guidelines provide direct references to the corresponding provisions set out in the Solvency II Directive. EIOPA acknowledges that certain parts of the Solvency II Directive are to be revised by the OMDII and that delegated acts proposal have not yet been finalised by the European Commission.
- 3.26. These direct references to Solvency II are made using the expression "In accordance with..." indicating the legal basis of the topic, without prejudice to the current revision of the Solvency II Directive by OMDII.
- 3.27. Although the comply-or-explain replies are provided to the preparatory Guidelines only, it is anticipated that during the preparatory phase NCAs and undertakings are preparing for the implementation of all areas covered by Solvency II Directive and not only those covered by the preparatory Guidelines.
- 3.28. EIOPA highlights that the current working assumption for the preparatory Guidelines is that Solvency II will be applicable from 1 January 2016. Under this assumption, starting the preparatory phase from 2015, as requested by some stakeholders, would be too late, especially for the System of Governance including the Forward Looking Assessment of Own Risks and submission of information processes.
- 3.29. The final Solvency II Directive requirements will be determined by the OMDII, and the delegated acts. EIOPA is working under the assumption that these measures will be available in time for NCAs and undertakings to prepare for the submission of the forward looking assessment during 2014 and 2015 and the quantitative and qualitative information in 2015. In which case, at that stage, EIOPA would prepare technical specifications on Pillar I quantitative issues, including on the valuation of technical provisions, valuation of assets and liabilities other than technical

provisions, the calculation of the Solvency Capital Requirement and provide guidance on the assumptions underlying the calculation of the standard formula calculation, which reflect the decision on OMDII.

3.30. However, as this assumption is based on the current agenda of OMDII negotiations, for the submission of information and the report on the Forward Looking Assessment the submission dates will be reviewed at the end of 2013 based on the latest developments with regard to OMD II. A revision clause was introduced in the Guidelines accordingly.

#### Minimum or maximum harmonisation

- 3.31. Stakeholders questioned the extent to which any Guidelines would be 'mandatory' or whether NCAs could go beyond them, i.e. whether 'minimum' or 'maximum' harmonisation is being sought. It is understood that NCAs could choose to go further than any Guidelines issued by EIOPA which, in the view of stakeholders, may not be desirable or practical.
- 3.32. In fact NCAs may have current legislation or regulation that already go beyond the provisions set by the Guidelines and may also do it in future, to the extent that it is consistent with Union law as Solvency II Directive entered into force on the 6 January 2010 (Article 311).

#### Status of the Explanatory text

- 3.33. Stakeholders commented on the status of the Explanatory text. Stakeholders pointed out that the Explanatory text should not provide a further layer of requirements, as it was not subject to public consultation.
- 3.34. EIOPA would like to clarify that the Explanatory text is not subject to the comply-or-explain. The aim of the Explanatory text is to provide illustrations on how Guidelines or certain parts of them can work in practice, adding cross references, concrete applications or examples without creating new obligations that should be complied with. Its content is intended to offer support to the users of the Guidelines and therefore it does not need to be publicly consulted.
- 3.35. In the Explanatory Text, examples of good practices are given, i.e. it shows in more detail on case by case basis examples on how proportionality can be applied, and it presents as well tables in order to help visualise certain structures on an exemplary basis.

#### Application by third countries

- 3.36. Stakeholders argued that it would be inappropriate any extra-territoriality to be applied on an interim basis. They believe that only EEA undertakings should be subjected, directly or indirectly, to requirements at this stage which require any degree of adaptation to the Solvency II regime.
- 3.37. EIOPA does not expect that supervisory authorities in third countries apply the preparatory Guidelines. The Guidelines are not subject to equivalence

analysis nor do they pre-empt any decision taken in past or future by the European Commission regarding equivalence.

- 3.38. In the CP No. 13/010 and in the revised preparatory Guidelines it was clarified that "When the deduction and aggregation method is applied, insurance and reinsurance groups are allowed to use solvency capital requirements and eligible own funds of related third country undertakings calculated according to their local rules for the purposes of these Guidelines only, and without prejudice to any future European Commission equivalence determinations and any future decisions of group supervisors", meaning that all third countries would be considered equivalent during the preparatory phase regardless of any equivalence analysis conducted or applied for.
- 3.39. Notwithstanding this, with regard to Pillar II requirements as the preparatory System of Governance and the Forward Looking Assessment of Own Risks EIOPA assumes that third country supervisors have similar parts of risk management in their national requirements where the preparatory Guidelines follow international standards.
- 3.40. When referring to group structures or group level the preparatory Guidelines apply to EEA groups only. They do not apply to branches of third country (re)insurance companies set up in the EEA.

#### Comply-or-explain mechanism

- 3.41. Article 16 of the EIOPA Regulation sets out that NCAs have to report to EIOPA within 2 months from the publication of the Preparatory Guidelines whether they comply or intend to comply with each Guideline. In case NCAs do not comply with a guideline they need to provide an explanation about the reasons for non-compliance.
- 3.42. The responses on comply-or-explain provided by NCAs will be made publicly available by EIOPA. In the cases of not compliance, the reasons will be kept confidential unless agreed otherwise by the Board of Supervisors.
- 3.43. The NCAs replies provided during the comply-or-explain will be updated later following the submission of the progress report by NCAs to EIOPA.
- 3.44. EIOPA recognises that in a significant number of member states, the NCA does not have the legal competence to enact the relevant financial legislation and is dependent on the powers bestowed upon it.
- 3.45. If NCAs don't comply with the Guidelines then, by nature EIOPA expectations on NCAs actions need to be considered accordingly.

#### Progress report

3.46. The progress report is a tool to facilitate communication between EIOPA and the NCAs but it is not part of the requirements for preparation towards Solvency II.

- 3.47. NCAs are required to submit a progress report to EIOPA by the end of February during two years after the application of the Guidelines. The first NCA's progress report should be submitted by 28 February 2015, based on the period from 1 January 2014 to 31 December 2014.
- 3.48. It is up to the NCAs to decide on the level of detail of the information given to EIOPA in the progress report and how this information has to be gathered at national level.

### **III.** Specific issues raised by respondents

#### Legal basis

- 3.49. The stakeholders expressed strong reservations with regard to the introduction of quantitative aspects of Solvency II, particularly formal Pillar 3 regulatory reporting (as well as within ORSA), raising significant concerns in this area.
- 3.50. Stakeholders questioned the legal basis for preparatory phase on submission of information and have doubts on whether EIOPA might require reporting templates from the industry when there is not an approved regime to report on.
- 3.51. In particular, they claim that EIOPA interim reporting might deviate significantly from the final basis as the outcome and consequences of the LTGA is not yet determined and negotiations concluded.
- 3.52. EIOPA acknowledges these concerns. However it believes that the preparation for the submission of information under Solvency II is crucial. In fact undertakings claimed during previous consultations that they would need at least 18 months for the preparation. Assuming that Solvency II will be applicable as from 1 January 2016 that would mean that they would need to start implementation as from 1 June 2014. This timing is consistent with the approach taken in the preparatory guidelines publicly consulted. EIOPA has minimised the possibilities of changes, in particular with the use of only a sub-set of the information to be submitted in future.

#### Proportionality principle

- 3.53. During the last few years and throughout the different consultations that EIOPA performed, a number of stakeholders consistently reported serious concerns regarding the application of the proportionality principle in the reporting package. As a result of these consultations, EIOPA has introduced several proportionality aspects in the reporting package, namely introduction of materiality thresholds, exemptions in certain cases, etc.
- 3.54. EIOPA sees the proportionality principle as crucial for the implementation of the Solvency II Framework and therefore EIOPA has continued working on this area in last few months.

- 3.55. Taking this into consideration EIOPA highlights the following principles that are now reflected in the Introduction of the Guidelines:
  - a) For the purposes of the quarterly reporting of the balance sheet, except for technical provisions, in preparatory phase only quarter 3 of 2015, proportionality and materiality in relation to the quarterly report data need to be assessed. In making assessments of materiality, it has to be recognised that quarterly measurements may rely on estimates and estimation methods to a greater extent than measurements of annual financial data. The measurement procedures for the quarterly reporting have to be designed to ensure that the resulting information is reliable and comply with the Solvency II standards and that all material information that is relevant for the understanding of the data is reported.
  - b) The calculation of technical provisions during the year, in particular the ones for the purpose of quarterly reporting, in preparatory phase only quarter 3 of 2015, may rely on simplified methods in the calculation of the risk margin and best estimate (to be further elaborated by EIOPA).
- 3.56. EIOPA has also considered the specific case of insurance and reinsurance captives, in particular in relation to the quarterly submission of information. EIOPA believes that the preparatory phase should be in line with the final Solvency II framework but also have a phasing in nature. Taking this into consideration EIOPA decided to allow NCAs to exempt, in case any captive is covered by the market share applied, insurance and reinsurance captives from the submission of information in relation to the Q3 of 2015. Insurance and reinsurance captives do need to submit the annual information and should be considered in the calculation of the market share.
- 3.57. EIOPA highlights that this solution for the quarterly reporting does not preempt any future solution to be applied under Solvency II for the quarterly submission of information by insurance and reinsurance captives under the Solvency II regime.

#### Parallel running

- 3.58. Stakeholders are concerned with the fact that they will continue to be regulated and supervised under the existing SI based regime and the SI based reporting requirements will remain in force. As such, the preparatory reporting requirements will lead to parallel running of the submission of information. As a result, there will be an additional cost incurred by the industry and a significant impact on their resources.
- 3.59. This is in fact a reality that would have to occur during the preparation for Solvency II. Both undertakings and supervisory authorities would need to switch from SI to SII reporting from one day to the other. A preparation phase would always be needed in order to guarantee that a disruption in the daily management of the undertaking, in the activities of the

supervisory authority and as a consequence in the protection of the policyholders would not occur.

#### Changes to the templates

- 3.60. Stakeholders have asked for any changes from the previously consulted Quarterly Reporting Templates (QRTs) to be clearly identified. They highlighted that publishing a revised set of templates without indicating any changes creates the task of having to compare the templates with previous versions for each entity within the scope of Solvency II and urged EIOPA to issue a proper change log (comparing with the version issued in July 2012 with the final preparatory QRTs).
- 3.61. In fact, after publication of the Final Report in July 2012 some errors/mistakes were identified and reported to EIOPA by both supervisory authorities and stakeholders. Also some queries raised led to the conclusion that amendments and further clarifications were needed. Some of them have already been reflected in an ERRATUM.
- 3.62. Also, the development of the Data Point Modelling (DPM) led to up-grades in the templates. When analysing the templates for DPM purposes some errors/mistakes or improvements were identified that required to be reflected in the templates.
- 3.63. However, EIOPA has taken on board the concerns raised and developed such a change LOG. Appendix III of this Final Report provides, for the templates applicable in the preparatory phase, explanations of the changes performed to the templates and LOG files from July 2012 to the ones published in CP-13/010 and separately from the ones published in CP-13/010 to the ones now published in the final Guideline.
- 3.64. It was also noticed that in the consulted package (CP-13/010) some quarterly templates were used for the annual submission and a single template was used for both individual and group information. For clarity and as for the purposes of the future technical standard, this will have to be clearly identified, the final preparatory package now includes a split between individual and group templates and uses quarterly templates for quarterly submissions and annual templates to annual submissions, without changing the scope of the information to be submitted.

#### ECB

- 3.65. Stakeholders have required further alignment between EIOPA preparatory phase and ECB reporting requirements and more clarity on how the two sets of requirements will interact during the preparatory phase as well as after full implementation as soon as possible.
- 3.66. EIOPA's cooperation with the ECB has ensured that the reporting package proposed by the Guidelines is sufficient to meet ECB's expected initial requirements. EIOPA will continue to engage in a dialogue with the ECB aiming as much as possible to avoid undue costs to the undertakings arising from different requirements. However, this dialogue does not

undermine the fact that any reporting requirements aim at the information needed for the supervisory review process and the preparatory phase requirements represents a sub-set of those requirements.

#### Third country branches

- 3.67. Specifically in relation to the submission of information stakeholders have required a clarification on whether the branches from third countries operating in the EU would be covered by these requirements.
- 3.68. Additionally there was a need to clarify if the business of these branches would be considered for the purposes of the market share calculation.
- 3.69. EIOPA clarifies that the third country branches operation in the EU are excluded from the submission of information requirements during the preparatory phase and should therefore be excluded from the market share calculations.
- 3.70. Guidance regarding clarification of an application of Solvency II Directive requirements, including reporting and disclosure requirements, to third country branches will be made available in future.

#### Thresholds on market share

- 3.71. Some stakeholders raised concerns about the appropriateness of the basis for market share calculation, in particular for life undertakings based on technical provisions.
- 3.72. Stakeholders raised concerns about different approaches to thresholds at individual and at group level, resulting in individual undertakings not captured by individual thresholds, however, having to report internally as its group falls within the threshold.
- 3.73. EIOPA confirms that in cases where undertakings fall below thresholds on individual level, they should be reported on group level when they are part of a group which is subject to reporting under the preparatory Guidelines. The purpose is to prepare groups for SII which should include all individual undertaking which are subject to SII.
- 3.74. Regarding the methodologies for the calculation of market share, EIOPA believes that the use of technical provisions for life undertakings and gross written premiums for non-life is the most adequate method. Also, although EIOPA acknowledges stakeholders' concerns regarding the degree of flexibility, it believes that it is important for NCAs to be able apply a risk-based approach, in line with Solvency II principles. As a result EIOPA has provided further clarification with respect to the market share calculation.

The methodology for identification of undertakings covered by the market share has also been amended.

3.75. EIOPA would like to clarify that insurance and reinsurance undertakings not falling within the scope of Solvency II and for which NCA don't intend to apply Solvency II regime should also not be considered in the calculation of the market share.

#### Annually reporting (deadlines)

- 3.76. Stakeholders welcomed the fact that EIOPA's intention is to have only one annual submission of information during the preparatory phase. However, requested a delay in the submission dates. A re-scheduling of the deadlines for submission of information would allow undertakings to use resources more efficiently, i.e. submitting preparatory reporting during off – cycle period.
- 3.77. EIOPA has carefully considered all arguments put forward and decided to incorporate a delay of 2 weeks in the annual submission deadline for both, individual and groups, in the preparatory phase, i.e. a deadline for submission to NCAs of 22 weeks for individual and 28 weeks for groups, after reporting year end.

#### Quarterly reporting (frequency and deadlines)

- 3.78. The stakeholders are broadly in agreement with the proposal of the content of individual reporting for annual and quarterly submission, except for detailed list of assets and detailed list of derivatives and best estimate by country.
- 3.79. With regard to assets reporting, stakeholders are proposing either deferral of the requirement until full adoption of Solvency II, or a phasing-in approach.
- 3.80. Stakeholders generally do not support quarterly reporting at individual level or at group level, but if the requirement is to remain, they propose a maximum of one quarter to be reported during preparatory phase, i.e. the quarter ending 30 September. Also, they requested that the use of "best effort basis"/simplifications to be explicitly mentioned in the Guidelines, in particular in relation to quarterly reporting.
- 3.81. Stakeholders state that undertakings will be working on current reporting requirements (Solvency I), listing reporting requirements and SII preparatory Guidelines reporting requirements within overlapping timeframes. In addition to the quarter 4 of 2015 reporting, undertakings would also need to report information as at the initial date of application of Solvency II.

3.82. EIOPA has carefully considered all arguments put forward by stakeholders and agree that the submission of one quarter (Q3) should be sufficient for the preparation for Solvency II, especially taking into consideration the day-1 reporting. As for the deadlines EIOPA believes it is crucial that undertakings and groups prepare for the quarterly submission of information considering the deadlines that they will have to comply with.

#### XBRL

- 3.83. During preparatory phase, stakeholders recommend that the basis of submission of data to the NCAs be kept as simple as possible and as such they believe that the implementation of XBRL taxonomy should be deferred until full implementation of Solvency II. They propose to provide data using a straightforward file upload with standardised protocol and/or standardised Excel spread sheet.
- 3.84. EIOPA clarifies that in accordance with the EIOPA's preparatory Guidelines, undertakings are required to submit information requested in electronic format both for quantitative and narrative information. However, it is up to each NCA to make a decision as to the use of XBRL.
- 3.85. To facilitate this EIOPA will make available a tool for undertakings to enable them to submit information using XBRL in time for preparatory phase.

#### **Deduction and Aggregation method**

- 3.86. Stakeholders have commented that the combined effect of the Guidelines is that, if the Group Supervisor and the concerned supervisors agree to the use of the Deduction and Aggregation (D&A) method, then third countries can be consolidated into the Group balance sheet on the assumption that the third country is equivalent. Although this assumption of equivalence is helpful, it is dependent upon the D&A method decision which lies with the Group supervisor and is therefore uncertain.
- 3.87. They claim that the European Commission and supervisors have already set the expectation that major third countries will be equivalent. It would create a simpler and more streamlined approach if all third countries were automatically consolidated on an equivalent basis using the D&A method for the purpose of these guidelines.
- 3.88. EIOPA would like to clarify the following in order to avoid any misunderstandings:
  - a) For the purpose of the preparatory phase all third countries are considered to be equivalent, without pre-empting any future decision;
  - b) The default method for calculation of group solvency capital requirement is the consolidation method;

- c) The use of D&A does not depend on the equivalence classification. There might be cases where the third country regime is considered to be equivalent but it is not considered adequate to use the D&A method.
- 3.89. Having considered all comments received, and willing to avoid pre-empting future decisions from the European Commission on equivalence or from NCAs on consolidation methods once SII becomes applicable, EIOPA incorporated in the Guidelines the possibility for a group to decide which method it would apply during the preparatory phase for the calculation of its group solvency with regard to third country undertakings. The group, should make its decision after having considered the outcome of a dialogue to be engaged with the group supervisor on the method of calculation for the group solvency calculation during the preparatory phase with regard to the third country undertakings. As part of the dialogue the group should explain to the group supervisor why the exclusive application of the accounting consolidation-based method would not be considered appropriate.
- 3.90. When the group intends to apply during the preparatory phase the D&A method or the combination of Accounting consolidation-based method and D&A method, the insurance group will be required to explain to the group supervisor the rationale for deviating from the outcome of the dialogue when commencing its solvency calculations for the preparatory phase.
- 3.91. Whatever decision is made by the group, it is made without prejudice to the decision of the group supervisor on the calculation method once SII becomes applicable.
- 3.92. In the case the group intends to apply during the preparatory phase the method 2 as defined in Article 233 of Solvency II or the combination of method 1 as defined in Article 230 of Solvency II and method 2 as defined in Article 233 of Solvency II, and this is not in line with the outcome of the dialogue, the insurance or reinsurance group will have to communicate the rationale for deviating from the outcome of the dialogue before commencing their solvency calculations for the preparatory phase.

#### Standard formula SCR templates for Internal model companies

- 3.93. Stakeholders have commented that insurers should not need to submit both internal model and standard formula forms. If standard formula forms are required as part of the pre-application process for Internal model approval, it should be part of these Guidelines, noting that the timelines may be different and not all the information gathered the full suite of Standard Formula SCR templates is relevant.
- 3.94. Stakeholders claim that the submission of the SCR calculation using the standard formula under the regular reporting would require such undertakings to build systems to report these data, which would be obsolescent under Solvency II.

3.95. Having considering this, EIOPA highlights that insurance and reinsurance undertakings engaged in a pre-application process for Internal models should submit information on the Solvency Capital Requirement calculated both with the standard formula and with the full/partial internal model. However, the submission related to the standard formula is defined under the "Guidelines on Pre-Application of Internal Models" while the submission related to the full/partial internal model, for the purpose of submission of information, is defined under the "Guidelines on submission of information to national competent authorities" as proposed by the stakeholders.

#### Ring-fenced funds ('RFF')

- 3.96. Stakeholders have commented on the fact that the preparatory reporting measures require reporting of ring-fenced funds at group level, which was not required by the EIOPA July 2012 QRTs. These were only required for individual reporting. According to stakeholders, to implement this in companies' systems it would require the creation of a separate consolidation hierarchy from the group legal entity consolidation hierarchy as a one-off.
- 3.97. Stakeholders also commented that for individual reporting, firms are required to report the largest material RFF plus all other RFFs as an aggregate. According to stakeholders, this requires the creation of a consolidation hierarchy to consolidate all the "other" non-material RFFs as a one-off in their IT systems.
- 3.98. Therefore stakeholders do not support the reporting for RFF reporting during the preparatory phase.
- 3.99. EIOPA believes that it is very important that undertakings prepare for the calculation and submission of information by Ring Fenced Funds, both at individual and group level, as this will be an important part of the Solvency II. Therefore the requirement of the submission of information for the major material RFF and the remaining part was kept both at individual and group level and further clarifications have been provided. Regarding the calculation of the SCR at an entity or group level when undertakings have RFFs, EIOPA will engage in a dialogue with stakeholders to ensure that an appropriate solution is incorporated in the technical specifications. EIOPA considers important to clarify that in future the information to be submitted by RFF may include also the Balance sheet, information on own funds, SCR calculation and technical provisions, as identified in the July 2012 Final Report.
- 3.100.EIOPA would like to clarify that the requirements do not cover the aggregation of the "other" material RFFs. The requirement is to report in relation to the major material RFFs and the remaining part, being the remaining part the "non-RFFs" business and the non-material RFFs of the undertaking.

#### Narrative reporting

- 3.101.Stakeholders have raised concerns about the purpose of narrative reporting during the preparatory phase. The majority of stakeholders do not support it. They argue that if the purpose of the Guidelines is to assess progress towards achieving compliance with SII requirements, spending time and resources producing narrative information that describes a temporary situation (temporary, because undertakings will be in the course of making progress towards achieving compliance) seems unduly burdensome.
- 3.102.For System of Governance narrative reporting requirements, the stakeholders believe that NCAs will be able to assess progress towards Pillar II compliance via the means proposed for the System of Governance Guidelines.
- 3.103.EIOPA clarifies that the objective of introducing narrative reporting during preparatory phase is for undertakings to prepare for the narrative reporting in Solvency II (i.e. to set up systems and procedures in order to gather necessary information and to prepare reports) and for supervisors to assess undertakings preparedness (for example, whether the narrative reporting is sufficient in terms of a scope and details). In addition, supervisors may use information contained in the narrative reporting, for example, with regard to System of Governance, to assist them in assessing progress made by undertakings in preparation for Solvency II System of Governance requirements.
- 3.104.EIOPA also amended the Guidelines in order for NCAs to receive the Narrative Report on electronically readable format.

#### On the specific templates

#### New template "Content of submission"

3.105.A new template named "Content of the submission" was added to the package. This template is to be used in preparatory phase and in Solvency II by supervisors to assess the completeness of the submission of information. The template now published contains only the templates required and the options applicable for the preparatory phase.

#### Balance sheet

- 3.106.Stakeholders have requested that during preparatory phase the reporting of the statutory account figures should be exempted.
- 3.107.EIOPA clarifies that one of the principles of this template is to compare Solvency II values and statutory values. For this purpose, it is important that statutory figures are reported in the same structure as Solvency II balance sheet.

#### Own funds

- 3.108.It was noticed in the consulted package that a quarterly version of the template was used for the annual submission and a single template was used for both individual and group information. For clarity and also in order to be aligned with the future technical standard,, the final preparatory package now includes a split between individual and group templates and uses quarterly templates for quarterly submissions and annual templates to annual submissions, without changing the scope of the information to be submitted.
- 3.109.In addition, due to data point modelling analysis, the own funds template will, for the future technical standard be split into 3 templates, without any change in the content. This split aims to have in a different template, information on the "general information", "movements" and on the "open lists". For that reason, the templates: S.23.01.b and S.23.01.g, which represent the annual own funds template for individual and groups respectively, only reflect part of the annual version of own funds templates, as published in the Final Report in July 2012.

#### MCR / SCR

3.110.No major specific comments on the MCR and SCR templates besides the Ring Fenced Funds issue referred to in the comment above.

#### Assets

- 3.111.Stakeholders believe that unit-linked asset reporting should be excluded from the scope of detailed asset reporting. Collection of line by line asset data of unit linked business appears to be driven primarily by Pillar 3 interim reporting. Stakeholders believe this aspect should be deferred until full adoption of Solvency II as it will be particularly burdensome for limited benefit.
- 3.112.EIOPA believes that excluding unit-linked assets undermines a comprehensive view of the undertaking risk profile, in particular contagious risk. The security-by-security reporting will also concern unit-linked products, since EIOPA considers that these also present specific risks (for instance, undertakings selling bonds issued by entities of their own group, leading to conflicts of interests; or undertakings exposed to reputational risk if they have a major problem on one of their unit-linked; etc.).
- 3.113.Stakeholders commented that the GICS code indicated to identify the Economic sector does not provide adequate coverage. One key example is that it does not support the government or non-corporate sectors, so all the debt securities issued by sovereign, multi-nationals, local, municipal and governments do not have the appropriate GICS code.
- 3.114. They also highlighted that the GICS recommendation is biased towards a particular vendor and subjects the entire insurance industry and their

asset managers/custodians to a single vendor's and licensing models what unfairly stifles competition.

- 3.115.EIOPA highlighted in the July 2012 Report that the code to be used to identify the "Economic sector of issuer" was not decided yet, making however a reference to NACE. In CP-13/010 EIOPA proposed the use of the GICS code based on different feedbacks and analysis of the purpose.
- 3.116.Since then different views have been received from different types of stakeholders. Considering that NACE is the code defined by European Union for statistical purposes and is also adequate for prudential analysis of the investments and that NACE is free of charge, EIOPA, after having fully considered all arguments, decided to ask the identification of the "Economic sector of issuer" using the letter reference of the NACE code for identifying sectors (e.g. A: Agriculture, hunting and forestry; Section B: Fishing, etc.) except for the NACE relating to Financial intermediation, for which the 4 digits code should be used.
- 3.117.Stakeholders have suggested that insurance undertakings should also provide the Legal Entity Identifier (LEI) or, if not available, an Interim Entity Identifier (pre-LEI) as an ID Code in relation to the Issuer Code and Issuer Group Code.
- 3.118.EIOPA has introduced the possibility to report LEI to anticipate the use of the LEI codes. It is not something that EIOPA currently expects that could be widely used already during the preparatory phase, but EIOPA already included the possibility as it will be included in the final Solvency 2 package.
- 3.119.Finally, on assets, EIOPA is aware that it still needs to clarify in technical specifications how groups should report investment funds.

#### **Technical provisions Non-Life**

- 3.120.No major specific comments on technical provisions non-life templates.
- 3.121.See also paragraph 1.118.

#### **Technical provisions Life**

- 3.122.No major specific comments on technical provisions life templates.
- 3.123.See also paragraph 1.118.

#### **Specific comments on groups templates**

3.124. No major specific comments on group templates.

### **IV. Comments from Insurance and Reinsurance Stakeholders' Group (IRSG)**

- 3.125.EIOPA received an IRSG Opinion on EIOPA Proposal for Guidelines on submission of information to national competent authorities, including Impact Assessment (CP-13/010). The Opinion included one letter where the main concerns were highlighted and 7 annexes with more detailed comments.
- 3.126.IRSG have strong reservations as regards the introduction of quantitative aspects particularly through formal Pillar 3 regulatory reporting (as well as within ORSA), raising significant concerns in this area.
- 3.127.A Minority Opinion supports EIOPA approach within interim measures of Solvency II.
- 3.128.On the letter the following main concerns were highlighted:
  - a) Legal basis;
  - b) General observations regarding reporting during interim period;
  - c) Interim reporting guidelines and measures Timelines;
  - d) Requirements in addition to EIOPA's July 2012 stable platform;
  - e) Need for stable Level 2 implementing measures.
- 3.129.The General comments and the specific comments on CP-13/010 addressed under Section 3, part II (Comments in general) of this Final report addresses all issues raised by IRSG. Therefore the responses are not repeated in this section.

#### 4. Revised Guidelines

#### Introduction

- According to Article 16 of Regulation (EU) 1094/2010 of 24 November 4.1. 2010 (hereafter, EIOPA Regulation or the Regulation)<sup>1</sup> EIOPA is issuing Guidelines addressed to national competent authorities on how to proceed in the preparatory phase leading up to the applications of Directive 2009/138/EC of the European Parliament and of the Council of 25 November 2009 on the taking-up and pursuit of the business of Insurance and Reinsurance (Solvency II Directive)<sup>2</sup>.
- 4.2. These Guidelines are based on Articles 35, 220 and 254 of the Solvency II Directive.
- 4.3. In the absence Preparatory Guidelines European national competent authorities may see the need to develop national solutions in order to ensure sound risk sensitive supervision. Instead of reaching consistent and convergent supervision in the European Union, different national solutions may emerge to the detriment of a good functioning internal market.
- 4.4. It is of key importance that there will be a consistent and convergent approach with respect to the preparation of Solvency II. These Guidelines should be seen as preparatory work for Solvency II by fostering preparation with respect to key areas of Solvency II in order to ensure proper management of undertakings and to ensure that supervisors have sufficient information at hand. These areas are the system of governance, including risk management system and a forward looking assessment of own risks (based on the Own Risk and Solvency Assessment principles), pre-application for internal models and submission of information to national competent authorities.
- 4.5. Early preparation is key in order to ensure that when Solvency II is fully applicable undertakings and national competent authorities will be well prepared and able to apply the new system. For this, national competent authorities are expected to engage with undertakings in a close dialogue.
- As part of the preparation for the implementation of Solvency II, national 4.6. competent authorities should put in place from 1 of January 2014 the Guidelines as set out in this document so that insurance and reinsurance undertakings take appropriate steps for the full implementation of Solvency II.

<sup>&</sup>lt;sup>1</sup> OJ L 331, 15.12.2010, p. 48–83 <sup>2</sup> OJ L 335, 17.12.2009, p. 1-155

- 4.7. National competent authorities should send to EIOPA, a progress report on the application of these Guidelines by the end of February following each relevant year, the first being sent by 28 February 2015 based on the period 1 January 2014 to 31 December 2014.
- 4.8. National competent authorities are expected to ensure that insurance and reinsurance undertakings prepare for having appropriate systems and structures in place that would allow an adequate exchange of information with the national competent authorities.
- 4.9. As a preparation exercise for Solvency II implementation, the national competent authorities should ensure that, during the preparatory phase leading up to Solvency II the information outlined in these Guidelines is submitted by at least insurance and reinsurance undertakings and by insurance and reinsurance groups that represent a significant share of national markets. This information should be submitted in addition to any existing supervisory reporting requirements.
- 4.10. This preparation phase should be used as an opportunity for national competent authorities and undertakings to set up or foster a dialogue around implementation of reporting requirements. National competent authorities are expected to consider the information provided. National competent authorities will not be expected to take enforcement or regulatory action but it is likely to be appropriate to discuss and plan with insurance and reinsurance the progress being made. Data should be used only for the purpose of assessing and improving preparedness for Solvency II requirements.
- 4.11. EIOPA's intention is that for preparatory purposes the annual information is submitted once before Solvency II Directive is applicable and the quarterly information is submitted in relation to the third quarter prior to the application date of Solvency II Directive. The starting dates proposed for the submission of information are based on the assumption that the Solvency II Directive will be applicable on the 1 January 2016. These submission dates will, therefore, be reviewed at the end of 2013 based on the latest developments with regard to OMDII.
- 4.12. It should not be assumed that supervisory approval for specific items or methods required under Solvency II has been given.
- 4.13. Regarding information on internal models the aim of reporting during the preparatory phase takes into account the need of undertakings to prepare for the eventuality that its internal model may not be approved and the fact that the undertaking should prepare for the regular submission of information when Solvency II Directive is applicable.

- 4.14. Insurance and reinsurance undertakings engaged in a pre-application process for internal models should submit the information on the Solvency Capital Requirement (SCR) calculated both with the standard formula and with the full/partial internal model. The submission related to the standard formula is defined under the "Guidelines on Pre-Application of Internal Models" while the submission related to the full or partial internal model, for the purpose of submission of information, is defined under these Guidelines.
- 4.15. On the narrative report for the preparatory phase it is only required to submit a subset of the reporting requirements foreseen under Solvency II. It was considered that the submission of the full report would be burdensome and the content included in these Guidelines should already allow for a proper preparation to report the full narrative report when Solvency II Directive is applicable.
- 4.16. Also regarding quantitative information the set of information required is a subset of the full package. As a consequence, for the preparatory phase some reporting items will not be applicable.
- 4.17. As for reporting at a Ring Fenced Fund level EIOPA believes that it is very important that undertakings prepare for the calculation and submission of information by Ring Fenced Funds (RFF), both at individual and group level, as this will be an important part of Solvency II. Therefore the requirement of the submission of information for the major material RFF and the remaining part was kept both at individual and group level. Regarding the calculation of the SCR at entity or group level when undertakings have RFFs, EIOPA will engage in a dialogue with stakeholders to ensure that an appropriate solution is incorporated in the technical specifications.
- 4.18. As part of the preparation for the implementation of Solvency II, national competent authorities may already wish to use the taxonomy developed by EIOPA for the submission of information. For that the relevant support documentation was made available at <a href="https://eiopa.europa.eu/publications/eu-wide-reporting-formats/index.html">https://eiopa.europa.eu/publications/eu-wide-reporting-formats/index.html</a>. A new version of this information will be made available in the future.
- 4.19. Technical Annex VI describes the data checks to which the data submitted needs to comply with. This Annex should not be understood as representing the final position on data checks, namely due to the fact that the preparatory phase only includes a subset of the Solvency II reporting package.
- 4.20. When the method 2 as defined in Article 233 of the Solvency II Directive is applied, insurance and reinsurance groups are allowed to use solvency

capital requirements and eligible own funds of related third country undertakings calculated according to their local rules for the purposes of these Guidelines only, and without prejudice to any future European Commission equivalence determinations and any future decisions of group supervisors.

- 4.21. National competent authorities are expected to ensure that these Guidelines are applied in a manner which is proportionate to the nature, scale and complexity of the risks inherent in the business of the insurance and reinsurance undertaking. The Guidelines already reflect the application of the principle of proportionality by having the principle embedded and also by introducing thresholds in certain areas.
- 4.22. For the purpose of the quarterly reporting of the balance sheet, except for technical provisions, in preparatory phase only quarter 3 of 2015, proportionality and materiality in relation to the quarterly data need to be assessed. In making assessments of materiality, it has to be recognised that quarterly measurements may rely on estimates and estimation methods to a greater extent than measurements of annual financial data. The measurement procedures for the quarterly reporting have to be designed to ensure that the resulting information is reliable and complies with the Solvency II standards and that all material information that is relevant for the understanding of the data is reported.
- 4.23. The calculation of technical provisions during the year, in particular for the purpose of quarterly reporting, in preparatory phase only quarter 3 of 2015, may rely on simplified methods in the calculation of the risk margin and best estimate (to be further elaborated by EIOPA).
- 4.24. EIOPA has also considered the specific case of insurance and reinsurance captives, in particular in relation to the quarterly submission of information. EIOPA believes that the preparatory phase should be in line with the final Solvency II framework but also have a phasing in nature. Taking this into consideration EIOPA decided to allow national competent authorities to exempt, in case any captive is covered by the market share applied, insurance and reinsurance captives from the submission of information in relation to the Q3 of 2015. Insurance and reinsurance captives do need to submit the annual information and should be considered in the calculation of the market share
- 4.25. EIOPA highlights that this solution for the quarterly reporting does not preempt any future solution to be applied under Solvency II for the quarterly submission of information by insurance and reinsurance captives under the Solvency II regime.
- 4.26. The Guidelines apply to both individual insurance and reinsurance undertakings and at the level of the insurance and reinsurance group.

Additionally, insurance and reinsurance groups need to take into consideration the group specific Guidelines.

- 4.27. Therefore, the Guidelines set out in Sections I, II, III, and VIII clearly identify if they are applicable to individual insurance and reinsurance undertaking or at the level of the insurance and reinsurance group; Sections IV, V, VI, VII, and IX apply both to individual insurance and reinsurance undertakings and mutatis mutandis at the level of the insurance and reinsurance group, with Guidelines 26 and 33 being specific considerations on how such Guidelines apply at the level of the insurance and reinsurance group.
- 4.28. No notional Minimum Capital Requirement for composite insurance undertakings will be requested as that is out of scope for these Guidelines.
- 4.29. The Guidelines shall apply from 1st January 2014.

#### **Section I: General provisions for Guidelines**

#### **Guideline 1- General provisions for Guidelines**

- 4.30. National competent authorities should take the appropriate steps in order to put in place from 1 January 2014 the present Guidelines on submission of information to national competent authorities.
- 4.31. National competent authorities should ensure that insurance and reinsurance undertakings and groups take the appropriate steps to:
  - a) build systems and structures to deliver high quality information for supervisory purposes, and;
  - b) submit to their national competent authorities the qualitative and quantitative information as set out in these Guidelines that will allow national competent authorities to review and evaluate the quality of the information and the progress made.

#### **Guideline 2 - Progress report to EIOPA**

4.32. National competent authorities should send to EIOPA, a progress report on the application of these Guidelines by the end of February following each relevant year, the first being sent by 28 February 2015 based on the period 1 January 2014 to 31 December 2014.

# Section II: Scope of the submission of information – Thresholds to be applied

# Guideline 3 – Individual annual quantitative information submission thresholds

4.33. In accordance with Article 35 of the Solvency II Directive, national competent authorities should ensure that insurance and reinsurance undertakings that represent at least 80% of the national market share, according to the criteria defined in Guideline 5 to 7, submit to the national competent authority the set of annual quantitative information identified in Guideline 13.

# Guideline 4 – Individual quarterly quantitative information submission thresholds

4.34. In accordance with Article 35 of the Solvency II Directive, national competent authorities should ensure that insurance and reinsurance undertakings that represent at least 50% of the national market share, according to the criteria defined in Guideline 5 to 7, submit to the national competent authority the set of quarterly information identified in Guideline 16.

#### Guideline 5 – Market share for individual

- 4.35. National competent authorities should calculate the national market share referred to in Guidelines 3 and 4 based on the data submitted by insurance and reinsurance undertakings for the purposes of supervision on the annual reporting period ending during 2012.
- 4.36. To determine the national market share the following undertakings should be excluded:
  - a) non-EEA insurance and reinsurance undertakings with a share in the national market through a branch office;
  - b) other EEA insurance and reinsurance undertakings with a share in the national market through a branch office or freedom of services.
- 4.37. Life and Non-life business should be considered separately.

#### **Guideline 6 – Calculation of market share for life business**

- 4.38. For Life business, national competent authorities should:
  - a) Identify the insurance and reinsurance undertakings writing life insurance or reinsurance business that are expected to be within the scope of the Solvency II Directive at its initial date of application, based on information available at the time of notification;
  - b) Calculate the market share of each of them, dividing the amount of its gross life technical provisions by the total amount of gross life technical provisions of all insurance and reinsurance undertakings identified in the previous paragraph, and;
  - c) Identify the insurance and reinsurance undertakings for which the accumulated market share calculated in the previous paragraph reaches at least 80% for the purpose of Guideline 3 and 50% for the purpose of Guideline 4.

#### **Guideline 7 – Calculation of market share for non-life business**

- 4.39. For Non-life business, national competent authorities should:
  - Identify the insurance and reinsurance undertakings writing non-life insurance or reinsurance business that are expected to be within the scope of the Solvency II Directive at its initial date of application, based on information available at the time of notification;
  - b) Calculate the market share of each of them, dividing the amount of its gross non-life written premiums, direct and reinsurance accepted, by the total amount of gross non-life written premiums, direct and reinsurance accepted, of all insurance and reinsurance undertakings identified in the previous paragraph, and;
  - c) Identify the insurance and reinsurance undertakings for which the accumulated market share calculated in the previous paragraph

reaches at least 80% for the purpose of Guideline 3 and 50% for the purpose of Guideline 4.

# **Guideline 8 - Notification by national competent authorities to insurance and reinsurance undertakings**

4.40. National competent authorities should notify insurance and reinsurance undertakings falling into these thresholds, no later than 11 months before the initial submission reference dates indicated in Guideline 35.

# Guideline 9 – Groups' annual quantitative information submission thresholds

- 4.41. In accordance with Articles 35 and 254 of the Solvency II Directive, national competent authorities should ensure that at least the participating insurance and reinsurance undertakings or insurance holding companies at the head of an insurance or reinsurance group with more than EUR 12 billion or the equivalent in the national currency of total assets in the consolidated accounting balance-sheet for the reporting period ending during 2012, submit to the group supervisor the set of annual quantitative information identified in Guideline 17.
- 4.42. The equivalent amount in national currency should be calculated by applying the exchange rate at the end of the reporting period for supervisory purposes referred in the previous paragraph.
- 4.43. If in a Member State no insurance or reinsurance group with headquarters in its territory falls under paragraph 1.41., the national competent authority should decide whether any insurance or reinsurance groups headquartered in its territory should submit to the group supervisor the set of annual quantitative information identified in Guideline 17, considering at least the nature, scale and complexity of the risks inherent to the business of the group and its significance in the local market.
- 4.44. Where the method 2 as defined in Article 233 of Solvency II Directive is applied, the national competent authority should ensure that total assets is calculated and communicated to the group supervisor by the group, based on the proportional sum of all total assets of insurance or reinsurance undertakings and insurance holding companies belonging to the group in the scope of the group solvency calculation.

#### **Guideline 10 – Groups' quarterly quantitative reporting thresholds**

4.45. In accordance with Articles 35 and 254 of the Solvency II Directive, national competent authorities should ensure that at least the participating insurance and reinsurance undertakings or insurance holding companies at the head of an insurance or reinsurance group with more than EUR 12

billion or the equivalent in the national currency of total assets in the consolidated accounting balance sheet, relating to the reporting period ending during 2012, submit to the group supervisor the set of quarterly quantitative information identified in Guideline 20.

- 4.46. The equivalent amount in national currency should be calculated by applying the exchange rate at the end of the reporting period for supervisory purposes referred in the previous paragraph.
- 4.47. If in a Member State no insurance or reinsurance group with headquarters in its territory falls under paragraph 1.45., the national competent authority should decide whether any insurance or reinsurance groups headquartered in its territory should submit to the group supervisor the set of quarterly quantitative information identified in Guideline 20, considering at least the nature, scale and complexity of the risks inherent to the business of group and its significance in the local market.
- 4.48. Where method 2 as defined in Article 233 of the Solvency II Directive is applied, the national competent authority should ensure that the total assets are calculated and communicated to the national competent authority by the group, based on the proportional sum of total assets of all insurance or reinsurance undertakings and insurance holding companies belonging to the group in the scope of the group solvency calculation.

# Guideline 11 - Notification by national competent authorities to participating insurance and reinsurance undertaking or insurance holding company at the head of an insurance or reinsurance group

4.49. The national competent authorities should notify, the participating insurance and reinsurance undertaking or insurance holding company at the head of an insurance or reinsurance group falling into these thresholds no later than 11 months before the initial submission reference dates indicated in Guideline 35, that they are required to submit to the group supervisor the set of quarterly quantitative information identified in Guideline 20 and the set of annually quantitative information identified in Guideline 17.

#### **Guideline 12 – Narrative reporting thresholds**

4.50. In accordance with Articles 35 and 254 of the Solvency II Directive, national competent authorities should ensure that insurance and reinsurance undertakings and the participating insurance and reinsurance undertaking or insurance holding company falling within the scope of Guidelines 3 and 9 submit to the corresponding national competent authority the set of narrative information identified in Section IV to Section VI of these Guidelines.

#### Section III: Quantitative information

#### **Guideline 13 – Individual quantitative annual information**

- 4.51. In accordance with Articles 35 of the Solvency II Directive, national competent authorities should ensure that individual insurance and reinsurance undertakings falling within the scope of Guideline 3 submit annually to the national competent authority the following items as defined in Technical Annex I, with the detail described in Technical Annex II, and under the references indicated below:
  - a) S.01.01.b Content of the submission;
  - b) S.01.02.b Basic information;
  - c) S.02.01.b Balance sheet;
  - d) S.02.02.b Assets and liabilities by currency;
  - e) S.06.02.b List of assets;
  - f) S.08.01.b Open derivatives;
  - g) S.12.01.b Life and Health Similar to Life Techniques Technical Provisions;
  - h) S.17.01.b Non-life Technical Provisions;
  - i) S.23.01.b Own funds;
  - j) S.25.01.b Solvency Capital Requirement Standard Formula or Partial Internal Models;
  - k) S.25.02.b Solvency Capital Requirement Partial Internal Models;
  - I) S.25.03.b Solvency Capital Requirement Full Internal Models;
  - m) S.26.01.b Solvency Capital Requirement Market risk;
  - n) S.26.02.b Solvency Capital Requirement Counterparty default risk;
  - o) S.26.03.b Solvency Capital Requirement Life underwriting risk;
  - p) S.26.04.b Solvency Capital Requirement Health underwriting risk;
  - q) S.26.05.b Solvency Capital Requirement Non-life underwriting risk;
  - r) S.26.06.b Solvency Capital Requirement Operational risk;
  - s) S.27.01.b Solvency Capital Requirement Non-life catastrophe risk;
  - t) S.28.01.b Minimum Capital Requirement Non-composite undertakings, and;
  - u) S.28.02.b Minimum capital Requirement Composite undertakings.
- 4.52. The information referred to in paragraph d) should be submitted for the number of currencies needed to report at least 90% of the total assets and liabilities, where the currencies to be reported are those underlying the asset or liability.
- 4.53. The information referred to in paragraphs g) and h) by country should be submitted for the home country and for the additional number of countries needed to report up to 90% of the Best Estimate for direct business on a

certain Line of business, with the rest being reported in items "For European Economic Area countries outside the materiality threshold" or "For non-European Economic Area countries outside the materiality threshold".

# Guideline 14 – Individual quantitative annual information – Internal Models

- 4.54. National competent authorities should ensure that insurance and reinsurance undertakings that are engaged with the relevant national competent authority in a pre-application process for an internal model that would be used for the calculation of the Solvency Capital Requirement, submit annually to the national competent authority, within the deadlines defined in Guideline 35 the relevant information identified in the Guideline 13.
- 4.55. For the information regarding the internal model calculation of Solvency Capital Requirement the relevant information identified in m) to s) of Guideline 13 according to the specific categorization of risks of the specific internal model and any additional information requested by the national competent authority about the internal model under pre-application should be submitted according to specific templates agreed with the respective national competent authority.

# Guideline 15 – Individual quantitative annual information – Ring Fenced Funds

- 4.56. In addition to the information regarding the Solvency Capital Requirement at entity level, the information referred to in paragraph j) of Guideline 13 should be submitted, separately, regarding the Ring Fenced Fund with the most material notional Solvency Capital Requirement and regarding the remaining part of the business of the undertaking using the references S.25.01.I.
- 4.57. The information referred to in paragraphs m) to s) of Guideline 13 should be submitted, separately, regarding the Ring Fenced Fund with the most material notional Solvency Capital Requirement and regarding the remaining part of the business of the undertaking using the references S.26.01.1 to S.26.06.1 and S.27.01.1.
- 4.58. When undertaking is using an internal model for the calculation of Solvency Capital Requirement, the notional SCR for material Ring Fenced Fund and the remaining part, should be taken into account, when submitting the relevant information identified in k) and l) of Guideline 13, according to specific templates agreed with the respective national competent authority.

#### Guideline 16 – Individual quantitative quarterly information

- 4.59. In accordance with Articles 35 of the Solvency II Directive, national competent authorities should ensure that individual insurance and reinsurance undertakings falling within the scope of Guideline 4 submit quarterly to the national competent authority the following items as defined in Technical Annex I, with the detail described in Technical Annex II, and under the references indicated below:
  - a) S.01.01.a Content of the submission;
  - b) S.01.02.a Basic information;
  - c) S.02.01.a Balance sheet;
  - d) S.06.02.a List of assets;
  - e) S.08.01.a Open derivatives;
  - f) S.12.01.a Life and Health Similar to Life Techniques Technical Provisions;
  - g) S.17.01.a Non-life Technical Provisions;
  - h) S.23.01.a Own funds;
  - i) S.28.01.a Minimum Capital Requirement Non-composite undertakings, and;
  - j) S.28.02.a Minimum capital Requirement Composite undertakings.
- 4.60. Notwithstanding Guideline 4, national competent authorities may exempt captive insurance and reinsurance undertakings from the submission of the information referred to in the previous paragraph.

#### Guideline 17 – Groups' quantitative annual information

- 4.61. In accordance with Articles 35 and 254 of the Solvency II Directive, national competent authorities should ensure that participating insurance and reinsurance undertakings or insurance holding companies at the head of an insurance or reinsurance group falling within the scope of Guideline 9 submit annually to the national competent authority the following items as defined in Technical Annex I, with the detail described in Technical Annex II, and under the references indicated below:
  - a) S.01.01.g Content of the submission;
  - b) S.01.02.g Basic information;
  - c) S.02.01.g Balance sheet, when the method 1 as defined in Article 230 of Solvency II Directive is used, either exclusively or in combination with the 2 method or method 2 as defined in Article 233 of the Solvency II Directive;
  - d) S.06.02.g List of assets;
  - e) S.08.01.g Open derivatives;
  - f) S.23.01.g Own funds;
  - g) S.25.01.g Solvency Capital Requirement Standard Formula or Partial Internal Models, when method 1 as defined in Article 230 of Solvency II Directive is used, either exclusively or in combination with method 2, as defined in Article 233 of the Solvency II Directive;
- h) S.25.02.g Solvency Capital Requirement Partial Internal Models, when method 1 as defined in Article 230 of the Solvency II Directive is used, either exclusively or in combination with method 2, as defined in Article 233 of the Solvency II Directive;
- i) S.25.03.g Solvency Capital Requirement Full Internal Models, when method 1 as defined in Article 230 of the Solvency II Directive is used, either exclusively or in combination with method 2, as defined in Article 233 of the Solvency II Directive;
- j) S.26.01.g Solvency Capital Requirement Market risk, when method 1 as defined in Article 230 of the Solvency II Directive is used, either exclusively or in combination with method 2, as defined in Article 233 of the Solvency II Directive;
- k) S.26.02.g Solvency Capital Requirement Counterparty default risk, when method 1 as defined in Article 230 of the Solvency II Directive is used, either exclusively or in combination with method 2, as defined in Article 233 of the Solvency II Directive;
- S.26.03.g Solvency Capital Requirement Life underwriting risk, when method 1 as defined in Article 230 of the Solvency II Directive is used, either exclusively or in combination with method 2, as defined in Article 233 of the Solvency II Directive;
- m) S.26.04.g Solvency Capital Requirement Health underwriting risk, when method 1 as defined in Article 230 of the Solvency II Directive is used, either exclusively or in combination with method 2, as defined in Article 233 of the Solvency II Directive;
- n) S.26.05.g Solvency Capital Requirement Non-life underwriting risk, when method 1 as defined in Article 230 of the Solvency II Directive is used, either exclusively or in combination with method 2, as defined in Article 233 of the Solvency II Directive;
- o) S.26.06.g Solvency Capital Requirement Operational risk, when method 1 as defined in Article 230 of the Solvency II Directive is used, either exclusively or in combination with method 2, as defined in Article 233 of the Solvency II Directive;
- p) S.27.01.g Solvency Capital Requirement Non-life catastrophe risk, when method 1 as defined in Article 230 of the Solvency II Directive is used, either exclusively or in combination with method 2, as defined in Article 233 of the Solvency II Directive;
- q) S.32.01.g Undertakings in the scope of the group;
- r) S.33.01.g Insurance and reinsurance individual requirements;
- s) S.34.01.g Other regulated and non-regulated financial undertakings including insurance holding companies individual requirements and;
- t) S.35.01.g Contribution to group technical provisions.
- 4.62. In accordance with Article 220 (2) of the Solvency II Directive, notwithstanding paragraph 1.63, national competent authorities in the role of group supervisor should form a view, after consulting the other

supervisory authorities concerned and the group itself, on whether an insurance or reinsurance group can apply the method 2 as defined in Article 233 of the Solvency II Directive or the combination of method 1 as defined in Article 230 of the Solvency II Directive and method 2 as defined in Article 233 of the Solvency II Directive, where the exclusive application of method 1 is not considered appropriate regarding the EEA operations.

- 4.63. With regard to third country undertakings, the insurance or reinsurance group and the group supervisor should engage in a dialogue on the method of calculation that the group will use to determine their group solvency for the preparatory phase. The insurance or reinsurance group should explain to the group supervisor why the exclusive application of method 1 is not considered appropriate.
- 4.64. During the preparatory phase the group should decide which method to apply after having considered the outcome of the dialogue with the group supervisor. In the case the group intends to apply during the preparatory phase the method 2 or the combination of method 1 as defined in Article 230 of Solvency II Directive and method 2 as defined in Article 233 of Solvency II Directive, and this is not in line with the outcome of the dialogue, the insurance or reinsurance groups should communicate the rationale for deviating from the outcome of the dialogue before commencing their solvency calculations for the preparatory phase.
- 4.65. The use of the method 2 or the combination of method 1 as defined in Article 230 of Solvency II Directive and method 2 as defined in Article 233 of Solvency II Directive should be applied without prejudice to any future decision of the group supervisor once Solvency II is applicable.

# Guideline 18 – Groups' quantitative annual information – Internal Models

- 4.66. National competent authorities should ensure that groups that are engaged with the relevant national competent authority in a preapplication process for an internal model that would be used for the calculation of the Solvency Capital Requirement, submit annually to the national competent authority, within the deadlines defined in Guideline 35, the relevant information identified in the Guideline 17.
- 4.67. In the case of group internal models under pre-application that would be used for the calculation of both the group Solvency Capital Requirement and some Solvency Capital Requirement of related undertakings, for the information regarding the internal model calculation of Solvency Capital Requirement the relevant information identified in j) to p) of the Guideline 17 according to the specific categorization of risks of the specific internal model and any additional information requested by the national competent

authority about the internal model under pre-application should be submitted according to specific templates agreed with the respective national competent authority.

# Guideline 19 – Groups' quantitative annual information – Ring Fenced Funds

- 4.68. When method 1 as defined in Article 230 of the Solvency II Directive is used, either exclusively or in combination with method 2, as defined in Article 233 of the Solvency II Directive, in addition to the information regarding the Solvency Capital Requirement calculation at group level, the information referred to in paragraphs g) of Guideline 17 should be submitted, separately, regarding the Ring Fenced Fund with the most material notional Solvency Capital Requirement and regarding the remaining part of the business of the group using the references S.25.01.n.
- 4.69. When method 1 as defined in Article 230 of the Solvency II Directive is used, either exclusively or in combination with method 2, as defined in Article 233 of the Solvency II Directive, the information referred to in paragraphs j) to p) of Guideline 17 should be submitted, separately, regarding the Ring Fenced Fund with the most material notional Solvency Capital Requirement and regarding the remaining part of the business of the group using the references S.26.01.n to S.26.06.n and S.27.01.n.
- 4.70. When method 2 as defined in Article 233 of the Solvency II Directive is used, the information referred to in paragraph r) of Guideline 17, in the cells B1 to B7 as defined in Annex II, should be submitted for insurance and reinsurance undertakings, separately, at entity level, regarding the Ring Fenced Fund with the most material notional Solvency Capital Requirement and regarding the remaining part of the business.
- 4.71. When undertaking is using an internal model for the calculation of Solvency Capital Requirement, the notional SCR for material Ring Fenced Fund and the remaining part, should be taken into account, when submitting the relevant information identified in h) and i) of Guideline 17, according to specific templates agreed with the respective national competent authority.

#### Guideline 20 – Groups' quantitative quarterly information

4.72. In accordance with Articles 35 and 254 of the Solvency II Directive, national competent authorities should ensure that participating insurance and reinsurance undertakings or insurance holding companies at the head of insurance or reinsurance group falling within the scope of Guideline 10 submit quarterly to the national competent authority the following items as defined in Technical Annex I, with the detail described in Technical Annex II, and under the references indicated below:

- a) S.01.01.f Content of the submission;
- b) S.01.02.f Basic information;
- c) S.02.01.f Balance sheet, when method 1 as defined in Article 230 of the Solvency II Directive is used, either exclusively or in combination with method 2, as defined in Article 233 of the Solvency II Directive;
- d) S.06.02.f List of assets;
- e) S.08.01.f Open derivatives, and;
- f) S.23.01.f Own funds.

### Section IV: Narrative information on System of governance Guideline 21 – Information on general governance requirements

- 4.73. In accordance with Articles 35 and 254 of the Solvency II Directive, national competent authorities should ensure that the narrative report referred to in Guideline 12 includes the following information regarding insurance and reinsurance undertaking's general governance requirements:
  - a) information allowing the national competent authority to gain a good understanding of the system of governance within the undertaking, and to assess its appropriateness to the undertaking's business strategy and operations;
  - b) information relating to the undertaking's delegation of responsibilities, reporting lines and allocation of functions, and;
  - c) the structure of the undertaking's administrative, management or supervisory body, providing a description of their main roles and responsibilities and a brief description of the segregation of responsibilities within these bodies, in particular whether relevant committees exist within them, as well as a description of the main roles and responsibilities of key functions held by such bodies.

#### **Guideline 22 – Information on the fit and proper requirements**

- 4.74. In accordance with Articles 35 and 254 of the Solvency II Directive, national competent authorities should ensure that the narrative report referred to in Guideline 12 includes the following information regarding insurance and reinsurance undertaking's compliance with the fit and proper requirements:
  - a) a list of the persons in the undertaking, or external to the undertaking in the case that the undertaking has outsourced key functions that are responsible for key functions, and;
  - b) information on the policies and processes established by the undertaking to ensure that those persons are fit and proper.

#### Guideline 23 – Information on the risk management system

- 4.75. In accordance with Articles 35 and 254 of the Solvency II Directive, national competent authorities should ensure that the narrative report referred to in Guideline 12 includes the following information regarding insurance and reinsurance undertaking's risk management system:
  - a) a description of the undertaking's risk management system comprising strategies, processes and reporting procedures, and how it is able to effectively identify, measure, monitor, manage and report, on a continuous basis, the risks on an individual and aggregated level, to which the undertaking is or could be exposed;
  - b) a description of how the risk management system including the risk management function are implemented and integrated into the organisational structure and decision-making processes of the undertaking;
  - c) information on the undertaking's risk management strategies, objectives, processes and reporting procedures for each category of risk, with an explanation how these are documented, monitored and enforced;
  - d) information on how the undertaking fulfils its obligation related to the 'prudent person principle' as set out in the Guidelines 22 to 30 on the System of Governance;
  - e) information on how the undertaking verifies the appropriateness of credit assessments from external credit assessments institutions including how and the extent to which credit assessments from external credit assessments institutions are used.

#### **Guideline 24 – Information on internal control system**

- 4.76. In accordance with Articles 35 and 254 of the Solvency II Directive, national competent authorities should ensure that the narrative report referred to in Guideline 12 includes the following information regarding insurance and reinsurance undertaking's internal control system:
  - a) a description of the undertaking's internal control system;
  - b) information on the key procedures that the internal control system includes, and;
  - c) a description of how the compliance function is implemented.

#### **Guideline 25 – Additional information**

4.77. In accordance with Articles 35 and 254 of the Solvency II Directive, national competent authorities should ensure that the narrative report referred to in Guideline 12 includes any other material information regarding insurance and reinsurance undertaking's system of governance.

#### **Guideline 26 – Information on System of governance – Groups**

- 4.78. In accordance with Articles 35 and 254 of the Solvency II Directive, national competent authorities should ensure that Guidelines 21 to 25 apply to groups.
- 4.79. National competent authorities should ensure that groups provide additionally the following information:
  - a) a description of how the risk management and internal control systems and reporting procedures are implemented consistently in all the undertakings included in the scope of group supervision, as referred to in the Guidelines on the System of Governance;
  - b) where applicable, a statement that the participating insurance or reinsurance undertaking or the insurance holding company has made use of the option to perform a single forward looking assessment of own risks document as set out in Guidelines 20 and 23 of forward looking assessment of own risks Guidelines., and;
  - c) information on any material intra-group outsourcing arrangements;
  - d) qualitative and quantitative information on material specific risks at group level.

#### **Guideline 27 – Information on Governance Structure**

4.80. In accordance with Articles 35 and 254 of the Solvency II Directive, national competent authorities should ensure the narrative report referred to in Guideline 12 includes an organizational chart indicating the positions of key function holders within the information on the governance structure.

### Section V: Narrative information on Capital management Guideline 28 – Information on Own funds

- 4.81. In accordance with Articles 35 and 254 of the Solvency II Directive, national competent authorities should ensure that the narrative report referred to in Guideline 12 includes the following information regarding insurance and reinsurance undertaking's and group's own funds:
  - a quantitative and qualitative explanation of any material differences between equity as shown in the undertaking's financial statements and the excess of assets over liabilities as calculated for solvency purposes, and;
  - b) Information on the structure, amount and quality of basic own funds and ancillary own funds.
- 4.82. In accordance with Articles 35 and 254 of the Solvency II Directive, national competent authorities should ensure that the narrative report referred to in Guideline 12 includes the following information regarding group's own funds:

- a) How the group's own funds have been calculated net of any intra-group transactions, including intra-group transactions with undertakings of other financial sectors, and;
- b) The nature of the restrictions to the transferability and fungibility of own funds in the related undertakings, if any.

### Section VI: Narrative information on Valuation for solvency purposes Guideline 29 – Information on valuation of assets

- 4.83. In accordance with Articles 35 and 254 of the Solvency II Directive, national competent authorities should ensure that the narrative report referred to in Guideline 12 includes the following information regarding insurance and reinsurance undertaking's valuation of their assets for solvency purposes:
  - a) separately for each material class of assets, the value of the assets as well as a description of the bases, methods and main assumptions used for valuation for solvency purposes, and;
  - b) separately for each material class of assets, a quantitative and qualitative explanation of any material differences between the bases, methods and main assumptions used by the undertaking for the valuation for solvency purposes and those used for their valuation in financial statements.

#### **Guideline 30 – Information on valuation of technical provisions**

- 4.84. In accordance with Articles 35 and 254 of the Solvency II Directive, national competent authorities should ensure that the narrative report referred to in Guideline 12 includes the following information regarding the insurance and reinsurance undertaking's valuation of their technical provisions for solvency purposes:
  - a) separately for each material line of business the value of technical provisions, including the amount of the best estimate and the risk margin, as well as a description of the bases, methods and main assumptions used for their valuation for solvency purposes;
  - b) a description of the level of uncertainty associated with the amount of technical provisions;
  - c) separately for each material line of business, a quantitative and qualitative explanation of any material differences between the bases, methods and main assumptions used by the undertaking for the valuation for solvency purposes and those used for their valuation in financial statements, and;
  - d) a description of the recoverables from reinsurance contracts and special purpose vehicles.

4.85. In accordance with Articles 35 and 254 of the Solvency II Directive, national competent authorities should ensure that the narrative report referred to in Guideline 12 includes details of the relevant actuarial methodologies and assumptions used in the calculation of the technical provisions including details of any simplification used in the calculation of the technical provision, including deriving the risk margin and its allocation to the single lines of business and including a justification that the method chosen is proportionate to the nature, scale and complexity of risks.

#### **Guideline 31 – Information on Valuation of other liabilities**

- 4.86. In accordance with Articles 35 and 254 of the Solvency II Directive, national competent authorities should ensure that the narrative report referred to in Guideline 12 includes the following information regarding the insurance and reinsurance undertaking's valuation of other liabilities for solvency purposes:
  - a) separately for each material class of other liabilities the value of other liabilities as well as a description of the bases, methods and main assumptions used for their valuation for solvency purposes, and;
  - b) separately for each material class of other liabilities, a quantitative and qualitative explanation of any material differences with the valuation bases, methods and main assumptions used by the undertaking for the valuation for solvency purposes and those used for their valuation in financial statements.

#### Guideline 32 – Any other material information

- 4.87. In accordance with Articles 35 and 254 of the Solvency II Directive, national competent authorities should ensure that the narrative report referred to in Guideline 12 includes a separate section on any other material information regarding the insurance and reinsurance undertaking's valuation of assets and liabilities for solvency purposes.
- 4.88. In accordance with Articles 35 and 254 of the Solvency II Directive, information on the valuation of assets and liabilities for solvency purposes should include a description of:
  - a) the relevant assumptions about future management actions, and;
  - b) the relevant assumptions about policyholders' behaviour.
- 4.89. In accordance with Articles 35 and 254 of the Solvency II Directive, national competent authorities should ensure that the narrative report referred to in Guideline 12 includes, when insurance and reinsurance undertakings use mark to model techniques information on:
  - a) identification of the assets and liabilities to which that valuation approach applies;

- b) justification of the use of that valuation approach for the assets and liabilities referred to in point a);
- c) documentation of the assumptions underlying that valuation approach and;
- d) assessment of the valuation uncertainty of the assets and liabilities referred to in point a).

#### **Guideline 33 – Information on Valuation for solvency purposes - Groups**

4.90. In accordance with Articles 35 and 254 of the Solvency II Directive, national competent authorities should ensure that Guidelines 29 to 32 applies to groups and includes additionally the information regarding the group's valuation for solvency purposes, where the bases, methods and main assumptions used at group level for the valuation for solvency purposes of the group's assets, technical provisions and other liabilities differ materially from those used by any of its subsidiaries for the valuation for solvency purposes of its assets, technical provisions and other liabilities, a quantitative and qualitative explanation of any material differences.

### Section VII: Reporting process and undertakings' reporting policy Guideline - 34 Undertakings' reporting policy

- 4.91. In accordance with Articles 35 and 254 of the Solvency II Directive, national competent authorities should ensure that insurance and reinsurance undertakings establishes a reporting policy that complies with Guideline 9 of the Guidelines on System of Governance, and additionally:
  - a) details which business unit is responsible for drafting any reporting to the supervisor along with those business units which are responsible for reviewing any reporting to the supervisor;
  - b) sets out processes and timeline for completion of the various reporting requirements and review and approval, and;
  - c) explains the processes and controls for guaranteeing the reliability, completeness and consistency of the data provided facilitating the analysis and comparison throughout the years.

#### Section VIII: Dates of initial application and deadlines

### Guideline 35 – Initial submission reference dates and deadlines for submitting information to national competent authorities

4.92. In accordance with Articles 35 and 254 of the Solvency II Directive, national competent authorities should ensure that insurance and reinsurance undertakings submit the annual quantitative information referred to in Section III, Guidelines 13, 14 and 15, regarding the annual

quantitative information related to financial year ending on 31 December 2014, no later than 22 weeks after the undertaking's financial year end.

- 4.93. In accordance with Articles 35 and 254 of the Solvency II Directive, national competent authorities should ensure that insurance and reinsurance undertakings submit the quarterly quantitative information referred to in Section III, Guideline 16, regarding the quarterly quantitative templates related to the quarter ending on 30 September 2015, no later than 8 weeks after the quarter end.
- 4.94. In accordance with Articles 35 and 254 of the Solvency II Directive, national competent authorities should ensure that the narrative reporting referred to in Sections IV to VI is submitted, in relation to financial year ending on 31 December 2014, no later than 22 weeks after the undertaking's financial year end.
- 4.95. For reporting by groups, the submission of the information referred to in Section III, Guidelines 17, 18, 19 and 20 and the narrative report referred to in Sections IV to VI, 6 weeks are added to the annual and quarterly submission deadlines referred in the previous paragraphs.
- 4.96. Where undertakings or groups are permitted by national laws to report their financial information based on their accounting year-end which deviates from the calendar year, reporting reference dates may be adjusted accordingly. The reference dates to be used should be approved by the supervisory authority.

# Section IX: Means for reporting, currency, units and data checks and others

#### **Guideline 36 – Lines of Business and Complementary Identification Code**

- 4.97. In accordance with Articles 35 and 254 of the Solvency II Directive, national competent authorities should ensure that when the information submitted under these Guidelines is required by Line of Business, insurance and reinsurance undertakings use the Lines of Business as defined under Technical Annex III.
- 4.98. In accordance with Articles 35 and 254 of the Solvency II Directive, national competent authorities should ensure that regarding information on assets and derivatives under these Guidelines, insurance and reinsurance undertakings use the Complementary Identification Code categories and table as defined under Technical Annexes IV and V.

#### **Guideline 37 – Means for reporting**

4.99. In accordance with Articles 35 and 254 of the Solvency II Directive, national competent authorities should ensure that the quantitative

information referred in Section III is submitted electronically and the narrative report referred to in Sections IV to VI is submitted in an electronically readable format to the national competent authority.

#### **Guideline 38 – Currency and units**

- 4.100.In accordance with Articles 35 and 254 of the Solvency II Directive, national competent authorities should ensure that all monetary data is submitted in the undertaking's and group currency of reporting, which requires converting of other currencies into the currency of reporting, with the exchange rate at the end of the reporting period.
- 4.101.In accordance with Articles 35 and 254 of the Solvency II Directive, national competent authorities should ensure that all quantitative data is submitted in units.

#### **Guideline 39 – Data Checks**

4.102.In accordance with Articles 35 and 254 of the Solvency II Directive, national competent authorities should ensure that the data received comply with the data checks identified in Technical Annex VI.

#### **Compliance and Reporting Rules**

- 4.103. This document contains Guidelines issued under Article 16 of the EIOPA Regulation. In accordance with Article 16(3) of the EIOPA Regulation, Competent Authorities shall make every effort to comply with guidelines and recommendations.
- 4.104.Competent authorities that comply or intend to comply with these Guidelines should incorporate them into their regulatory or supervisory framework in an appropriate manner.
- 4.105.Competent authorities shall confirm to EIOPA whether they comply or intend to comply with these Guidelines, with reasons for non-compliance, within two months after the publication.
- 4.106.In the absence of a response by this deadline, competent authorities will be considered as non-compliant to the reporting.

#### **Final Provision on Review**

- 4.107. These Guidelines shall be subject to a review by EIOPA.
- 4.108.In particular, the dates referred to in Guideline 35 may be revised based on the latest developments on the Omnibus II negotiations.

#### 5. Technical Annexes of the Guidelines

#### **5.1 Technical Annex I: Content of quantitative information**

This Annex includes an explanation of the type of information that national competent authorities should include in the submission of information regarding each reference.

#### S.01.01 – Content of the submission

1. The content of the submission comprises the information contained in Technical Annex II under the reference S.01.01 (different variants) detailing the content of the reporting instant being submitted.

#### S.01.02 – Basic information (old BI)

2. The basic information comprises the information contained in Technical Annex II under the reference S.01.02 (different variants), detailing basic information on the undertaking and the content of the quantitative reporting in general.

#### S.02.01 – Balance sheet (old BS-C1)

- 3. The balance sheet comprises the information contained in Technical Annex II under the reference S.02.01 (different variants) and differentiating between valuation in accordance with article 75 of Solvency II Directive and valuation according to undertaking's or group's statutory accounts. The balance sheet should cover the entire business of the insurance or reinsurance undertaking for individual reporting or of the business of the group.
- 4. For quarterly reporting, the balance sheet data indicated in the previous paragraph should only consider valuation in accordance with article 75 of Solvency II Directive.

#### S.02.02 – Assets and liabilities by currency (old BS-C1D)

5. Assets and liabilities by currency comprises the information contained in Technical Annex II under the reference S.02.02 (different variants), for the number of currencies needed to report at least 90% of the total assets and liabilities, where the currencies to be reported are those underlying the asset or liability.

#### S.06.02 – List of assets (old AS-D1)

6. The detailed list of assets comprises the information contained in Technical Annex II under the reference S.06.02 (different variants), and encompass the following specific requirements:

- a) A line-by-line list of investments classifiable as asset categories 1 to 9, as set out in Technical Annex IV - Complementary Identification Code Categories, distinguishing between ring fenced funds and whenever the undertaking or group makes the distinction between life insurance and non-life insurance for internal purposes distinguishing between these two businesses and shareholder's funds, and;
- b) Each asset is reported separately in relation to each portfolio and / or each ring-fenced or other internal fund;
- c) For investments classifiable under the following CIC code, as set out in Technical Annex V Complementary Identification Code Table:
  - CIC 71 (Cash), only one line per currency is to be reported;
  - CIC 72 (Transferable deposits (cash equivalents)), only one line per pair(bank, currency) is to be reported;
  - CIC 73 (Other deposits short term (less than one year)), only one line per pair(bank, currency) is to be reported;
  - CIC 8X (Mortgages and loans): for mortgages and loans to individuals, including loans on policies, there must be only 2 lines, one line regarding loans to senior management board and another regarding loans to other individuals, without distinction between individuals;
  - CIC 95 (Plant and equipment (for own use)), only one line is reported, aggregating all plant and equipment.
- 7. For group reporting, and in addition to the requirements set in the previous paragraph, the following specific requirements should be met:
  - a) Where method 1 as defined in Article 230 of Solvency II Directive is used exclusively, the reporting should reflect the consolidated position of the assets (i.e. net of intra group transactions) within the group. The report should be made as follows:
    - Item Legal name of the undertaking should not be reported;
    - For participating insurance and reinsurance undertakings or insurance holding companies: report made line-by-line of the assets held;
    - For insurance and reinsurance undertakings, insurance holding companies, ancillary services undertakings and special purpose vehicles which are subsidiaries: report made line-by-line of the assets held;
    - For other related undertakings which are subsidiaries: report one line for each undertaking held and identify it by using the available options in item Participation;

- For undertakings under which a significant influence as defined in Article 33 of Directive 1983/349/EC is exercised: report one line for each undertaking held and identify it by using the available options in item Participation, and;
- Other Financial Sectors: report one line for each participation in other financial sectors held and identify it by using the available options in item Participation.
- b) Where method 2 as defined in Article 233 of Solvency II Directive is used exclusively, the report should include the detailed list of the assets net of intra group transactions held by the participating undertakings, the insurance holding companies and subsidiaries or one line for each undertaking held under which a significant influence as defined in Article 33 of Directive 1983/349/EC is exercised. The report should be made as follows:
  - Item Legal name of the undertaking should be reported;
  - For participating insurance and reinsurance undertakings or insurance holding companies: report made line-by-line of the assets held;
  - For insurance and reinsurance undertakings, insurance holding companies, ancillary services undertakings and special purpose vehicle which are subsidiaries (European Economic Area, equivalent non- European Economic Area and non-equivalent non- European Economic Area): report made line-by-line of the assets held;
  - For other related undertakings which are subsidiaries (European Economic Area, equivalent non- European Economic Area and non-equivalent non- European Economic Area): report one line for each undertaking held;
  - For undertakings under which a significant influence as defined in Article 33 of Directive 1983/349/EC is exercised (European Economic Area, non-equivalent non- European Economic Area, equivalent non- European Economic Area countries): report one line for each undertaking held, and;
  - Other Financial Sectors: report one line for each participation in other financial sectors held.
- c) Where a combination of methods 1 as defined in Article 230 of Solvency II Directive and 2 as defined in Article 233 of Solvency II Directive is used:

- i. One part of the report reflects the consolidated position of the assets (i.e. net of Intra Group Transactions) within the group which must be reported. The report should be made as follows:
  - Item Legal name of the undertaking should not be reported;
  - For participating insurance and reinsurance undertakings or insurance holding companies for which method 1 as defined in Article 230 of Solvency II Directive is used: report made line-by-line of the assets held;
  - For insurance and reinsurance undertakings, insurance holding companies, ancillary services undertakings and special purpose vehicles which are subsidiaries for which method 1 as defined in Article 230 of Solvency II Directive is used: report made line-byline of the assets held;
  - For other related undertakings which are subsidiaries and for which method 1 as defined in Article 230 of Solvency II Directive is used: report one line for each undertaking held and identify it by using the available options in item Participation;
  - For undertakings under which a significant influence as defined in Article 33 of Directive 1983/349/EC is exercised and for which method 1 as defined in Article 230 of Solvency II Directive is used: report one line for each undertaking held and identify it by using the available options in item Participation;
  - Other Financial Sectors: report one line for each participation in other financial sectors held and identify it by using the available options in item Participation;
  - Subsidiaries for which method 2 as defined in Article 233 of Solvency II Directive is used: report one line for each subsidiary held and identify it by using the available options in item Participation, and;
  - Undertakings under which a significant influence as defined in Article 33 of Directive 1983/349/EC is exercised and for which method 2 as defined in Article 233 of Solvency II Directive is used: report one line for each undertaking held and identify it by using the available options in item Participation.
- ii. The other part of the report should include the detailed list of the assets net of Intra Group Transactions held by the participating undertakings, the insurance holding companies and subsidiaries or one line for each undertaking held under which a significant influence as defined in Article 33 of Directive 1983/349/EC is exercised. The report should be made as follows:

- Item Legal name of the undertaking should be reported;
- For participating insurance and reinsurance undertakings or insurance holding companies and for which method 2 as defined in Article 233 of Solvency II Directive is used: report made line-by-line of the assets held;
- For insurance and reinsurance undertakings, insurance holding companies, ancillary services undertakings and special purpose vehicles which are subsidiaries (European Economic Area, equivalent non- European Economic Area and non-equivalent non-European Economic Area) and for which method 2 as defined in Article 233 of Solvency II Directive is used: report made line-byline of the assets held;
- For other related undertakings which are subsidiaries and for which method 2 as defined in Article 233 of Solvency II Directive is used (European Economic Area, equivalent non- European Economic Area and non-equivalent non- European Economic Area): report one line for each other related undertaking;
- For undertakings under which a significant influence as defined in Article 33 of Directive 1983/349/EC is exercised and for which method 2 as defined in Article 233 of Solvency II Directive is used (European Economic Area, non-equivalent non- European Economic Area, equivalent non- European Economic Area countries): report one line for each undertaking held, and;
- Other Financial Sectors: report one line for each participation in other financial sectors held.

#### S.08.01 – Open derivatives (old AS-D2O)

- 8. The list of derivatives open positions comprises the information contained in Technical Annex II under the reference S.08.01 (different variants), and encompass with the following requirements:
  - a) A line-by-line list of derivatives classifiable as asset categories A to F, as set out in Technical Annex IV – Complementary Identification Code Categories, distinguishing between ring fenced funds. Whenever the undertaking or group makes the distinction between life insurance and non-life insurance for internal purposes, distinguishing between these two businesses and shareholder's funds. When derivatives are issued by the undertaking as an internal (group) derivative and when derivatives relate to the undertakings' liabilities, distinguishing between these two situations;

- b) All derivatives contracts that existed during the reporting period and were not closed prior to the reporting reference date;
- c) Each derivative is reported separately in relation to each portfolio and / or each ring-fenced or other internal fund, and;
- d) Derivatives to be reported are the ones directly held and not held indirectly through investment funds or structured products.
- 9. For group reporting, and in addition to the requirements set in the previous paragraph, the following specific requirements should be attended:
  - a) Where method 1 as defined in Article 230 of Solvency II Directive is used exclusively, the reporting should reflect the consolidated position of the derivatives held (i.e. net of Intra Group Transactions) within the group. The report should be made as follows:
    - Item Legal name of the undertaking should not be reported;
    - For participating insurance and reinsurance undertakings or insurance holding companies: report made line-by-line of the derivatives held;
    - For insurance and reinsurance undertakings, insurance holding companies, ancillary services undertakings and special purpose vehicles which are subsidiaries: report made line-by-line of the derivatives held;
    - Derivatives held by other related undertakings which are subsidiaries should not be included;
    - Derivatives held by undertakings under which a significant influence as defined in Article 33 of Directive 1983/349/EC is exercised should not be included, and;
    - Derivatives held by participations in other financial sectors should not be included.
  - b) Where method 2 as defined in Article 233 of Solvency II Directive is used exclusively, the report should include the detailed list of the derivatives net of Intra Group Transactions held by the participating undertakings, the insurance holding companies and subsidiaries. The report should be made as follows:
    - Item Legal name of the undertaking should be reported;
    - For participating insurance and reinsurance undertakings or insurance holding companies: report made line-by-line of the derivatives held;

- For insurance and reinsurance undertakings, insurance holding companies, ancillary services undertakings and special purpose vehicles which are subsidiaries (European Economic Area, equivalent non- European Economic Area, non-equivalent non-European Economic Area) : report made line-by-line of the derivatives held;
- Derivatives held by other related undertakings which are subsidiaries should not be included;
- Derivatives held by undertakings under which a significant influence as defined in Article 33 of Directive 1983/349/EC is exercised (European Economic Area, non-equivalent non- European Economic Area, equivalent non- European Economic Area countries) should not be included, and;
- Derivatives held by participations in other financial sectors (European Economic Area, non-equivalent non- European Economic Area, equivalent non- European Economic Area countries) should not be included.
- c) Where a combination of methods 1 as defined in Article 230 of Solvency II Directive and 2 as defined in Article 233 of Solvency II Directive is used:
  - i. One part of the report reflects the consolidated position of the derivatives held (i.e. net of Intra Group Transaction) within the group which must be reported. The report should be made as follows:
    - Item Legal name of the undertaking should not be reported;
    - For participating insurance and reinsurance undertakings or insurance holding companies for which method 1 as defined in Article 230 of Solvency II Directive is used: report made line-by-line of the derivatives held;
    - For insurance and reinsurance undertakings, insurance holding companies, ancillary services undertakings and special purpose vehicles which are subsidiaries for which method 1 as defined in Article 230 of Solvency II Directive is used: report made line-by-line of the derivatives held;
    - Derivatives held by other related undertakings which are subsidiaries and for which method 1 as defined in Article 230 of Solvency II Directive is used should not be included;

- Derivatives held by undertakings under which a significant influence as defined in Article 33 of Directive 1983/349/EC is exercised and for which method 1 as defined in Article 230 of Solvency II Directive is used should not be included;
- Derivatives held by participations in other financial sectors should not be included;
- Derivatives held by subsidiaries for which method 2 as defined in Article 233 of Solvency II Directive is used should not be included, and;
- Derivatives held by undertakings under which a significant influence as defined in Article 33 of Directive 1983/349/EC is exercised and for which method 2 as defined in Article 233 of Solvency II Directive is used should not be included.
- ii. The other part of the report should include the detailed list of the derivatives held net of Intra Group Transactions by the participating undertakings, the insurance holding companies and subsidiaries. The report should be made as follows:
  - Item Legal name of the undertaking should be reported;
  - For insurance and reinsurance undertakings, insurance holding companies, ancillary services undertakings and special purpose vehicles which are subsidiaries (European Economic Area, equivalent non- European Economic Area, non-equivalent non-European Economic Area) for which method 2 as defined in Article 233 of Solvency II Directive is used: report made line-by-line of the derivatives held;
  - Derivatives held by other related undertakings which are subsidiaries and for which method 2 as defined in Article 233 of Solvency II Directive is used should not be included;
  - Derivatives held by undertakings under which a significant influence as defined in Article 33 of Directive 1983/349/EC is exercised (European Economic Area, non-equivalent non- European Economic Area, equivalent non- European Economic Area countries) and for which method 2 as defined in Article 233 of Solvency II Directive is used should not be included, and;
  - Derivatives held by participations in other financial sectors (European Economic Area, non-equivalent non- European Economic Area, equivalent non- European Economic Area countries) and for which method 2 as defined in Article 233 of Solvency II Directive is used should not be included.

# S.14.01.a – Life and Health Similar to Life Techniques Technical Provisions (old TP-F1Q)

- 10. Life and Health Similar to Life Techniques Technical Provisions, regarding each Line of Business as defined in Technical Annex III Lines of Business. Comprise the information contained in Technical Annex II under the reference S.14.01.a, and encompass with the following requirements:
  - a) Technical provisions calculated as a whole (Replicable portfolio);
  - b) Gross Best Estimate of technical provisions calculated as a sum of Best Estimate and risk margin (Non-Replicable portfolio);
  - c) Total Recoverables from reinsurance and special purpose vehicles after the adjustment for expected losses due to counterparty default, and;
  - d) Risk Margin.

### S.14.01.b – Life and Health Similar to Life Techniques Technical Provisions (old TP-F1)

- 11. Life and Health Similar to Life Techniques Technical Provisions, regarding each Line of Business as defined in Technical Annex III Lines of Business. Comprises the information contained in Technical Annex II under the reference S.14.01.b, and encompass with the following requirements:
  - a) Technical provisions calculated as a whole (Replicable portfolio);
  - b) Gross Best Estimate of technical provisions calculated as a sum of Best Estimate and risk margin (Non-Replicable portfolio);
  - c) Total Recoverables from reinsurance and special purpose vehicles after the adjustment for expected losses due to counterparty default, and;
  - d) Risk Margin;
  - e) Only the following items, relating to the amount of gross best estimate by country, are to be reported:
    - i. Gross Best Estimate for different countries Home country;
    - ii. Gross Best Estimate for different countries For countries in the materiality threshold;
    - iii. Gross Best Estimate for different countries For European Economic Area countries outside the materiality threshold, and;
    - iv. Gross Best Estimate for different countries For non-European Economic Area countries outside the materiality threshold.
  - f) The amount of gross Best Estimate by country regards to the location of risk underwritten.
- 12. Application of a materiality threshold:
  - i. Reported the gross Best Estimate for the countries representing up to 90% of the Best Estimate for direct business on a certain Line of business, with the rest being reported in items "For European Economic Area countries outside the materiality threshold" or "For

non-European Economic Area countries outside the materiality threshold", and;

ii. Regardless of the materiality threshold, the gross Best Estimate in the home country has to be reported.

### S.17.01.a - Non-life Technical Provisions (old TP-E1Q)

- 13. Non-life Technical Provisions, regarding each Line of Business as defined in Technical Annex III Line of Business, reporting direct insurance together with proportional accepted reinsurance. Comprise the information contained in Technical Annex II under the reference S.17.01.a, and encompass with the following requirements:
  - a) Technical provisions calculated as a whole (Replicable portfolio);
  - b) Gross Best Estimate of technical provisions calculated as a sum of Best Estimate and risk margin (Non-Replicable portfolio);
  - c) Total Recoverables from reinsurance and Special Purpose Vehicle after the adjustment for expected losses due to counterparty default, and;
     d) Bigly Mauring
  - d) Risk Margin.

#### S.17.01.b - Non-life Technical Provisions (old TP-E1)

- 14. Non-life Technical Provisions Best Estimate by country, regarding each Line of Business as defined in Technical Annex III Lines of Business, reporting direct insurance together with proportional accepted reinsurance. Comprises the information contained in Technical Annex II under the reference S.17.01.b, and encompass with the following requirements:
  - a) Technical provisions calculated as a whole (Replicable portfolio);
  - b) Gross Best Estimate of technical provisions calculated as a sum of Best Estimate and risk margin (Non-Replicable portfolio);
  - c) Total Recoverables from reinsurance and Special Purpose Vehicle after the adjustment for expected losses due to counterparty default, and;
  - d) Risk Margin;
  - e) only the following items, relating to the amount of gross Best Estimate by country, are to be reported:
    - i. Gross Best estimate for different countries Home country;
    - ii. Gross Best estimate for different countries For countries in the materiality threshold;
    - iii. Total gross Best estimate for European Economic Area countries outside the materiality threshold, and;
    - iv. Total gross Best estimate for non- European Economic Area countries outside the materiality threshold
  - f) The amount of gross Best Estimate by country regards to the localization of risk for "Medical expense", "Income protection", "Workers' compensation", "Fire and other damage to property" and "Credit and suretyship" Line of business;

- g) The amount of gross Best Estimate by country regards to the country of underwriting for all the other non-life Lines of business.
- 15. Application of a materiality threshold:
  - Reported the gross Best Estimate for the countries representing up to 90% of the Best Estimate for direct business on a certain Line of business, with the rest being reported in items "For European Economic Area countries outside the materiality threshold" or "For non- European Economic Area countries outside the materiality threshold", and;
  - ii. Regardless of the materiality threshold, the gross Best Estimate in the home country has to be reported.

#### S.23.01 – Own funds (old OF-B1Q and OF-B1)

- 16. Own funds, comprises the information contained in Technical Annex II under the reference S.23.01 (different variants), and encompass with the following requirements:
  - a) Information on Basic own funds items and tiers;
  - b) Information on Ancillary own funds items and tiers;
  - c) Information on available and eligible own funds to meet solvency requirements;
  - d) Information on reconciliation reserve, and;
  - e) Information on expected profits included in future premiums for Life business and Non-life business.

### S.25.01 - Solvency Capital Requirement - for undertakings on Standard Formula or Partial Internal Models (old SCR-B2A)

- 17. The Solvency Capital Requirement for undertakings on Standard Formula or Partial Internal Models comprises the information contained in Technical Annex II under the reference S.25.01 (different variants), and encompass information on Solvency capital requirement calculated using the standard formula, or, in case of undertakings using partial internal models, a split between the part of the Solvency Capital Requirement calculated with the standard formula and the part calculated with a partial internal model if any.
- 18. For group reporting and in addition to the requirements set in the previous paragraph, the following specific requirements should be met:
  - a) This information is applicable when method 1 as defined in Article 230 of Solvency II Directive is used, either exclusively or in combination with method 2 as defined in Article 233 of Solvency II Directive;

- b) When combination method is being used, this information is to be submitted only for the part of the group calculated with method 1 as defined in Article 230 of Solvency II Directive, and;
- c) This information does not apply to groups when method 2 as defined in Article 233 of Solvency II Directive is being used exclusively.

### S.25.02 - Solvency Capital Requirement - for undertakings on Partial Internal Models (old SCR-B2B)

- 19. The Solvency Capital Requirement for undertakings on Partial Internal Models comprises the information contained in Technical Annex II under the reference S.25.02 (different variants), and encompasses information on Solvency capital requirement calculated using partial internal model.
- 20. For group reporting and in addition to the requirements set in the previous paragraph, the following specific requirements should be met:
  - a) This information is applicable when method 1 as defined in Article 230 of Solvency II Directive is used, either exclusively or in combination with method 2 as defined in Article 233 of Solvency II Directive;
  - b) When combination method is being used, this information is to be submitted only for the part of the group calculated with method 1 as defined in Article 230 of Solvency II Directive, and;
  - c) This information does not apply to groups when method 2 as defined in Article 233 of Solvency II Directive is being used exclusively

#### S.25.03 - Solvency Capital Requirement - for undertakings on Full Internal Models (old SCR-B2C)

- 21. The Solvency Capital Requirement for undertakings on Full Internal Models comprises the information contained in Technical Annex II under the reference S.25.03 (different variants), and encompasses information on Solvency capital requirement calculated using full internal model.
- 22. For group reporting and in addition to the requirements set in the previous paragraph, the following specific requirements should be met:
  - a) This information is applicable when method 1 as defined in Article 230 of Solvency II Directive is used, either exclusively or in combination with method 2 as defined in Article 233 of Solvency II Directive;
  - b) When combination method is being used, this information is to be submitted only for the part of the group calculated with method 1 as defined in Article 230 of Solvency II Directive, and;
  - c) This information does not apply to groups when method 2 as defined in Article 233 of Solvency II Directive is being used exclusively.

#### S.26.01 - Solvency Capital Requirement - Market risk (old SCR-B3A)

23. The Solvency Capital Requirement - for Market Risk - comprises the information contained in Technical Annex II under the reference S.26.01

(different variants), and encompasses information on Solvency capital requirement for market risk, calculated using the standard formula.

- 24. For group reporting and in addition to the requirements set in the previous paragraph, the following specific requirements should be met:
  - a) This information is applicable when method 1 as defined in Article 230 of Solvency II Directive is used, either exclusively or in combination with method 2 as defined in Article 233 of Solvency II Directive;
  - b) When combination method is being used, this information is to be submitted only for the part of the group calculated with method 1 as defined in Article 230 of Solvency II Directive, and;
  - c) This information does not apply to groups when method 2 as defined in Article 233 of Solvency II Directive is being used exclusively.

# S.26.02 - Solvency Capital Requirement - Counterparty default risk (old SCR-B3B)

- 25. The Solvency Capital Requirement for Counterparty Default Risk comprises the information contained in Technical Annex II under the reference S.26.02 (different variants) and encompasses information on Solvency capital requirement for Counterparty Default Risk, calculated using the standard formula.
- 26. For group reporting and in addition to the requirements set in the previous paragraph, the following specific requirements should be met:
  - a) This information is applicable when method 1 as defined in Article 230 of Solvency II Directive is used, either exclusively or in combination with method 2 as defined in Article 233 of Solvency II Directive;
  - b) When combination method is being used, this information is to be submitted only for the part of the group calculated with method 1 as defined in Article 230 of Solvency II Directive, and;
  - c) This information does not apply to groups when method 2 as defined in Article 233 of Solvency II Directive is being used exclusively.

# S.26.03 - Solvency Capital Requirement - Life underwriting risk (old SCR-B3C)

- 27. The Solvency Capital Requirement for Life Underwriting Risk comprises the information contained in Technical Annex II under the reference S.26.03 (different variants), and encompasses information on Solvency capital requirement for Life Underwriting Risk, calculated using the standard formula.
- 28. For group reporting and in addition to the requirements set in the previous paragraph, the following specific requirements should be met:

- a) This information is applicable when method 1 as defined in Article 230 of Solvency II Directive is used, either exclusively or in combination with method 2 as defined in Article 233 of Solvency II Directive;
- b) When combination method is being used, this information is to be submitted only for the part of the group calculated with method 1 as defined in Article 230 of Solvency II Directive, and;
- c) This information does not apply to groups when method 2 as defined in Article 233 of Solvency II Directive is being used exclusively.

# S.26.04 - Solvency Capital Requirement - Health underwriting risk (old SCR-B3D)

- 29. The Solvency Capital Requirement for Health Underwriting Risk comprises the information contained in Technical Annex II under the reference S.26.04 (different variants), and encompasses information on Solvency capital requirement for Health Underwriting Risk, calculated using the standard formula.
- 30. For group reporting and in addition to the requirements set in the previous paragraph, the following specific requirements should be met:
  - a) This information is applicable when method 1 as defined in Article 230 of Solvency II Directive is used, either exclusively or in combination with method 2 as defined in Article 233 of Solvency II Directive;
  - b) When combination method is being used, this information is to be submitted only for the part of the group calculated with method 1 as defined in Article 230 of Solvency II Directive, and;
  - c) This information does not apply to groups when method 2 as defined in Article 233 of Solvency II Directive is being used exclusively

# S.26.05 - Solvency Capital Requirement - Non-life underwriting risk (old SCR-B3E)

- 31. The Solvency Capital Requirement for Non-Life Underwriting Risk comprises the information contained in Technical Annex II under the reference S.26.05 (different variants), and encompasses information on Solvency capital requirement for Non-Life Underwriting Risk, calculated using the standard formula.
- 32. For group reporting and in addition to the requirements set in the previous paragraph, the following specific requirements should be met:
  - a) This information is applicable when method 1 as defined in Article 230 of Solvency II Directive is used, either exclusively or in combination with method 2 as defined in Article 233 of Solvency II Directive;
  - b) When combination method is being used, this information is to be submitted only for the part of the group calculated with method 1 as defined in Article 230 of Solvency II Directive, and;

c) This information does not apply to groups when method 2 as defined in Article 233 of Solvency II Directive is being used exclusively.

#### S.26.06 - Solvency Capital Requirement - Operational risk (old SCR-B3G)

- 33. The Solvency Capital Requirement for Operational Risk comprises the information contained in Technical Annex II under the reference S.26.06 (different variants), and encompasses information on Solvency capital requirement for Operational Risk calculated using the standard formula.
- 34. For group reporting and in addition to the requirements set in the previous paragraph, the following specific requirements should be met:
  - a) This information is applicable when method 1 as defined in Article 230 of Solvency II Directive is used, either exclusively or in combination with method 2 as defined in Article 233 of Solvency II Directive;
  - b) When combination method is being used, this information is to be submitted only for the part of the group calculated with method 1 as defined in Article 230 of Solvency II Directive, and;
  - c) This information does not apply to groups when method 2 as defined in Article 233 of Solvency II Directive is being used exclusively

# S.27.01 - Solvency Capital Requirement - Non-life catastrophe risk (old SCR-B3F)

- 35. The Solvency Capital Requirement for Non-Life Catastrophe Risk comprises the information contained in Technical Annex II under the reference S.27.01 (different variants), and encompasses with the following requirements:
  - a) Information on Solvency capital requirement for Non-Life Catastrophe Risk, including Health Catastrophe risk, calculated using the standard formula, and;
  - b) For every type of catastrophe risk the risk mitigating effect of the undertaking's specific reinsurance contracts and special purpose vehicles must be determined. This calculation is prospective and must be based on the reinsurance program of the next reporting.
- 36. For group reporting and in addition to the requirements set in the previous paragraph, the following specific requirements should be met:
  - a) This information is applicable when method 1 as defined in Article 230 of Solvency II Directive is used, either exclusively or in combination with method 2 as defined in Article 233 of Solvency II Directive;
  - b) When combination method is being used, this information is to be submitted only for the part of the group calculated with method 1 as defined in Article 230 of Solvency II Directive, and;
  - c) This information does not apply to groups when method 2 as defined in Article 233 of Solvency II Directive is being used exclusively.

### **S.28.01-** Minimum Capital Requirement except for composite undertakings (old MCR B4A)

37. The Minimum Capital Requirement - except for composite undertakings - comprises the information contained in Technical Annex II under the reference S.28.01 (different variants), and encompasses information on Minimum capital requirement for undertakings other than composites.

# S.28.02 - Minimum Capital Requirement - Composite undertakings (old MCR B4B)

38. The Minimum Capital Requirement - for composite undertakings - comprises the information contained in Technical Annex II under the reference S.28.02 (different variants), and encompasses information on Minimum capital requirement for composite undertakings.

#### S.32.01.g – Undertakings in the scope of the group (old G01)

- 39. The undertakings in the scope of the group comprises the information contained in Technical Annex II under the reference S.32.01.g, and encompass with the following requirements:
  - a) A line-by-line list of undertakings belonging to the group including their legal form, their relevant national competent authority and the type of undertaking;
  - b) Ranking criteria for each entity reported;
  - c) Criteria of influence, and;
  - d) Information about the inclusion in the scope of group supervision and the method chosen for calculating the Solvency Capital Requirement.

#### S.33.01.g – Insurance or reinsurance individual requirements (old G03)

- 40. Insurance or reinsurance individual requirements comprise the information contained in Technical Annex II under the reference S.32.02.g, and encompass with the following requirements.
- 41. For all European Economic Area insurance or reinsurance undertakings and non-European Economic Area insurance or reinsurance undertakings (when Solvency II Directive rules are used) when the method 2 as defined in Article 233 of Solvency II Directive is applied:
  - a) A line-by-line list of individual requirements of undertakings belonging to the group including the individual Solvency Capital Requirement split by different risk categories, individual Minimum Capital Requirement and eligible individual own funds to cover the Solvency Capital Requirement;
  - b) In case of the use of the standard formula information about simplifications and where a partial internal model was used;
  - c) Information about a group or individual internal model.

42. Additionally, for non-European Economic Area insurance and reinsurance undertakings all local capital requirements, minimum capital requirements and eligible own funds in accordance with local rules, regardless of the method of calculation.

# S.34.01.g – Other regulated and non-regulated financial undertakings including insurance holding companies individual requirements (old G04)

43. Other regulated and non-regulated financial undertakings including insurance and mixed holding companies individual requirements comprises the information contained in Technical Annex II under the reference S.34.01.g, and encompass a line-by-line list of Individual requirements of other regulated financial undertakings and other non-regulated financial undertakings, including insurance and mixed holding companies, whether controlled or not controlled, under all methods of calculation, including the notional Solvency Capital Requirement or sectorial capital requirement, notional Minimum Capital Requirement or sectorial minimum capital requirement and eligible own funds.

#### S.35.01.g –Contribution to group Technical Provisions (old G14)

- 44. The list of technical provisions that contribute to group technical provisions comprises the information contained in Technical Annex II under the reference S.35.01.g, and encompass with the following requirements:
  - a) A list of technical provisions Non-life excluding health;
  - b) A list of technical provisions Health similar to non-life;
  - c) A list of technical provisions Health similar to life;
  - d) A list of technical provisions Life excluding health and index-linked and unit -linked;
  - e) A list of technical provisions Index-linked and unit-linked insurance, and;
  - f) Total amount of TP (excluding IGT)
- 45. The template is applicable for method 1 as defined under Article 230 of the Solvency II Directive, method 2 as defined under Article 233 of the Solvency II Directive and a combination of methods 1 and 2.

#### Technical Annex II: List of quantitative reporting items

This Annex contains the list of items ("L annexes") to be submitted by the insurance and reinsurance undertakings and groups to the national competent authorities and specific instructions on what to submit.

#### S.01.01 Content of the submission

	ITEM	INSTRUCTIONS
A1	Basic Information	Reported
A2	Balance Sheet	Close list: - Reported; - Not reported (in this case special justification is needed).
A4	List of assets	Close list: - Reported; - Not reported (in this case special justification is needed).
A5	Open derivatives	Close list: - Reported; - Not reported o/a no derivative transactions; - Not reported other reason (in this case special justification is needed).
A6	Life and Health SLT Technical Provisions	Close list: - Reported; - Not reported o/a no life and health SLT business; - Not reported o/a materiality threshold; - Not reported other reason (in this case special justification is needed).
A7	Non-Life Technical Provisions	Close list: - Reported; - Not reported o/a no non-life business; - Not reported o/a materiality threshold; - Not reported other reason (in this case special justification is needed).
A8	Own funds	Close list: - Reported; - Not reported (in this case special justification is needed).
A19	Minimum Capital Requirement	Close list: - Reported; - Not reported o/a composite undertaking; - Not reported other reason (in this case special justification is needed).
A20	Minimum Capital Requirement - Composite	Close list: - Reported; - Not reported o/a non-composite undertaking; - Not reported other reason (in this case special justification is needed).

#### Technical Annex II: List of quantitative reporting items S.01.01 Content of the submission

	ITEM	INSTRUCTIONS
A1	Basic Information	Reported
A2	Balance Sheet	Close list: - Reported; - Not reported (in this case special justification is needed).
A3	Assets and liabilities by currency	Close list: - Reported; - Not reported o/a below threshold (of non-home currency total being <10% of assets and liabilities); - Not reported other reason (in this case special justification is needed).
A4	List of assets	Close list: - Reported; - Not reported (in this case special justification is needed).
A5	Open derivatives	Close list: - Reported; - Not reported o/a no derivative transactions; - Not reported other reason (in this case special justification is needed).
A6	Life and Health SLT Technical Provisions	Close list: - Reported; - Not reported o/a no life and health SLT business; - Not reported o/a materiality threshold; - Not reported other reason (in this case special justification is needed).
A7	Non-Life Technical Provisions	Close list: - Reported; - Not reported o/a no non-life business; - Not reported o/a materiality threshold; - Not reported other reason (in this case special justification is needed).
A8	Own funds	Close list: - Reported; - Not reported (in this case special justification is needed).
A9	Solvency Capital Requirement - SF	Close list: - Reported; - Not reported o/a full internal model; - Not reported other reason (in this case special justification is needed).
A10	Solvency Capital Requirement - PIM	Close list:: - Reported; - Not reported o/a use Standard Formula; - Not reported o/a use full internal model; - Not reported other reason (in this case special justification is needed).
A11	Solvency Capital Requirement - IM	Close list:: - Reported; - Not reported o/a use Standard Formula; - Not reported o/a use partial internal model; - Not reported other reason (in this case special iustification is needed).
A12	Solvency Capital Requirement - Market risk	Close list:: - Reported; - Not reported o/a full internal model; - Risk not existent; - Not reported other reason (in this case special iustification is needed).
A13	Solvency Capital Requirement - Counterparty default risk	Close list: - Reported; - Not reported o/a full internal model; - Risk not existent; - Not reported other reason (in this case special justification is needed).

A14       Solvency Capital Requirement - Life underwriting risk       Close list: - Reported; - Nor reported of a full internal model; - Nik not existent; - Nor reported of a full internal model; - Reported; - Nor reported of a full internal model; - Reported; - Report	r		
A14       Solvency Capital Requirement - Life underwriting risk       - Geported /a full internal model; - Not reported o/a full internal model; - Risk not existent; - Not reported other reason (in this case special lustification is needed).         A15       Solvency Capital Requirement - Health underwriting risk       - Not reported of a full internal model; - Not reported other reason (in this case special lustification is needed).         A16       Solvency Capital Requirement - Non-Life underwriting risk       - Not reported of the reason (in this case special lustification is needed).         A17       Solvency Capital Requirement - Operational risk       - Not reported of a full internal model; - Not reported of the reason (in this case special lustification is needed).         A18       Solvency Capital Requirement - Operational risk       - Not reported of full internal model; - Not reported of the linternal model; - Not reported of the linternal model; - Not reported of the reason (in this case special lustification is needed).         A18       Solvency Capital Requirement - Non-Life Catastropter reason (in this case special lustification is needed).       - Not reported of a full internal model; - Not reported of the reason (in this case special lustification is needed).         A19       Minimum Capital Requirement - Non-Life Catastropter reason (in this case special lustification is needed).       - Reported - Not reported of a non-composite undertaking; - Not reported of the reason (in this case special lustification is needed).         A20       Minimum Capital Requirement - Composite - Not reported of a non-composite undertaking; - Not reported of a non			Close list:
A14       Solvency Capital Requirement - Life underwriting risk       - Not reported of her reason (in this case special justification is needed).         A15       Solvency Capital Requirement - Health underwriting risk       - Not reported of full internal model; - Risk not existent; - Not reported () full internal model;         A16       Solvency Capital Requirement - Non-Life underwriting risk       - Not reported () full internal model; - Risk not existent; - Not reported () full internal model;         A16       Solvency Capital Requirement - Non-Life underwriting risk       - Not reported () full internal model; - Risk not existent; - Not reported () full internal model;         A17       Solvency Capital Requirement - Operational risk       - Risk not existent; - Not reported () full internal model;         A17       Solvency Capital Requirement - Operational risk       - Risk not existent; - Not reported () full internal model;         A18       Solvency Capital Requirement - Non-Life Catastropherias       - Risk not existent; - Not reported () full internal model;         A18       Solvency Capital Requirement - Non-Life Catastropherias       - Risk not existent; - Not reported () full internal model;         A18       Solvency Capital Requirement - Non-Life Catastropherias       - Reported; - Not reported () full internal model;         A19       Minimum Capital Requirement - Non-Life Catastropherias       - Reported; - Not reported of reason (in this case special justification is needed).         A20       Minimum Capital Requi			- Reported;
A15       No. Teported other reason (in this case special justification is needed).         A15       Solvency Capital Requirement - Health underwriting risk         A16       Solvency Capital Requirement - Non-Life underwriting risk         A16       Solvency Capital Requirement - Non-Life underwriting risk         A17       Solvency Capital Requirement - Non-Life underwriting risk         A18       Solvency Capital Requirement - Non-Life underwriting risk         A19       Solvency Capital Requirement - Operational risk         A19       Solvency Capital Requirement - Non-Life Catastropher risk         A19       Solvency Capital Requirement - Non-Life Catastropher risk         A19       Solvency Capital Requirement - Non-Life Catastropher risk         A19       Minimum Capital Requirement - Non-Life Catastropher risk         A19       Minimum Capital Requirement - Non-Life Catastropher risk         A19       Minimum Capital Requirement - Non-Life Catastropher risk         A20       Minimum Capital Requirement - Composite         A21       Undertakings in the scope of the group         Close list:       - Reported /a non-composite undertaking; - Not reported of a non-composite undertaking; - Not reported of a non-composite undertaking; - Not reported of non-composite undertaking; - Not reported (in this case special justification is needed).         A21       Undertakings in the scope of the group       Close lis	A14	Solvency Capital Requirement - Life underwriting risk	- Not reported 0/a full internal model;
A15         Solvency Capital Requirement - Health underwriting risk         Close list: - Reported; - Not reported of full internal model; - Risk not existent; - Not reported of a full internal model; - Risk not existent; - Not reported of a full internal model;           A16         Solvency Capital Requirement - Non-Life underwriting risk         Not reported of a full internal model; - Risk not existent; - Not reported of a full internal model;           A17         Solvency Capital Requirement - Operational risk         - Not reported of a full internal model; - Risk not existent; - Not reported of a full internal model; - Risk not existent; - Not reported of a full internal model; - Risk not existent; - Not reported of a full internal model; - Risk not existent; - Not reported of a full internal model; - Risk not existent; - Not reported of a full internal model; - Risk not existent; - Not reported of a full internal model; - Risk not existent; - Not reported of a full internal model; - Risk not existent; - Not reported of a full internal model; - Risk not existent; - Not reported of a full internal model; - Not reported of a full internal model; - Not reported of a full internal model; - Risk not existent; - Not reported of a full internal model; - Not reported of a non-composite undertaking; - Not reported in this case special justification is needed).           A22         (Re)insurance individual requirements         - Reported; - Not reported of a non-composite undertaking; - Not reported in this case special justification is			- RISK HOL EXISTENT;
A15       Solvency Capital Requirement - Health underwriting risk       - Not reported of a full internal model; - Not reported of a non-composite undertaking; - Not reported of a non-composite undertaking; - Not reported; - Not reported (in this case special justification is needed).			iustification is needed)
A15       Solvency Capital Requirement - Health underwriting risk       - Reported; - Not reported o/a full internal model; - Reported; - Not reported of a composite undertaking; - Not reported of a non-composite undertaking; - Not reported (in this case special justification is needed).         A22       (Re)insurance individual requirements       - Close list: - Reported; - Not reported of an non-(re)insurance business in the scope of the group; - Not reported (in this case special justification is needed)			
A15       Solvency Capital Requirement - Health underwriting risk.       - Not reported of a full internal model; - Risk not existent; - Not reported of full internal model; - Risk not existent; - Reported;         A16       Solvency Capital Requirement - Non-Life underwriting risk       - Reported; - Reported;         A17       Solvency Capital Requirement - Operational risk       - Reported; - Reported;         A18       Solvency Capital Requirement - Operational risk       - Reported; - Reported;         A19       Solvency Capital Requirement - Operational risk       - Reported; - Reported;         A18       Solvency Capital Requirement - Non-Life Catastropher risk       - Reported; - Not reported of a full internal model; - Risk not existent; - Not reported;         A18       Solvency Capital Requirement - Non-Life Catastropher risk       - Reported; - Reported;         A19       Minimum Capital Requirement - Non-Life Catastropher risk       - Reported; - Not reported of a full internal model; - Risk not existent; - Reported;         A19       Minimum Capital Requirement - Composite       - Close list: - Reported; - Not reported of a composite undertaking; - Not reported;         A20       Minimum Capital Requirement - Composite       - Reported; - Reported; - Reported; - Not reported of an on-composite undertaking; - Not reported (in this case special justification is needed).         A21       Undertakings in the scope of the group       - Reported; - Reported; - Not reported (in this case special justification is needed). <td></td> <td></td> <td>- Reported</td>			- Reported
A15       Solvency Capital Requirement - Health underwriting risk       - Rick not existent; - Not reported other reason (in this case special justification is needed).         A16       Solvency Capital Requirement - Non-Life underwriting risk       - Roported; - Not reported other reason (in this case special justification is needed).         A17       Solvency Capital Requirement - Operational risk       - Reported; - Not reported other reason (in this case special justification is needed).         A17       Solvency Capital Requirement - Operational risk       - Reported; - Not reported other reason (in this case special justification is needed).         A18       Solvency Capital Requirement - Non-Life Catastropher res       - Not reported of a full internal model; - Risk not existent; - Not reported of a full internal model; - Risk not existent; - Not reported of a full internal model; - Risk not existent; - Not reported of a full internal model; - Not reported of a full internal model; - Not reported of a full internal model; - Risk not existent; - Not reported of a composite undertaking; - Not reported of a non-composite undertaking; - Not reported of a non-composite undertaking; - Not reported of a non-composite undertaking; - Not reported (in this case special justification is needed).         A220       Re)insurance individual requirements       - Reported; - Reported; - Reported;       - Reported; - Not reported (in this case special justification is needed).         A221       Undertakings in the scope of the group       - Close list: - Reported; - Not rep	_		- Not reported o/a full internal model:
A16       Solvency Capital Requirement - Non-Life underwritign is       Close list: - Reported; - Not reported o/a full internal model; - Risk not existent; - Not reported o/a full internal model; - Risk not existent; - Not reported o/a full internal model; - Risk not existent; - Not reported o/a full internal model; - Reported; - Reported; - Reported; - Reported; - Reported; - Not reported o/a full internal model; - Reported; - Not reported o/a composite undertaking; - Not reported; - Not repo	A15	Solvency Capital Requirement - Health underwriting risk	- Risk not existent;
A16       Solvency Capital Requirement - Non-Life underwriting is       Close list: - Reported; - Not reported o/a full internal model; - Reported; - Not reported o/a composite undertaking; - Not reported o/a full internal model; - Reported; - Not reported o/a full internal model; - Not reported in this case special justification is needed).         A22       (Re)insurance individual require			- Not reported other reason (in this case special
A16       Solvency Capital Requirement - Non-Life underwriting is       Close list: - Reported; - Not reported 0/a full internal model; - Risk not existent; - Rot reported other reason (in this case special justification is needed).         A17       Solvency Capital Requirement - Operational risk       Close list: - Reported; - Not reported other reason (in this case special justification is needed).         A18       Solvency Capital Requirement - Non-Life Catastrophe risk Risk not existent; - Not reported other reason (in this case special justification is needed).         A18       Solvency Capital Requirement - Non-Life Catastrophe risk Risk not existent; - Reported; - Not reported of/a full internal model; - Risk not existent; - Not reported of/a full internal model; - Reported; - Not reported of/a full internal model; - Risk not existent; - Not reported of/a full internal model; - Not reported of/a full internal model;			justification is needed).
A16       Solvency Capital Requirement - Non-Life underwriting is       - Reported; - Reported of a full internal model; - Risk not existent; - Not reported of a full internal model; - Risk not existent; - Not reported of a full internal model; - Reported; - Not reported of a full internal model; - Risk not existent; - Not reported of a full internal model; - Risk not existent; - Not reported of a full internal model; - Risk not existent; - Not reported of a full internal model; - Risk not existent; - Not reported of a full internal model; - Risk not existent; - Not reported of a full internal model; - Risk not existent; - Not reported of a full internal model; - Risk not existent; - Not reported of a full internal model; - Risk not existent; - Not reported of a full internal model; - Risk not existent; - Not reported of a full internal model; - Risk not existent; - Not reported of a full internal model; - Risk not existent; - Not reported of a full internal model; - Risk not existent; - Not reported of a full internal model; - Risk not existent; - Not reported of a full internal model; - Risk not existent; - Not reported of a full internal model; - Risk not existent; - Not reported of a full internal model; - Risk not existent; - Not reported of a full internal model; - Risk not existent; - Risk not existent; - Risk not existent; - Not reported of a full internal model; - Risk not existent; - Not reported of a full internal model; - Risk not existent; - Risk not existent; -			Close list:
A16       Solvency Capital Requirement - Non-Life underwriting ris       - Not reported of a full internal model; - Not reported other reason (in this case special justification is needed).         A17       Solvency Capital Requirement - Operational risk       - Reported; - Reported; - Not reported of full internal model; - Risk not existent; - Not reported of her reason (in this case special justification is needed).         A18       Solvency Capital Requirement - Non-Life Catastropher risk - Reported;       - Reported; - Reported; - Not reported of a full internal model; - Risk not existent; - Not reported of a full internal model; - Risk not existent; - Not reported of a full internal model; - Risk not existent; - Not reported of a full internal model; - Not reported of a composite undertaking; - Not reported of a composite undertaking; - Not reported of a composite undertaking; - Not reported of a non-composite undertaking; - Not reported of a non-composite undertaking; - Not reported (in this case special justification is needed).         A20       Minimum Capital Requirement - Composite - Not reported (in this case special justification is needed).         A21       Undertakings in the scope of the group       Close list: - Reported; - Not reported (in this case special justification is needed).         A22       (Re)insurance individual requirements       Close list: - Reported; - Not reported of a non-(re)insurance business in the scope of the group; - Not reported of, - Not reported (in this case special			- Reported;
A10       Solvency Capital Requirement - Operational risk       - Risk not existent; - Not reported other reason (in this case special justification is needed).         A17       Solvency Capital Requirement - Operational risk       - Reported; - Not reported of a full internal model; - Risk not existent; - Not reported other reason (in this case special justification is needed).         A18       Solvency Capital Requirement - Non-Life Catastropherisk       - Reported; - Not reported other reason (in this case special justification is needed).         A18       Solvency Capital Requirement - Non-Life Catastropherisk       - Reported; - Not reported other reason (in this case special justification is needed).         A19       Minimum Capital Requirement       - Non-Life Catastropherisk         A19       Minimum Capital Requirement       - Non-Life Catastropherisk         A20       Minimum Capital Requirement - Composite       - Reported; - Not reported of a non-composite undertaking; - Not reported of a non-composite undertaking; - Not reported of a non-composite undertaking; - Not reported of the reason (in this case special justification is needed).         A21       Undertakings in the scope of the group       - Reported; - Reported; - Not reported (in this case special justification is needed).         A22       (Re)insurance individual requirements       - Close list: - Reported; - Not reported other reason (in this case special justification is needed).         A23       Non-(re)insurance individual requirements       - Not reported other reason (in this case special	A16	Solvency Capital Requirement - Non-Life underwriting ris	<ul> <li>Not reported o/a full internal model;</li> </ul>
A17       Solvency Capital Requirement - Operational risk       Close list: - Reported /a full internal model; - Risk not existent; - Not reported other reason (in this case special justification is needed).         A18       Solvency Capital Requirement - Non-Life Catastropher risk       Close list: - Reported; - Not reported other reason (in this case special justification is needed).         A18       Solvency Capital Requirement - Non-Life Catastropher risk       - Not reported other reason (in this case special justification is needed).         A19       Minimum Capital Requirement       - Non-Life Catastropher risk         A19       Minimum Capital Requirement       - Non-Life Catastropher risk         A20       Minimum Capital Requirement       - Non reported other reason (in this case special justification is needed).         A21       Undertakings in the scope of the group       Close list: - Reported; - Not reported of a non-composite undertaking; - Not reported (in this case special justification is needed).         A22       (Re)insurance individual requirements       Close list: - Reported; - Not reported (in this case special justification is needed).         A22       (Re)insurance individual requirements       Close list: - Reported; - Not reported (in this case special justification is needed).         A23       Non-(re)insurance individual requirements       Close list: - Reported; - Not reported of a non-(re)insurance business in the scope of the group; - Not reported of a non-(re)insurance business in the scope of the group; - Not reported (in this case s	AIO	Solvency Capital Requirement - Non-Life under writing his	- Risk not existent;
A17       Solvency Capital Requirement - Operational risk       Close list: - Reported; - Not reported o/a full internal model; - Risk not existent; - Not reported of a full internal model; - Risk not existent; - Not reported of a full internal model; - Reported; - Not reported of a composite undertaking; - Not reported of a non-composite undertaking; - Not reported of in this case special justification is needed).         A21       Undertakings in the scope of the group       Close list: - Reported; - Not reported (in this case special justification is needed).         A22       (Re)insurance individual requirements       Close list: - Reported; - Not reported of a non-(re)insurance business in the scope of the group; - Not reported other reason (in this case special justification is needed).         A23       Non-(re)insurance individual requirements       Close list: - Repo			<ul> <li>Not reported other reason (in this case special</li> </ul>
A17       Solvency Capital Requirement - Operational risk       Close list: - Reported; - Not reported other reason (in this case special justification is needed).         A18       Solvency Capital Requirement - Non-Life Catastropher risk Solvency Capital Requirement - Non-Life Catastropher risk A18       Close list: - Reported; - Not reported other reason (in this case special justification is needed).         A19       Minimum Capital Requirement       Close list: - Reported; - Not reported of a composite undertaking; - Not reported of a non-composite undertaking; - Not reported (in this case special justification is needed).         A20       (Re)insurance individual requirements       Close list: - Reported; - Not reported; - Not reported; - Not reported; - Not reported (in this case special justification is needed).         A23       Non-(re)insurance individual requirements       Close list: - Reported; - Not reported of a no non-(re)insurance business in the scope of the group; - Not reported of a no non-(re)insurance business in the scope of the group; - Not reported of no non-(re)insurance business in the scope of the group; - Not reported of no non-(re)insurance business in the scope of the group; -			justification is needed).
A17       Solvency Capital Requirement - Operational risk       - Reported; - Not reported of a full internal model; - Risk not existent; - Not reported other reason (in this case special justification is needed).         A18       Solvency Capital Requirement - Non-Life Catastropherist       Close list: - Reported; - Not reported other reason (in this case special justification is needed).         A19       Minimum Capital Requirement       Non-Capital Requirement       Close list: - Reported; - Not reported other reason (in this case special justification is needed).         A20       Minimum Capital Requirement - Composite       Close list: - Reported; - Not reported of a non-composite undertaking; - Not reported of a non-composite undertaking; - Not reported; - Not reported of anon-composite undertaking; - Not reported; - Not reported of anon-composite undertaking; - Not reported; - Not reported of anon-composite undertaking; - Not reported; - Not reported of an onon-(re)insurance business in the scope of the group; - Not reported of an onon-(re)insurance business in the scope of the group; - Not reported of an onon-(re)insurance business in the scope of the group; - Not reported of an onon-(re)insurance business in the scope of the group; - Not reported of an onon-(re)insurance business in the scope of the group; - Not reported of in this case speci			Close list:
A17       Solvency Capital Requirement - Operational risk       - Not reported of A full internal model;         A18       Solvency Capital Requirement - Non-Life Catastrophers       - Risk not existent;         A18       Solvency Capital Requirement - Non-Life Catastrophers       - Not reported of A full internal model;         A18       Solvency Capital Requirement - Non-Life Catastrophers       - Not reported of A full internal model;         A19       Minimum Capital Requirement       - Nor reported of A full internal model;         A19       Minimum Capital Requirement       - Not reported of A full internal model;         A20       Minimum Capital Requirement - Composite       - Not reported of A composite undertaking;         A21       Undertakings in the scope of the group       Close list:       - Reported;         A22       (Re)insurance individual requirements       Close list:       - Reported;         A23       Non-(re)insurance individual requirements       Close list:       - Reported;         A23       Non-(re)insurance individual requirements       Close list:       - Reported;         A24       Group - contribution of TP       Close list:       - Reported;         A24       Group - contribution of TP       Close list:       - Reported;         A24       Group - contribution of TP       Close list:       - Reported;			- Reported;
A18       Fish not existent;       - Not reported other reason (in this case special justification is needed).         A18       Solvency Capital Requirement - Non-Life Catastrophers       - Reported;         A18       Solvency Capital Requirement - Non-Life Catastrophers       - Not reported other reason (in this case special justification is needed).         A19       Minimum Capital Requirement       - Non reported other reason (in this case special justification is needed).         A19       Minimum Capital Requirement       - Composite other reason (in this case special justification is needed).         A20       Minimum Capital Requirement - Composite       - Reported other reason (in this case special justification is needed).         A21       Undertakings in the scope of the group       - Reported other reason (in this case special justification is needed).         A22       (Re)insurance individual requirements       - Reported (in this case special justification is needed).         A23       Non-(re)insurance individual requirements       - Reported (in this case special justification is needed).         A24       Group - contribution of TP       - Reported (in this case special justification is needed).         Close list:       - Reported (in this case special justification is needed).         A24       Group - contribution of TP       - Close list: - Reported (in this case special justification is needed).         Close list: - Reported; - Not reported (in t	A17	Solvency Capital Requirement - Operational risk	<ul> <li>Not reported o/a full internal model;</li> </ul>
- Not reported other reason (in this case special justification is needed).         A18       Solvency Capital Requirement - Non-Life Catastrophe riss       - Reported;         - Not reported of a full internal model;       - Not reported of a full internal model;         - Not reported of a full internal model;       - Not reported of a full internal model;         - Not reported of a full internal model;       - Not reported of a full internal model;         - Not reported of a full internal model;       - Not reported of a full internal model;         A19       Minimum Capital Requirement       - Not reported of a full internal model;         - Not reported of a composite undertaking;       - Not reported of a composite undertaking;         - Not reported of a non-composite undertaking;       - Not reported of a non-composite undertaking;         - Not reported of a non-composite undertaking;       - Not reported of a non-composite undertaking;         - Not reported of a non-composite undertaking;       - Not reported of a non-composite undertaking;         - Not reported of a non-composite undertaking;       - Not reported of a non-composite undertaking;         - Not reported (in this case special justification is needed).       - Reported;         A21       Undertakings in the scope of the group       Close list:         - Reported;       - Not reported (in this case special justification is needed).         A22       (Re)insurance			- Risk not existent;
A18       Solvency Capital Requirement - Non-Life Catastrophe rist       - Reported; - Not reported of a full internal model; - Risk not existent; - Not reported of a full internal model; - Risk not existent; - Not reported of a full internal model; - Risk not existent; - Not reported of a composite undertaking; - Not reported of a non-composite undertaking; - Not reported (in this case special justification is needed).         A21       Undertakings in the scope of the group       Close list: - Reported; - Not reported (in this case special justification is needed).         A22       (Re)insurance individual requirements       Close list: - Reported; - Not reported of a no non-(re)insurance business in the scope of the group; - Not reported of a no non-(re)insurance business in the scope of the group; - Not reported of a no non-(re)insurance business in the scope of the group; - Not reported of a no non-(re)insurance business in the scope of the group; - Not reported (in this case special justification is needed).         A24			- Not reported other reason (in this case special
A18Solvency Capital Requirement - Non-Life Catastrophersis- Reported; - Not reported o/a full internal model; - Risk not existent; - Not reported o/a full internal model; - Risk not existent; - Not reported o/a composite undertaking; - Not reported o/a non-composite undertaking; - Not reported (in this case special justification is needed).A21Undertakings in the scope of the group R22Close list: - Reported; - Not reported (in this case special justification is needed).A22(Re)insurance individual requirementsClose list: - Reported; - Not reported o/a no non-(re)insurance business in the scope of the group; - Not reported o/a no non-(re)insurance business in the scope of the group; - Not reported o/a no non-(re)insurance business in the scope of the group; - Not reported o/a no non-(re)insurance business in the scope of the group; - Not reported o/a no non-(re)insurance business in the scope of the group; - Not reported o/a no non-(re)insurance business in the scope of the group; - Not reporte			justification is needed).
A18Solvency Capital Requirement - Non-Life Catastrophe res- Not reported o/a full internal model; - Risk not existent; - Not reported other reason (in this case special justification is needed).A19Minimum Capital Requirement- Close list: - Reported; - Not reported o/a composite undertaking; - Not reported o/a composite undertaking; - Not reported o/a non-composite undertaking; - Not reported (in this case special justification is needed).A21Undertakings in the scope of the group - Reported; - Not reported (in this case special justification is needed).A22(Re)insurance individual requirementsClose list: - Reported; - Not reported o/a no non-(re)insurance business in the scope of the group; - Not reported of an non-(re)insurance business in the scope of the group; - Not reported other reason (in this case special justification is needed).A23Roup - contribution of TPClose list: - Reported; - Not reported (in this case special justification is needed).			Close list:
A18       Solvency Capital Requirement - Non-Life Catastrophe risl       For reported of a numerical information of the second of the s		Solvency Capital Requirement - Non-Life Catastrophe risk	- Reported;
A19       Minimum Capital Requirement       Close list: - Reported of ther reason (in this case special justification is needed).         A20       Minimum Capital Requirement - Composite       - Not reported of ther reason (in this case special justification is needed).         A21       Undertakings in the scope of the group       Close list: - Reported; - Not reported of ther reason (in this case special justification is needed).         A22       (Re)insurance individual requirements       Close list: - Not reported other reason (in this case special justification is needed).         A23       Non-(re)insurance individual requirements       Close list: - Reported; - Not reported (in this case special justification is needed).         A24       Group - contribution of TP       Close list: - Reported; - Not reported of a non-(re)insurance individual requirements	A18		- Not reported 0/a full internal model;
A19       Minimum Capital Requirement       Close list: - Reported; - Not reported o/a composite undertaking; - Not reported o/a composite undertaking; - Not reported o/a non-composite undertaking; - Not reported (in this case special justification is needed).         A21       Undertakings in the scope of the group       Close list: - Reported; - Not reported (in this case special justification is needed).         A22       (Re)insurance individual requirements       Close list: - Reported; - Not reported o/a no non-(re)insurance business in the scope of the group; - Not reported o/a no non-(re)insurance business in the scope of the group; - Not reported o/the reason (in this case special justification is needed).         A24       Group - contribution of TP       Close list: - Reported; - Not reported (in this case special justification is needed).			- Not reported other reason (in this case special
A19       Minimum Capital Requirement       Close list: - Reported; - Not reported of a composite undertaking; - Not reported other reason (in this case special justification is needed).         A20       Minimum Capital Requirement - Composite       Close list: - Reported; - Not reported other reason (in this case special justification is needed).         A21       Undertakings in the scope of the group       Close list: - Reported; - Not reported (in this case special justification is needed).         A22       (Re)insurance individual requirements       Close list: - Reported; - Not reported (in this case special justification is needed).         A23       Non-(re)insurance individual requirements       Close list: - Reported; - Not reported of a non-(re)insurance business in the scope of the group; - Not reported (in this case special justification is needed).         A24       Group - contribution of TP       Close list: - Reported; - Not reported (in this case special justification is needed).			iustification is needed)
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A21       Undertakings in the scope of the group       - Reported;         - Not reported (in this case special justification is needed).         A22       (Re)insurance individual requirements       Close list:         - Reported;       - Not reported (in this case special justification is needed).         A23       Non-(re)insurance individual requirements       Close list:         - Reported;       - Not reported of a no non-(re)insurance business in the scope of the group;         - Not reported other reason (in this case special justification is needed).         A24       Group - contribution of TP         Close list:       - Reported;         - Not reported (in this case special justification is needed).			Close list:
A21Intersection of the groupIntegroupA22(Re)insurance individual requirementsClose list: - Reported; - Not reported (in this case special justification is needed).A23Non-(re)insurance individual requirementsClose list: - Reported; - Not reported o/a no non-(re)insurance business in the scope of the group; - Not reported other reason (in this case special justification is needed).A24Group - contribution of TPClose list: - Reported; - Not reported other reason (in this case special justification is needed).	Δ21	Undertakings in the scope of the group	- Reported:
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A22(Re)insurance individual requirementsClose list: - Reported; - Not reported (in this case special justification is needed).A23Non-(re)insurance individual requirementsClose list: - Reported; - Not reported o/a no non-(re)insurance business in the scope of the group; - Not reported other reason (in this case special justification is needed).A24Group - contribution of TPClose list: - Reported; - Not reported (in this case special justification is needed).			
A22       (Re)insurance individual requirements       - Reported;         A23       Non-(re)insurance individual requirements       Close list:         A23       Non-(re)insurance individual requirements       Close list:         A24       Group - contribution of TP       Close list:         A24       Group - contribution of TP       Close list:         A24       Noup - contribution of TP       Close list:         A24       Noup - contribution of TP       Close list:         A24       Noup - contribution of TP       Not reported (in this case special justification is needed).			Close list:
A23       Non-(re)insurance individual requirements       Close list: - Reported; - Not reported o/a no non-(re)insurance business in the scope of the group; - Not reported other reason (in this case special justification is needed).         A24       Group - contribution of TP       Close list: - Reported; - Not reported other reason (in this case special justification is needed).	A22	(Re)insurance individual requirements	- Reported:
A23       Non-(re)insurance individual requirements       Close list: - Reported; - Not reported o/a no non-(re)insurance business in the scope of the group; - Not reported other reason (in this case special justification is needed).         A24       Group - contribution of TP       Close list: - Reported; - Not reported (in this case special justification is needed).			- Not reported (in this case special justification is needed).
A23       Non-(re)insurance individual requirements       Close list: - Reported; - Not reported o/a no non-(re)insurance business in the scope of the group; - Not reported other reason (in this case special justification is needed).         A24       Group - contribution of TP       Close list: - Reported; - Not reported (in this case special justification is needed).			Class list.
A23       Non-(re)insurance individual requirements       - Reported; - Not reported o/a no non-(re)insurance business in the scope of the group; - Not reported other reason (in this case special justification is needed).         A24       Group - contribution of TP       Close list: - Reported; - Not reported (in this case special justification is needed).			LIOSE IIST:
A23       Non-(re)insurance individual requirements       - Not reported o/a no non-(re)insurance business in the scope of the group;         A24       Group - contribution of TP       - Not reported o/a no non-(re)insurance business in the scope of the group;         A24       Group - contribution of TP       Close list:         - Reported;       - Not reported (in this case special justification is needed).			- Reputed;
A24       Group - contribution of TP       Close list: - Reported; - Not reported (in this case special justification is needed).	A23	Non-(re)insurance individual requirements	- NOT reported 0/a no non-(re)Insurance dusiness in the
A24 Group - contribution of TP Close list: - Reported; - Not reported other reason (in this case special justification is needed).			- Not reported other reason (in this case special
A24 Group - contribution of TP Close list: - Reported; - Not reported (in this case special justification is needed).			iustification is needed)
A24 Group - contribution of TP Close list: - Reported; - Not reported (in this case special justification is needed).			
A24       Group - contribution of TP       - Reported;         - Not reported (in this case special justification is needed).			Close list:
- Not reported (in this case special justification is needed).	A24	Group - contribution of TP	- Reported;
			- Not reported (in this case special justification is needed).

### Technical Annex II: List of quantitative reporting item S.01.02 Basic information

	ITEM	INSTRUCTIONS
A1	Identification code	Identification code: - Legal Entity Identifier (LEI); - Interim entity identifier (Pre-LEI); - Identification code used in the local market, attributed by group supervisor.
A 1 1	Turne of code	(by this order of priority if existent)
AII	Type of code	- LEI - Pre-LEI - Local code
A2	Reporting date	Date when the report to the supervisory authority is made
A3	Reference date	Date identifying the last day of the reporting period
A4	Currency used for reporting	ISO 4217 Code of the currency of the monetary amounts used in each report
A5	Accounting standard	Identification of the accounting standard used for reporting items in BS-C1, Statutory account valuation. The following closed list of options shall be used:
		If the undertaking is not using IERS, Local CAAP
A6	Type of internal model	When the undertaking uses internal models to calculate SCR, identify the type of internal model. The following closed list of options shall be used:
A7	(Y/N)	Identify if the reporting undertaking is a composite undertaking. The following closed list of options shall be used:
		Composite undertaking: Y;
		Non-composite undertaking: N
A8	RFF? (Y/N)	Identify if the reporting undertaking is reporting activity by Ring Fenced Funds. The following closed list of options shall be used:
		Reporting activity by RFF: Y;
		Not reporting activity by RFF: N
A9	Group identification code	Identification code: - Legal Entity Identifier (LEI); - Interim entity identifier (Pre-LEI); - Identification code used in the local market, attributed by group supervisor. (by this order of priority if existent)
		This item is only reported when the report is made at group level
A10	Consolidation method 1 or a combination of methods is used for calculating group solvency of at least one	Identify if at least one undertaking in the scope of consolidation is consolidated by using consolidation method 1. The following closed list of options shall be used: Method 1 used: Y;
	undertaking in the scope? (Y/N)	Method 1 not used: N

#### Technical Annex II: List of quantitative reporting items S.02.01 Balance sheet

Dalane		INSTRUCTIONS
AS1	Goodwill	Intangible asset that represents the economic value of assets that cannot be individually identified and separately recognised in a business combination.
AS24	Deferred acquisition costs	The part of acquisition costs allocated to future reporting periods
A2	Intangible assets	Intangible assets other than goodwill. An identifiable nonmonetary asset without physical substance. See cross-templates checks tab CAS 8
A26	Deferred tax assets	An asset that may be used to reduce any subsequent period's income tax expense. See cross-templates checks tab CAS 8
A25B	Pension benefit surplus	Net surplus related to staff pension scheme, if applicable according to pension system. See cross-templates checks tab CAS 8
A3	Property, plant & equipment held for own use	Tangible assets which are intended for permanent use and property held by the undertaking for own use. Corresponds to CIC categories 93 and 95 in Assets-D1 See cross-templates checks tab CAS 4
A4	Investments (other than assets held for index- linked and unit-linked funds)	Sum of the investments excluding assets held for index-linked and unit-linked funds. A4=A5+A6+A7B+A8E+A9+A10A+A10B+A11
		See cross-templates checks tab CAS 3 Property, excluding property for own use. Includes also property under construction that.
A5	Property (other than for own use)	when constructed, will be for own use. Corresponds to CIC categories 91, 92, 94 and 99
		Participation as defined in article 13(20) of Directive 2009/138/EC. It includes equity and subordinated liabilities.
	Participations	Corresponds to CIC categories 3# and 28 when item "Participation" of Assets-D1 is not "N" and item "Asset held in unit linked and index linked funds (Y/N)" in Assets-D1 is equal to "N". Participations at group level will include:
A6		<ul> <li>holdings in related but not subsidiary insurance or reinsurance undertakings or insurance holding companies as described in Art 323bis 1. (d)</li> <li>holdings in related undertakings in other financial sectors as described in Art 323bis 1. (e)</li> <li>other related undertakings as described in Art 323bis 1. (f)</li> <li>insurance or reinsurance undertakings or insurance holding companies included with the deduction and aggregation method (when combination of methods is used)</li> </ul>
A7B	Equities	Sum of equities. For the statutory accounts the split between listed and unlisted may not exist and if this is the case this item need to reflect the sum. A7B=A7+A7A
A7	Equities - listed	Shares representing corporations' capital, e.g. representing ownership in a corporation, listed on a public stock exchange. Excludes participations Corresponds to CIC categories 3#, excluding XL3# and XT3# and (3# when item "Participation" of Assets is "N")
A7A	Equities - unlisted	Shares representing corporations' capital, e.g. representing ownership in a corporation, not listed on a public stock exchange. It excludes participations. Corresponds to CIC categories XL3# and XT3#, excluding 3# where item "Participations" of Assets is "N"
A8E	Bonds	Sum of bonds. For the statutory accounts the split of bonds may not exist and if this is the case this item need to reflect the sum. A8E=A8+A8A+A8C+A8D
A8	Government Bonds	Bonds issued by public authorities, whether by central governments, supra-national government institutions, regional governments or municipal governments Corresponds to CIC category 1
A8A	Corporate Bonds	Bonds issued by corporations
A8C	Structured notes	Hybrid securities, combining a fixed income instrument with a series of derivative components. Excluded from this category are fixed income securities that are issued by sovereign governments. Concerns securities that have embedded all categories of derivatives, including Credit Default Swaps (CDS), Constant Maturity Swaps (CMS), Credit Default Options (CDOp) Corresponds to CIC category 5
A8D	Collateralised securities	Securities whose value and payments are derived from a portfolio of underlying assets. Includes Asset Backed Securities (ABS), Mortgage Backed securities (MBS), Commercial Mortgage Backed securities (CMBS), Collateralised Debt Obligations (CDO), Collateralised Loan Obligations (CLO), Collateralised Mortgage Obrilations (CMO) Corresponds to CIC category 6
A9	Investment funds	Undertakings the sole purpose of which is the collective investment in transferrable securities and/or in other financial assets Corresponds to CIC category 4
A10A	Derivatives	Financial instruments that have values, based on the expected future price movements of the assets to which they are linked. SII value, only if positive, of the derivative as of the reporting date is reported here (in case of negative value, see L16). Corresponds to CIC categories A to F

	ITEM	INSTRUCTIONS
A10B	Deposits other than cash equivalents	Deposits and cash equivalents that cannot be used to make payments at any time and that are not exchangeable for currency or transferable deposits without any kind of significant restriction or penalty. Corresponds to CIC categories 73, 74, 79
A11	Other investments	Other investments not covered by positions of Investments indicated above
A12	Assets held for index-linked and unit-linked funds	Assets held for insurance products where policyholder bears the risk (unit-linked) See cross-templates checks tab CAS 5
A14	Loans & mortgages	Financial assets created when creditors lend funds to debtors, with collateral or not, including cash pools. Corresponds to CIC category 8. A14=A14A+A14B+A14C See cross-templates checks tab CAS 4
A14B	Loans and mortgages to individuals	Financial assets created when creditors lend funds to debtors - individuals, with collateral or not, including cash pools
A14C	Other loans & mortgages	Financial assets created when creditors lend funds to debtors - others, not classifiable in item A14B, with collateral or not, including cash pools
A14A	Loans on policies	Loans made to policyholders, collateralized on policies See cross-templates checks tab CAS 4
A16	Reinsurance recoverables from:	Sum of reinsurance recoverables. Reinsurance recoverables as defined for TP templates. A16=A17A+A19B+A19A See cross-templates checks tab CAS 6 See cross-templates checks tab CQS 24 See cross-templates checks tab CAS 38
A17A	Non-life and health similar to non-life	A17A=A17+A18
A17	Non-life excluding health	Reinsurance recoverables from non-life business, excludes TP health-non SLT See cross-templates checks tab CQS 2 See cross-templates checks tab CAS 16
A18	Health similar to non-life	Reinsurance recoverables from TP health-non SLT See cross-templates checks tab CQS 3 See cross-templates checks tab CAS 17
A19B	Life and health similar to life, excluding health and index-linked and unit-linked	A19B=A18A+A19
A18A	Health similar to life	Reinsurance recoverables from TP health-SLT See cross-templates checks tab CQS 4 See cross-templates checks tab CAS 18
A19	Life excluding health and index-linked and unit- linked	Reinsurance recoverables from Life business, excludes TP health-SLT and TP index-linked and unit-linked See cross-templates checks tab CQS 5 See cross-templates checks tab CAS 19
A19A	Life index-linked and unit-linked	Reinsurance recoverables from life index-linked and unit-linked business See cross-templates checks tab CQS 6 See cross-templates checks tab CAS 20
A13	Deposits to cedants	Deposits relating to reinsurance accepted. Corresponds to CIC category 75 See cross-templates checks tab CAS 7
A21	Insurance & intermediaries receivables	Amounts due by policyholders, other insurers, and linked to insurance business, but that are not included in cash-in flows of technical provisions. Includes also amounts overdue by policyholders and insurance intermediaries (e.g. premiums due but not yet paid) See cross-templates checks tab CAS 7
A20	Reinsurance receivables	Amounts due by reinsurers and linked to reinsurance business, but that are not reinsurance recoverables. It might include: creditors from reinsurers that relate to settled claims of policyholders or beneficiaries; payments in relation to other than insurance events or settled insurance claims. See cross-templates checks tab CAS 7
A23	Receivables (trade, not insurance)	Includes amounts owed by employees or various business partners (not insurance- related), incl. public entities (no reason to have separate lines for current tax assets) See cross-templates checks tab CAS 8 See cross-templates checks tab CGS 13
A28A	Own shares	Own shares held by the undertakings. See cross-templates checks tab CAS 8 See cross-templates checks tab CGS 13
A28B	Amounts due in respect of own fund items or initial fund called up but not yet paid in	See cross-templates checks tab CAS 8 See cross-templates checks tab CGS 13
A27	Cash and cash equivalents	Notes and coins in circulation that are commonly used to make payments, and deposits exchangeable for currency on demand at par and which are directly usable for making payments by cheque, draft, giro order, direct debit/credit, or other direct payment facility, without penalty or restriction. Consistent with 'Cash' and "Transferable deposits' provided in CIC Category 71 and 72 See cross-templates checks tab CAS 4
A29	Any other assets, not elsewhere shown	This includes any assets not included in the other Balance Sheet items. See cross-templates checks tab CAS 8

	ITEM	INSTRUCTIONS
	Total assets	Sum of the assets
		For SII column :
		A30=A2+A26+A25B+A3+A4+A12+A14+A16+A13+A20+A21+A23+A28A+A28B+A27+A2
		9
A30		For statutory accounts column :
		A30=AS1+AS24+A2+A26+A25B+A3+A4+A12+A14+A16+A13+A20+A21+A23+A28A+A2
		8B+A27+A29
		See cross-templates checks tab CAS 1

	LIABILITIES	
LS0	Technical provisions - non-life	These cells are dotted lines. Either you can split your technical provisions between life or non-life and their linked health business, either you cannot and you directly fill in cell LS6F with the correct total value.
L1	Technical provisions – non-life (excluding health)	Formula (TP calculated as a whole and sum of BE + RM for TP not calculated as a whole, where BE is gross of reinsurance) L1=L1A+L2+L3 See cross-templates checks tab CAS 9 See cross-templates checks tab CGS 1 See cross-templates checks tab CQS 25 See cross-templates checks tab CQS 39
L1A	Technical provisions – non-life - TP calculated as a whole	In case TP are calculated as a whole (replicable / hedgeable portfolio) See cross-templates checks tab CQS 7 See cross-templates checks tab CQS 21
L2	Technical provisions – non-life - Best estimate	This is in case TP are not calculated as a whole => split between BE and RM BE here is gross of reinsurance See cross-templates checks tab CQS 8 See cross-templates checks tab CAS 22
L3	Technical provisions – non-life - Risk margin	This is in case TP are not calculated as a whole => split between BE and RM See cross-templates checks tab CQS 9 See cross-templates checks tab CAS 23
L4	Technical provisions – health (similar to non-life)	Formula L4=L4A+L5+L6 See cross-templates checks tab CAS 9 See cross-templates checks tab CGS 2 See cross-templates checks tab CGS 14 See cross-templates checks tab CQS 25 See cross-templates checks tab CAS 39
L4A	Technical provisions – health - TP calculated as a whole	In case TP are calculated as a whole (replicable / hedgeable portfolio) See cross-templates checks tab CQS 10 See cross-templates checks tab CAS 24
L5	Technical provisions – health - Best estimate	This is in case TP are not calculated as a whole => split between BE and RM BE here is gross of reinsurance See cross-templates checks tab CQS 11 See cross-templates checks tab CAS 25
L6	Technical provisions – health - Risk margin	This is in case TP are not calculated as a whole => split between BE and RM See cross-templates checks tab CQS 12 See cross-templates checks tab CAS 26
LS6F	Technical provisions - life (excluding index-linked and unit-linked)	These cells are dotted lines. Either you can split your technical provisions between life or non-life and their linked health business, either you cannot and you directly fill in cell LS6F with the correct total value. LS6F=L6B+L7
L6B	Technical provisions – health (similar to life)	Formula L6B=L6C+L6D+L6E See cross-templates checks tab CAS 9 See cross-templates checks tab CGS 3 See cross-templates checks tab CQS 20 See cross-templates checks tab CAS 34
L6C	Technical provisions – health (similar to life) - TP calculated as a whole	In case TP are calculated as a whole (replicable / hedgeable portfolio) See cross-templates checks tab CQS 13 See cross-templates checks tab CQS 21 See cross-templates checks tab CAS 35
L6D	Technical provisions – health (similar to life) - Best estimate	This is in case TP are not calculated as a whole => split between BE and RM BE here is gross of reinsurance See cross-templates checks tab CQS 14 See cross-templates checks tab CQS 22 See cross-templates checks tab CAS 36
L6E	Technical provisions – health (similar to life) - Risk margin	This is in case TP are not calculated as a whole => split between BE and RM See cross-templates checks tab CQS 15 See cross-templates checks tab CQS 23 See cross-templates checks tab CAS 37
L7	Technical provisions – life (excl. health and index- linkded and unit-linked)	Formula L7=L7A+L8+L9 See cross-templates checks tab CAS 9 See cross-templates checks tab CGS 4 See cross-templates checks tab CQS 20
L7A	Technical provisions – life (excl. health and index- linkded and unit-linked) - TP calculated as a whole	In case TP are calculated as a whole (replicable / hedgeable portfolio) See cross-templates checks tab CQS 16 See cross-templates checks tab CQS 21
	ITEM	INSTRUCTIONS
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L8	Technical provisions – life (excl. health and index- linkded and unit-linked) - Best estimate	This is in case TP are not calculated as a whole => split between BE and RM BE here is gross of reinsurance See cross-templates checks tab CQS 17 See cross-templates checks tab CQS 22
L9	Technical provisions – life (excl. health and index- linkded and unit-linked) - Risk margin	This is in case TP are not calculated as a whole => split between BE and RM See cross-templates checks tab CQS 18 See cross-templates checks tab CQS 23 See cross-templates checks tab CAS 37
L10	Technical provisions – index-linked and unit- linked	Formula L10=L10A+L11+L12 See cross-templates checks tab CAS 10 See cross-templates checks tab CGS 5 See cross-templates checks tab CQS 20 See cross-templates checks tab CAS 34
L10A	Technical provisions – index-linked and unit- linked - TP calculated as a whole	In case TP are calculated as a whole (replicable / hedgeable portfolio) See cross-templates checks tab CQS 21 See cross-templates checks tab CAS 35
L11	Technical provisions – index-linked and unit- linked - Best estimate	This is in case TP are not calculated as a whole => split between BE and RM BE here is gross of reinsurance See cross-templates checks tab CQS 19 See cross-templates checks tab CAS 33 See cross-templates checks tab CQS 22 See cross-templates checks tab CAS 36
L12	Technical provisions – index-linked and unit- linked - Risk margin	This is in case TP are not calculated as a whole => split between BE and RM See cross-templates checks tab CQS 23 See cross-templates checks tab CAS 37
LS14	Other technical provisions	Other technical provisions resulting from local GAAP.
L23	Contingent liabilities	A potential obligation that may be incurred depending on the outcome of a future event. A contingent liability is one where the outcome of an existing situation is uncertain, and this uncertainty will be resolved by a future event. A contingent liability is generally recognised only if the contingency is probable and the amount of the liability can be estimated. It should be equal to BS-C1B – cell B19. See cross-templates checks tab CAS 14
L18	Provisions other than technical provisions	Liabilities of uncertain timing of amount. Eg includes provisions for legal expenses or deferred income reserve See cross-templates checks tab CAS 15
L22	Pension benefit obligations	Net obligations related to staff pension scheme, if applicable according to pension system. See cross-templates checks tab CAS 15
L13	Deposits from reinsurers	Amounts (e.g. cash) received from reinsurer or deducted by the reinsurer according to the reinsurance contract. See cross-templates checks tab CAS 11
L17	Deferred tax liabilities	A tax liability that a company owes and does not pay at that current point, although it will be responsible for paying it at some point in the future. See cross-templates checks tab CAS 15 See cross-templates checks tab CGS 20
L16	Derivatives	Financial instruments that have values, based on the expected future price movements of the assets to which they are linked. SII value, only if negative, of the derivative as of the reporting date is reported here. Corresponds to CIC categories A to F. For the statutory accounts this item does not need to be filled for undertakings which do not value derivatives in their Local GAAP. See cross-templates checks tab CAS 12
L19	Debts owed to credit institutions	Debts, such as mortgage and loans, towards credit institutions (banks, etc.) Excludes bonds being held by credit institutions, since it is not possible for the undertaking to identify all the holders of the bonds it issues. Subordinated liabilities should not be included here. See cross-templates checks tab CAS 13
L20	Financial liabilities other than debts owed to credit institutions	Can include bonds issued by undertaking (whether they are held by credit institutions or not), and mortgage and loans due to other entities than credit institutions (sister insurance company, holding, etc.). Includes structured notes issued by undertaking itself (not by SPV). Subordinated liabilities should not be included here. See cross-templates checks tab CAS 13
L15A	Insurance and intermediaries payables	Amounts due to policyholders, other insurers, and linked to insurance business, but that are not technical provisions. Includes amounts due to (re)insurance intermediaries (e.g. commissions due to intermediaries but not yet paid by the undertaking). Excludes loans & mortgages due to insurance companies, if they are not linked to insurance business but are only related to financing (and are therefore included in financial liabilities). See cross-templates checks tab CAS 11
L15B	Reinsurance payables	Amounts due to reinsurers (esp. current accounts) other than deposits and linked to reinsurance business, but that are not included in reinsurance recoverables. Includes debtors to reinsurers that relate to settled claims of polichyholders or beneficiaries. See cross-templates checks tab CAS 11
L15C	Payables (trade, not insurance)	Includes amounts due to employees, suppliers, etc. and not insurance-related, parallel to receivables (trade, not insurance) on asset side; includes public entities See cross-templates checks tab CAS 15

	ITEM	INSTRUCTIONS
L15E	Subordinated liabilities	L15E=L15D+L26
L15D	Subordinated liabilities not in BOF	Subordinated liabilities are debts which rank after other debts when company is liquidated, only subordinated liabilities that are not classified in BOF should be presented here. See cross-templates checks tab CAS 15
L26	Subordinated liabilities in BOF	Subordinated liabilities classified in BOF. Should be equal to cell A13 in OF-B1 See cross-templates checks tab CAS 15 See cross-templates checks tab CQS 1 See cross-templates checks tab CGS 6 See cross-templates checks tab QCGS 1 See cross-templates checks tab CAS 78
L25	Any other liabilities, not elsewhere shown	This includes any liabilities not included in the other Balance Sheet items. See cross-templates checks tab CAS 15
L25A	Total liabilities	Sum of liabilities L25A=L1+L4+L6B+L7+L10+L23+L18+L22+L13+L17+L16+L19+L20+L15A+L15B+L15C +L15D+L26+L25 See cross-templates checks tab CAS 2
L27	Excess of assets over liabilities	Formula For Statutory accounts – amount of other items complementing the balance between Assets and Liabilities L27=A30-L25A See cross-templates checks tab CQS 1 See cross-templates checks tab CGS 6 See cross-templates checks tab QCGS 1 See cross-templates checks tab CAS 78

# Technical Annex II: List of quantitative reporting items S.02.02

Assets	and	liabi	lities	by	currency	
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ASSEL	ITEM	INSTRUCTIONS
	General Comment	The BS items presented here are based on BS-C1 (for SII BS only).
A1	Reporing currency	Currency code of the reporting currency
B1	Currency code	Currency code of other currencies
A3	Investments (other than assets held for index- linked and unit-linked funds)	Same as item A4 in BS-C1, by currency See cross-templates checks tab CAS 3
A4	Other assets within scope of Assets-D1 (other than index-linked and unit-linked funds)	Same as items A3 + A14 + A27 in BS-C1, by currency See cross-templates checks tab CAS 4
A5	Assets held for index-linked and unit-linked funds	Same as item A12 in BS-C1, by currency See cross-templates checks tab CAS 5
A5A	Reinsurance recoverables	Same as item A16 in BS-C1, by currency See cross-templates checks tab CAS 6
A6	Deposits to cedants, insurance and intermediaries receivables and reinsurance receivables	Same as items A13 +A20+ A21 in BS-C1, by currency See cross-templates checks tab CAS 7
A7	Any other assets	Same as items A2+A23+A25B+A26 +A28A+A28B+ A29 in BS-C1, by currency See cross-templates checks tab CAS 8
A7A	Total assets	A7A=sum (A3:A7), by currency See cross-templates checks tab CAS 1
A8	Technical provisions (excl. index-linked and unit- linked )	Same as items L1 + L4 + L6B + L7 in BS-C1 See cross-templates checks tab CAS 9
A9	Technical provisions - index-linked and unit- linked funds	Same as item L10 in BS-C1, by currency See cross-templates checks tab CAS 10
A10	Deposits from reinsurers and insurance, intermediaries and reinsurance payables	Same as items L13 + L15A+L15B in BS-C1, by currency See cross-templates checks tab CAS 11
A11	Derivatives	Same as cell L16 of BS-C1, by currency See cross-templates checks tab CAS 12
A12	Financial liabilities	Same as cells L19+L20 of BS-C1 See cross-templates checks tab CAS 13
A13	Contingent liabilities	Same as item L23 in BS-C1, by currency See cross-templates checks tab CAS 14
A14	Any other liabilities	Same as item L15D+L26+L25+ L22+L18+L17+L15C in BS-C1, by currency See cross-templates checks tab CAS 15
A15	Total liabilities	A15=sum (A8:A14) See cross-templates checks tab CAS 2

# Technical Annex II: List of quantitative reporting items S.06.02 List of assets

	ITEM	INSTRUCTIONS
A1	Portfolio	Distinction between life, non-life, stakeholder's funds, general (no split) and ring fenced funds. One of the options in the following closed list shall be used: Life: L Non-life: NL Shareholders' funds: SF General: G Ring fenced funds: RF
A2	Fund Number	Applicable to assets held in ring-fenced or other internal funds (defined according to national markets). This number is attributed by the undertaking and must be consistent over time and with the fund number in TP (L) F3, cell A3
A3	Asset held in unit linked and index linked funds (Y/N)	Identify assets that are part of the fund which determines the benefits of the contract. One of the options in the following closed list shall be used: Yes: Y No : N
A4	ID Code	One of the options in the following list shall be used, by order of preference: ISO 6166 ISIN when available Other "recognized" codes (e.g.: CUSIP, Bloomberg Ticker, Reuters RIC) Code attibuted by the undertaking, when the options above are not available, and must be consistent over time
A5	ID Code Type	Type of ID Code used for the "ID Code" item. One of the options in the following closed list shall be used: ISO 6166 ISIN: ISIN Other "recognized" codes: the designation of the code Code attibuted by the undertaking: Undertaking
A6	Asset pledged as collateral	Identify assets kept in the undertaking balance-sheet and that are in the scope of reporting in template AS-D6. For partially pledge assets two lines for each asset shall be reported, one for the pledged amount and other for the remaining part. One of the options in the following list shall be used for the nledged part of the asset: Assets in the balance sheet that are collateral pledged: CP Collateral for reinsurance accepted: CR Collateral for securities borrowed: CB Repos: R
Α7	Item Title	Identify the reported item by filling the name of the security or the address for property, with detail settled by the undertaking. This item is not applicable for CIC category 8 – Mortgages and Loans (for mortgages and loans on individuals, as those assets are not required to be individualized), and to CIC = 95 – Plant and equipment (for own use)
A8	Issuer Name	Name of the issuer, defined as the entity that offers securities for sale to investors, representing part of its capital, part of its debt, derivatives, etc. This item is not applicable to mortgages and loans on individuals within CIC category 8 – Mortgages and Loans, and to CIC category 9 – Property. For investment funds, the issuer name is the name of the fund manager
A31	Issuer Code	Identification code: - Legal Entity Identifier (LEI) if available; - Interim entity identifier (pre-LEI) if available.
A33	Type of code	If none is available this item should not be reported Identification of the code used in A31: - LEI - Pre-LEI
A9	Issuer Sector	Identify the economic sector of issuer based on the NACE code. The letter reference of the NACE code must be used for identifying sectors (e.g. A: Agriculture, hunting and forestry; Section B: Fishing, etc) except for the NACE relating to Financial intermediation, for which the 4 digits code should be used. For investment funds the NACE code would be 6712 (Security broking and fund management). This item is not applicable for CIC category 8 – Mortgages and Loans (for mortgages and loans on individuals, as those assets are not required to be individualized), and to CIC = 95 – Plant and equipment (for own use)
A10	Issuer Group	Name the ultimate parent undertaking of issuer. For investment funds the group relation is relative to the fund manager This item is not applicable for CIC category 8 – Mortgages and Loans (for mortgages and loans on individuals, as those assets are not required to be individualized), and to CIC = $95$ – Plant and equipment (for own use)

	ITEM	INSTRUCTIONS
A32	Issuer Group Code	Identification code: - Legal Entity Identifier (LEI) if available; - Interim entity identifier (pre-LEI) if available.
		If none is available this item should not be reported
A33	Type of code	Identification of the code used in A31/A32: - LEI - Pre-LEI
A11	Issuer Country	Country of localization of the issuer. For investment funds, the country is relative to the fund manager. One of the options in the following closed list shall be used: ISO 3166-1 alpha-2 code Supranational issuers: XA European Union Institutions: EU This item is not applicable for CIC category 8 – Mortgages and Loans (for mortgages and loans on individuals, as those assets are not required to be individualized), and to CIC = 95 – Plant and equipment (for own use)
A12	Country of custody	ISO 3166-1 alpha-2 code of the country where undertaking assets are held in custody. For identifying international custodians, such as Euroclear, the country of custody will be the one corresponding to the legal establishment where the custody service was contractually defined
A13	Currency	ISO 4217 Code of the currency of the issue
A15	CIC	EIOPA Code used to classify securities, as set out in Annex CIC Table. When classifying an asset using the CIC table, undertakings shall take into consideration the most representative risk to which the asset is exposed to. For reporting at group level, if different CIC codes exist for the same asset, due to reporting regarding different entities in the group (because different stock exchanges), a line must be entered for each different CIC. This situation will only occur when reporting by groups using consolidation method 2, and in practice there will be only one CIC for each asset for the same entity in the scope of the group, also identifiable by item A50
		following criteria: included in group supervision except if deducted under art. 212 and / or strategic. For solo reporting or group reporting where the Deduction and aggregation method is used, the following options shall be used: Not a participation: N Is a participation but not consolidated at group level and not strategic: YNGNS Is a participation not consolidated at group level but strategic: YNGS Is a participation, consolidated at group level and not strategic: YNGS Is a participation, consolidated at group level and not strategic: YGS Is consolidated at group level and not strategic: YGS For group reporting and only where accounting consolidation-based or a combination of methods is used, the following options shall be used: Not a participation: N Non-controlled participations under method 1: NCP1 Other Financial Sectors: OFS Subsidiaries under method 2: SM2 Non-controlled participations under method 1: ORUT1
A17	External rating	Rating given by external rating agency. Only applicable to CIC categories 1, 2, 5 and 6. Undertakings shall report the external rating which in their perspective is best representative,
		and used internally for SCR/MCR calculations
A18	Rating Agency	Identify the rating agency giving the external rating used by the undertaking
A20	Duration	Asset duration, defined as the 'residual modified duration'. For assets without fixed maturity the first call date shall be used. The duration shall be calculated based on economic value. Only applies to CIC categories 1, 2, 4 (when applicable, e.g. for investment funds mainly invested in bonds), 5 and 6
A22	Quantity	Number of securities or invested amount measured at par amount, depending on the type of Not applicable for CIC categories 7, 8 and 9
A23	Unit SII price	Amount in currency for asset categories 3 and 4, the percentage of par value (clean price consistent with IFRS definition), for asset categories 1, 2, 5 and 6. Not applicable for CIC categories 7, 8 and 9
A24	Valuation method SII	Identify the valuation method used when valuing assets. One of the options in the following closed list shall be used: Quoted market price in active markets for the same assets: QMP

	ITEM	INSTRUCTIONS
		Alternative valuation method: - quoted market price in active markets for similar assets: QMPS - other alternative valuation methods: AVM
		Adjusted equity methods (applicable for the valuation of participations): AEM IFRS equity methods (applicable for the valuation of participations): IEM
A25	Acquisition price	Acquisition price of each asset. When there are different acquisition prices due to acquisitions made at different dates, an average acquisition price must be used and consequently only one line is completed for one single asset, independently of having more than one acquisition.
		Not applicable to CIC categories 7 and 8
A26	Total SII amount	Formula, corresponding to the multiplication of "Quantity" by "Unit SII price" plus accrued interest for bonds and other interest bearing security.
		For CIC categories 7, 8 and 9, this should indicate the SII value of the line
A28	Maturity date	Only applicable for CIC categories 1, 2, 5, 6 and 8. Corresponds always to the maturity date, even for callable securities. For perpetual securities use "31/12/9999"
		For CIC category 8, regarding loans and mortgages to individuals, the weigthed (based on the loan amount) maturity is to be reported.
A30	Accrued interest	Quantify the amount of accrued interest for interest bearing securities. Note that this value is also part of A26 – Total SII amount

## Technical Annex II: List of quantitative reporting items S.08.01 Open derivatives

	ITEM	INSTRUCTIONS
AI	Porttolio	<ul> <li>Distinction between life, non-life, stakeholder's funds, general (no split) and ring fenced funds. One of the options in the following closed list shall be used:</li> <li>Life: L</li> <li>Non-life: NL</li> <li>Shareholders' funds: SF</li> <li>General: G</li> <li>Ring fenced funds: RF</li> <li>Issued by the undertaking (I)</li> <li>Related to the undertakings' liabilities (U)</li> <li>The split in not mandatory, except for identifying ring fenced funds, but should be reported if the undertaking uses it internally. When an undertaking does not apply a split "general" must be used.</li> <li>For derivatives issued by the undertakings' liabilities, a split is also mandatory.</li> </ul>
A2	Fund Number	Applicable to assets held in ring-fenced or other internal funds (defined according to national markets). This number is attributed by the undertaking and must be consistent over time and with the fund number in TP (L) F3, cell A3
A3	Derivatives held in unit linked and index linked funds (Y/N)	Identify assets that are part of the fund which determines the benefits of the contract. One of the options in the following closed list shall be used: Yes: Y No : N
A4	ID Code	One of the optins in the following list shall be used, by order of preference: ISO 6166 ISIN when available Other "recognized" codes (e.g.: CUSIP, Bloomberg Ticker, Reuters RIC) Code attibuted by the undertaking, when the options above are not available, and must be consistent over time
A5	ID Code Type	Type of ID Code used for the "ID Code" item. One of the options in the following closed list shall be used: ISO 6166 ISIN: ISIN Other "recognized" codes: the designation of the code Code attibuted by the undertaking: Undertaking
A6	Counterparty Name	Name of the counterparty of the derivative contract (derivatives exchange or the counterparty for OTC derivatives)
A36	Counterparty Code	Identification code: - Legal Entity Identifier (LEI) if available; - Interim entity identifier (pre-LEI) if available. If none is available this item should not be reported
A7	Counterparty group	Name of the ultimate parent undertaking of counterparty
A37	Counterparty group Code	Identification code: - Legal Entity Identifier (LEI) if available; - Interim entity identifier (pre-LEI) if available. If none is available this item should not be reported
A38	Type of code	Identification of the code used in A36/A37: - LEI - Pre-LEI
A8	Contract name	Name of the derivative contract
A9	Asset or liability underlying the derivative	ID Code (refer to A4) of the asset or liability underlying the derivative contract. This item is to be provided only for derivatives that have a single underlying instrument in the undertakings' portfolio
A10	Currency	ISO 4217 Code of the currency of the derivative, i.e., currency of the notional amount of the derivative (e.g.: option having as underlying an amount in USD, FX swap expressed in EUR, etc). For derivatives that have more than a pair of currencies, it should be split into the pair components and reported in different lines

A11	CIC	EIOPA Code used to classify securities, as set out in Annex CIC Table. When classifying an asset using the CIC table, undertakings shall take into consideration the most representative risk to which the asset is exposed to
A13	Use of derivative	Describe use of derivative (micro / macro hedge, efficient portfolio management). Micro hedge refers to derivatives covering a single financial instrument, forecasted transaction or liability. Macro hedge refers to derivatives covering a set of financial instruments, forecasted transactions or liabilities. One of the options in the following closed list shall be used: Micro hedge: MI Macro hedge: MA Efficient portfolio management: EPM
A14	Delta	Measures the rate of change of option value with respect to changes in the underlying asset's price. Only applicable to CIC categories B and C (Call and put options), with reference to the reporting date
A15	Notional amount	The amount covered or exposed to the derivative. For futures and options corresponds to contract size multiplied by the number of contracts; and for swaps and forwards corresponds to the contract amount.
		The nominal amount refers to the amount that is being hedged / invested (when not covering risks). If several trades occur, should be the net amount at the reporting date
A16	Long or short position	Only for futures and options, swaps and credit derivatives contracts (currency, credit and securities swaps). The long and short position for swaps is defined relatively to the notional amount. A holder of a long position owns the security or notional amount at the contract inception, while a holder of a short position will own the security or the nominal amount at the end of the derivates contact. One of the options in the following closed list shall be used: Long position: L
		Short position: S For interest rate swaps: Fixed-for-floating: FX-FL Fixed-for-fixed: FX-FX Floating-for-fixed: FL-FX
A17	Premium paid/received to date	The payment received (if sold) or paid (if bought), for options and also up-front and periodical amounts paid / received for swaps, since inception
A19	Number of contracts	Number of derivative contracts in the portfolio. It shall be the number of contracts entered into. For OTC, e.g., one swap contract, 1 should be reported, if ten swaps with the same characteristics, 10 should be reported.The number of contracts shall be the ones outstanding at the reporting date
A20	Contract dimension	Number of underlying assets in the contract (e.g. for equity futures it is the Only for futures and options
A21	Trigger value	Reference price for futures, strike price for options, currency exchange rate or interest rate for forwards, etc. (not applicable to Interest rate and currency swaps). In the case of more than one trigger over time, report the trigger that refers to the reporting period.
		When the derivative has a range of trigger values, report the set separated by semi-columns
A22	Swap outflow amount	Amount delivered under the swap contract, during the reporting period. Corresponds to interest paid for IRS and amounts delivered for currency swaps, credit swaps, total return swaps and other swaps
A23	Swap inflow amount	Amount received under the swap contract, during the reporting period. Corresponds to interest received for IRS and amounts received for currency swaps, credit swaps, total return swaps and other swaps
A24	Swap delivered currency	Currency of the swap price (only for currency swaps and interest rate and currency swaps)
A25	Swap received currency	Currency of the swap notional amount (only for currency swaps)
A26	Trade date	Date of the trade of the derivative contract.

		When various trades occur for the same derivative, report only the first trade date of the derivative and only one line for each derivative (no different lines for each trade)
A27	Maturity date	Contractually defined date of close of the derivative contract, whether at maturity date, expiring date for options (European or American), etc
A28	SII value	SII value of the derivative as of the reporting date. Can be positive, negative or zero
A29	Valuation method SII	Identify the valuation method used when valuing assets. Two possibilities : Mark to market and mark to model
A31	Unwind trigger of contract	Identify the event that causes the unwinding of the contract. One of the options in the following closed list shall be used: Bankruptcy of the underlying or reference entity: B Adverse fall in value of the underlying reference asset: F Adverse change in credit rating of the underlying assets or entity: R Novation, i.e. the act of replacing an obligation under the derivative with a new obligation, or replacing a party of the derivative with a new party: N Multiple events or a combination of events: M Other events: O
A32	Maximum loss under unwinding event	Maximum amount of loss if an unwinding event occurs. Applicable to CIC category $\ensuremath{F}$
A33	Duration	Derivative duration, defined as the 'residual modified duration', for derivatives for which a duration measure is applicable. Calculated as the net duration between in and out flows from the derivative, when applicable
A34	External rating	Rating of the counterparty given by external rating agency. Undertakings shall report the external rating that in their perspective is best representative, and used internally for SCR/MCR calculations. Only applicable to OTC or bespoken derivatives
A35	Rating Agency	Identify the rating agency giving the external rating used by the undertaking
		The following cells should only be completed for group reporting
A50	Legal name of the undertaking	This item shall be filled in only when it relates to the line-by-line list of derivatives held by subsidiaries under method 2

# Technical Annex II: List of quantitative reporting items S.12.01.a Life and Health SLT Technical Provisions

ITEM Technical provisions calculated as a whole

#### INSTRUCTIONS

A1	Technical provisions calculated as a whole - Insurance with profit participation	Amount of Technical provisions calculated as a whole regarding LoB Insurance with profit participation See cross-templates checks tab CQS 16 See cross-templates checks tab CQS 20 See cross-templates checks tab CQS 21
A3	Technical provisions calculated as a whole - Index-linked and unit- linked insurance	Amount of Technical provisions calculated as a whole regarding LoB Index-linked and unit-linked insurance
A5	Technical provisions calculated as a whole - Other life insurance	Amount of Technical provisions calculated as a whole regarding LoB Other life insurance See cross-templates checks tab CQS 16
A6	Technical provisions calculated as a whole - Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations	Amount of Technical provisions calculated as a whole regarding LoB Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations See cross-templates checks tab CQS 16
Α7	Technical provisions calculated as a whole - Accepted reinsurance	Amount of Technical provisions calculated as a whole regarding LoB Life accepted reinsurance A7=A7A+A7B+A7C See cross-templates checks tab CQS 16
A7A	Technical provisions calculated as a whole - Accepted reinsurance, Of which WP (Insurance with profit participation on Accepted reinsurance (Gross))	Amount of Technical provisions calculated as a whole regarding LoB Life Accepted reinsurance, Of which WP (Insurance with profit participation on Accepted reinsurance (Gross))
А7В	Technical provisions calculated as a whole - Accepted reinsurance, Of which UL (Index-linked and unit-linked insurance on Accepted reinsurance (Gross))	Amount of Technical provisions calculated as a whole regarding LoB Life Accepted reinsurance, Of which UL (Index-linked and unit-linked insurance on Accepted reinsurance (Gross))
A7C	Technical provisions calculated as a whole - Accepted reinsurance, Of which OL (Other life insurance on Accepted reinsurance (Gross))	Amount of Technical provisions calculated as a whole regarding LoB Life Accepted reinsurance, Of which OL (Other life insurance on Accepted reinsurance (Gross))
A9	Technical provisions calculated as a whole - Total (Life other than health insurance, incl. Unit- Linked)	A9=A1+A3+A5+A6+A7
A10	Technical provisions calculated as a whole - Health insurance (direct business)	Amount of Technical provisions calculated as a whole regarding LoB Health SLT insurance (direct business) See cross-templates checks tab CQS 13
A12	Technical provisions calculated as a whole - Annuities stemming from non-life insurance contracts and relating to health insurance	Amount of Technical provisions calculated as a whole regarding LoB Annuities stemming from non-life insurance contracts and relating to health insurance obligations See cross-templates checks tab CQS 13
A13	Technical provisions calculated as a whole - Health reinsurance (reinsurance accepted)	Amount of Technical provisions calculated as a whole regarding LoB Health SLT reinsurance (reinsurance accepted) See cross-templates checks tab CQS 13
A14	Technical provisions calculated as a whole - Total (Health similar to life insurance)	A14=A10+A12+A13
100 C		

Technical provisions calculated as a sum of a best estimate and a risk margin - Best estimate

	ITEM	INSTRUCTIONS
B1	Technical provisions calculated as a sum of BE and RM, Best Estimate (BE) – Gross, Insurance with profit participation	Amount of Gross Best estimate (no deduction of reinsurance and SPVs according to article 77(2) in L1) regarding LoB Insurance with profit participation See cross-templates checks tab CQS 17 See cross-templates checks tab CQS 20 See cross-templates checks tab CQS 22 See cross-templates checks tab CQS 42 See cross-templates checks tab CQS 43 See cross-templates checks tab CQS 44 See cross-templates checks tab CQS 61 See cross-templates checks tab CQS 62 See cross-templates checks tab CQS 63
В2	Technical provisions calculated as a sum of BE and RM, Best Estimate (BE) – Gross, Index-linked and unit-linked insurance, Contracts without options and guarantees	Amount of Gross Best estimate (no deduction of reinsurance and SPVs according to article 77(2) in L1) regarding LoB Index-linked and unit-linked insurance, Contracts without options and guarantees See cross-templates checks tab CQS 19
В3	Technical provisions calculated as a sum of BE and RM, Best Estimate (BE) – Gross, Index-linked and unit-linked insurance, Contracts with options and guarantees	Amount of Gross Best estimate (no deduction of reinsurance and SPVs according to article 77(2) in L1) regarding LoB Index-linked and unit-linked insurance, Contracts with options and guarantees See cross-templates checks tab CQS 19
B4	Technical provisions calculated as a sum of BE and RM, Best Estimate (BE) – Gross, Other life insurance, Contracts without options and guarantees	Amount of Gross Best estimate (no deduction of reinsurance and SPVs according to article 77(2) in L1) regarding LoB Other life insurance, Contracts without options and guarantees See cross-templates checks tab CQS 17
В5	Technical provisions calculated as a sum of BE and RM, Best Estimate (BE) – Gross, Other life insurance, Contracts with options and guarantees	Amount of Gross Best estimate (no deduction of reinsurance and SPVs according to article 77(2) in L1) regarding LoB Other life insurance, Contracts with options and guarantees See cross-templates checks tab CQS 17
В6	Technical provisions calculated as a sum of BE and RM, Best Estimate (BE) – Gross, Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations	Amount of Gross Best estimate (no deduction of reinsurance and SPVs according to article 77(2) in L1) regarding LoB Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations See cross-templates checks tab CQS 17
B7	Technical provisions calculated as a sum of BE and RM, Best Estimate (BE) – Gross, Accepted reinsurance	Amount of Gross Best estimate (no deduction of reinsurance and SPVs according to article 77(2) in L1) regarding LoB Life Accepted reinsurance See cross-templates checks tab CQS 17
В9	Technical provisions calculated as a sum of BE and RM, Best Estimate (BE) – Gross, Total (Life other than health insurance, incl. Unit- Linked)	Amount of Gross Best estimate (no deduction of reinsurance and SPVs according to article 77(2) in L1), Total (Life other than health insurance, incl. Unit-Linked) B9=SUM(B1:B7)
B10	Technical provisions calculated as a sum of BE and RM, Best Estimate (BE) – Gross, Health insurance (direct business), Contracts without options and guarantees	Amount of Gross Best estimate (no deduction of reinsurance and SPVs according to article 77(2) in L1) regarding LoB Health SLT insurance (direct business), Contracts without options and guarantees See cross-templates checks tab CQS 14
B11	Technical provisions calculated as a sum of BE and RM, Best Estimate (BE) – Gross, Health insurance (direct business), Contracts with options and guarantees	Amount of Gross Best estimate (no deduction of reinsurance and SPVs according to article 77(2) in L1) regarding LoB Health SLT insurance (direct business), Contracts with options and guarantees See cross-templates checks tab CQS 14

	ITEM	INSTRUCTIONS
B12	Technical provisions calculated as a sum of BE and RM, Best Estimate (BE) – Gross - Annuities stemming from non-life insurance contracts and relating to health insurance obligations	Amount of Gross Best estimate (no deduction of reinsurance and SPVs according to article 77(2) in L1) regarding LoB Annuities stemming from non-life insurance contracts and relating to health insurance obligations See cross-templates checks tab CQS 14
B13	Technical provisions calculated as a sum of BE and RM, Best Estimate (BE) – Gross - Health reinsurance (reinsurance accepted)	Amount of Gross Best estimate (no deduction of reinsurance and SPVs according to article 77(2) in L1) regarding LoB Health reinsurance (reinsurance accepted) See cross-templates checks tab CQS 14
B14	Technical provisions calculated as a sum of BE and RM, Best Estimate (BE) – Gross - Total (Health similar to life insurance)	B14=SUM(B10:B13)
C1	Total Recoverables from reinsurance and SPV after the adjustment for expected losses due to counterparty default – Insurance with profit participation	Amount of Recoverables after performing the adjustment for expected losses due to possibility of default of the reinsurer, as defined in art. 81 of L1, including ceded intra group reinsurance, regarding LoB Insurance with profit participation See cross-templates checks tab CQS 5 See cross-templates checks tab CQS 24 See cross-templates checks tab CQS 42 See cross-templates checks tab CQS 43 See cross-templates checks tab CQS 61 See cross-templates checks tab CQS 62 See cross-templates checks tab CQS 63
C2	Total Recoverables from reinsurance and SPV after the adjustment for expected losses due to counterparty default – Index-linked and unit- linked insurance, Contracts without options and guarantees	Amount of Recoverables after performing the adjustment for expected losses due to possibility of default of the reinsurer, as defined in art. 81 of L1, including ceded intra group reinsurance, regarding LoB Index-linked and unit-linked insurance, Contracts without options and guarantees See cross-templates checks tab CQS 6
C3	Total Recoverables from reinsurance and SPV after the adjustment for expected losses due to counterparty default – Index-linked and unit- linked insurance, Contracts with options and quarantees	Amount of Recoverables after performing the adjustment for expected losses due to possibility of default of the reinsurer, as defined in art. 81 of L1, including ceded intra group reinsurance, regarding LoB Index-linked and unit-linked insurance, Contracts with options and guarantees See cross-templates checks tab CQS 6
C4	Total Recoverables from reinsurance and SPV after the adjustment for expected losses due to counterparty default – Other life insurance, Contracts without options and guarantees	Amount of Recoverables after performing the adjustment for expected losses due to possibility of default of the reinsurer, as defined in art. 81 of L1, including ceded intra group reinsurance, regarding LoB Other life insurance, Contracts without options and guarantees See cross-templates checks tab CQS 5
C5	Total Recoverables from reinsurance and SPV after the adjustment for expected losses due to counterparty default – Other life insurance, Contracts with options and guarantees	Amount of Recoverables after performing the adjustment for expected losses due to possibility of default of the reinsurer, as defined in art. 81 of L1, including ceded intra group reinsurance, regarding LoB Other life insurance, Contracts with options and guarantees See cross-templates checks tab CQS 5
C6	Total Recoverables from reinsurance and SPV after the adjustment for expected losses due to counterparty default – Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations	Amount of Recoverables after performing the adjustment for expected losses due to possibility of default of the reinsurer, as defined in art. 81 of L1, including ceded intra group reinsurance, regarding LoB Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations See cross-templates checks tab CQS 5

	ITEM	INSTRUCTIONS
C7	Total Recoverables from reinsurance and SPV after the adjustment for expected losses due to counterparty default – Accepted reinsurance	Amount of Recoverables after performing the adjustment for expected losses due to possibility of default of the reinsurer, as defined in art. 81 of L1, including ceded intra group reinsurance, regarding LoB Life Accepted reinsurance See cross-templates checks tab CQS 5
C9	Total Recoverables from reinsurance and SPV after the adjustment for expected losses due to counterparty default – Total (Life other than health insurance, incl. Unit- Linked)	Total Amount of Recoverables after performing the adjustment for expected losses due to possibility of default of the reinsurer, as defined in art. 81 of L1, including ceded intra group reinsurance, Total (Life other than health insurance, incl. Unit-Linked) C9=SUM(C1:C7)
C10	Total Recoverables from reinsurance and SPV after the adjustment for expected losses due to counterparty default – Health insurance (direct business), Contracts without options and guarantees	Amount of Recoverables after performing the adjustment for expected losses due to possibility of default of the reinsurer, as defined in art. 81 of L1, including ceded intra group reinsurance, regarding LoB Health SLT insurance (direct business), Contracts without options and guarantees See cross-templates checks tab CQS 4
C11	Total Recoverables from reinsurance and SPV after the adjustment for expected losses due to counterparty default – Health insurance (direct business), Contracts with options and guarantees	Amount of Recoverables after performing the adjustment for expected losses due to possibility of default of the reinsurer, as defined in art. 81 of L1, including ceded intra group reinsurance, regarding LoB Health SLT insurance (direct business), Contracts with options and guarantees See cross-templates checks tab CQS 4
C12	Total Recoverables from reinsurance and SPV after the adjustment for expected losses due to counterparty default – Annuities stemming from non-life insurance contracts and relating to health insurance obligations	Amount of Recoverables after performing the adjustment for expected losses due to possibility of default of the reinsurer, as defined in art. 81 of L1, including ceded intra group reinsurance, regarding LoB Annuities stemming from non-life insurance contracts and relating to health insurance obligations See cross-templates checks tab CQS 4
C13	Total Recoverables from reinsurance and SPV after the adjustment for expected losses due to counterparty default – Gross - Health reinsurance (reinsurance accepted)	Amount of Recoverables after performing the adjustment for expected losses due to possibility of default of the reinsurer, as defined in art. 81 of L1, including ceded intra group reinsurance, regarding LoB Health reinsurance (reinsurance accepted) See cross-templates checks tab CQS 4
C14	Total Recoverables from reinsurance and SPV after the adjustment for expected losses due to counterparty default – Total (Health similar to life insurance)	C14=SUM(C10:C13)
E1	Risk Margin - Insurance with profit participation	Amount of Risk margin, as defined in Article 77(3) of the Solvency II Directive, regarding LoB Insurance with profit participation See cross-templates checks tab CQS 18 See cross-templates checks tab CQS 20 See cross-templates checks tab CQS 23
E2	Risk Margin - Index-linked and unit-linked insurance	Amount of Risk margin, as defined in Article 77(3) of the Solvency II Directive, regarding LoB Index-linked and unit-linked insurance
E4	Risk Margin - Other life insurance	Amount of Risk margin, as defined in Article 77(3) of the Solvency II Directive, regarding LoB Other life insurance See cross-templates checks tab CQS 18
E6	Risk Margin - Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations	Amount of Risk margin, as defined in Article 77(3) of the Solvency II Directive, regarding LoB Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations See cross-templates checks tab CQS 18

	ITEM	INSTRUCTIONS
E7	Risk Margin - Accepted reinsurance	Amount of Risk margin, as defined in Article 77(3) of the Solvency II Directive, regarding LoB Life accepted reinsurance See cross-templates checks tab CQS 18
E9	Risk Margin - Total (Life other than health insurance, incl. Unit- Linked)	E9=E1+E2+E4+E6+E7
E10	Risk Margin - Health insurance (direct business)	Amount of Risk margin, as defined in Article 77(3) of the Solvency II Directive, regarding LoB Health SLT insurance (direct business) See cross-templates checks tab CQS 15
E12	Risk Margin - Annuities stemming from non-life insurance contracts and relating to health insurance obligations	Amount of Risk margin, as defined in Article 77(3) of the Solvency II Directive, regarding LoB Annuities stemming from non-life insurance contracts and relating to health insurance obligations See cross-templates checks tab CQS 15
E13	Risk Margin - Health reinsurance (reinsurance accepted)	Amount of Risk margin, as defined in Article 77(3) of the Solvency II Directive, regarding LoB Health SLT reinsurance (reinsurance accepted) See cross-templates checks tab CQS 15
E14	Risk Margin - Total (Health similar to life insurance)	E14=E10+E12+E13
	Technical provisions - To	tal
F1	Technical Provisions - Total - Insurance with profit	F1=A1+B1+E1
F2	Technical Provisions - Total - Index-linked and unit- linked insurance	F2=A3+B2+B3+E2
F4	Technical Provisions - Total - Other life insurance	F4=A5+B4+B5+E4
F6	Technical Provisions - Total - Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations	F6=A6+B6+E6
F7	Technical Provisions - Total - Accepted reinsurance	F7=A7+B7+E7
F9	Technical Provisions - Total - Total (Life other than health insurance, incl. Unit- Linked)	F9=F1+F2+F4+F6+F7
F10	Technical Provisions - Total - Health insurance (direct business)	F10=A10+B10+B11+E10
F12	Technical Provisions - Total - Annuities stemming from non-life insurance contracts and relating to health insurance obligations	F12=A12+B12+E12
F13	Technical Provisions - Total - Health reinsurance (reinsurance accepted)	F13=A13+B13+E13
F14	Technical Provisions - Total - Total (Health similar to life insurance)	F14=F10+F12+F13

#### Technical Annex II: List of quantitative reporting items S.12.01.b Life and Health SLT Technical Provisions

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ITEM INSTRUCTIONS Technical provisions calculated as a whole A1 Technical provisions calculated Amount of Technical provisions calculated as a whole regarding LoB Insurance as a whole - Insurance with with profit participation profit participation See cross-templates checks tab CAS 30 See cross-templates checks tab CAS 34 See cross-templates checks tab CAS 35 Α3 Technical provisions calculated Amount of Technical provisions calculated as a whole regarding LoB Index-linked as a whole - Index-linked and and unit-linked insurance unit-linked insurance A5 Technical provisions calculated Amount of Technical provisions calculated as a whole regarding LoB Other life as a whole - Other life insurance insurance See cross-templates checks tab CAS 30 A6 Technical provisions calculated Amount of Technical provisions calculated as a whole regarding LoB Annuities as a whole - Annuities stemming stemming from non-life insurance contracts and relating to insurance obligation from non-life insurance other than health insurance obligations contracts and relating to See cross-templates checks tab CAS 30 insurance obligation other than health insurance obligations Α7 Technical provisions calculated Amount of Technical provisions calculated as a whole regarding LoB Life accepted as a whole - Accepted reinsurance reinsurance A7=A7A+A7B+A7C See cross-templates checks tab CAS 30 A7A Technical provisions calculated Amount of Technical provisions calculated as a whole regarding LoB Life Accepted as a whole - Accepted reinsurance, Of which WP (Insurance with profit participation on Accepted reinsurance, Of which WP reinsurance (Gross)) (Insurance with profit participation on Accepted reinsurance (Gross)) A7B Technical provisions calculated Amount of Technical provisions calculated as a whole regarding LoB Life Accepted as a whole - Accepted reinsurance, Of which UL (Index-linked and unit-linked insurance on Accepted reinsurance, Of which UL (Index reinsurance (Gross)) linked and unit-linked insurance on Accepted reinsurance (Gross)) A7C Technical provisions calculated Amount of Technical provisions calculated as a whole regarding LoB Life Accepted as a whole - Accepted reinsurance, Of which OL (Other life insurance on Accepted reinsurance (Gross)) reinsurance, Of which OL (Other life insurance on Accepted reinsurance (Gross)) 'A9=A1+A3+A5+A6+A7 Α9 Technical provisions calculated as a whole - Total (Life other than health insurance, incl. Unit-Linked) A10 Technical provisions calculated Amount of Technical provisions calculated as a whole regarding LoB Health SLT as a whole - Health insurance insurance (direct business) (direct business) See cross-templates checks tab CAS 27 A12 Technical provisions calculated Amount of Technical provisions calculated as a whole regarding LoB Annuities as a whole - Annuities stemming stemming from non-life insurance contracts and relating to health insurance from non-life insurance obligations contracts and relating to health See cross-templates checks tab CAS 27 insurance obligations A13 Technical provisions calculated Amount of Technical provisions calculated as a whole regarding LoB Health SLT as a whole - Health reinsurance reinsurance (reinsurance accepted) (reinsurance accepted) See cross-templates checks tab CAS 27 A14 Technical provisions calculated 'A14=A10+A12+A13 as a whole - Total (Health similar to life insurance)

	ITEM	INSTRUCTIONS
r	Technical provisions calculate	ed as a sum of a best estimate and a risk margin - Best estimate
B1	Technical provisions calculated	Amount of Gross Best estimate (no deduction of reinsurance and SPVs according
	as a sum of BE and RM, Best	to article 77(2) in L1) regarding LoB Insurance with profit participation
	Estimate (BE) – Gross,	See cross-templates checks tab CAS 31
	Insurance with profit	See cross-templates checks tab CAS 34
	participation	See cross-templates checks tab CAS 36
		See cross-templates checks tab CAS 56
		See cross-templates checks tab CAS 57
		See cross-templates checks tab CAS 58
		See cross-templates checks tab CAS 75
		See cross-templates checks tab CAS 76
		See cross-templates checks tab CAS //
B2	Technical provisions calculated	Amount of Gross Best estimate (no deduction of reinsurance and SPVs according
	as a sum of BE and RM, Best	to article 77(2) in L1) regarding LoB Index-linked and unit-linked insurance,
	Estimate (BE) – Gross, Index-	Contracts without options and guarantees
	linked and unit-linked	See cross-templates checks tab CAS 33
	insurance, Contracts without	
	options and guarantees	
<b>D</b> 2	Taskainal ana daina aslaulatad	Amount of Caree Doot activate (as deduction of asian and CD) (a seconding
B3	rechnical provisions calculated	Amount of Gross Best estimate (no deduction of reinsurance and SPVs according
	as a sum of BE and RM, Best	to article 77(2) In L1) regarding LoB Index-linked and unit-linked insurance,
	Estimate (BE) – Gross, Index-	Contracts with options and guarantees
	linked and unit-linked	See cross-templates checks tab CAS 33
	Insurance, Contracts with	
	options and guarantees	
B4	Technical provisions calculated	Amount of Gross Best estimate (no deduction of reinsurance and SPVs according
	as a sum of BE and RM, Best	to article 77(2) in L1) regarding LoB Other life insurance, Contracts without
	Estimate (BE) – Gross, Other	options and guarantees
	life insurance, Contracts without	See cross-templates checks tab CAS 31
	options and guarantees	
B5	Technical provisions calculated	Amount of Gross Best estimate (no deduction of reinsurance and SPVs according
	as a sum of BE and RM, Best	to article 77(2) in L1) regarding LoB Other life insurance, Contracts with options
	Estimate (BE) – Gross, Other	and guarantees
	life insurance, Contracts with	See cross-templates checks tab CAS 31
	options and guarantees	
B6	Technical provisions calculated	Amount of Gross Best estimate (no deduction of reinsurance and SPVs according
	as a sum of BE and RM, Best	to article 77(2) in L1) regarding LoB Annuities stemming from non-life insurance
	Estimate (BE) – Gross,	contracts and relating to insurance obligation other than health insurance
	Annuities stemming from non-	obligations
	life insurance contracts and	See cross-templates checks tab CAS 31
	relating to insurance obligation	
	other than health insurance	
	obligations	
в7	lechnical provisions calculated	Amount of Gross Best estimate (no deduction of reinsurance and SPVs according
	as a sum of BE and RM, Best	to article //(2) in L1) regarding LoB Life Accepted reinsurance
	Estimate (BE) – Gross, Accepted	See cross-templates checks tab CAS 31
	reinsurance	
B9	Technical provisions calculated	Amount of Gross Best estimate (no deduction of reinsurance and SPVs according
-	as a sum of BE and RM, Best	to article 77(2) in L1), Total (Life other than health insurance, incl. Unit-Linked)
	Estimate (BE) – Gross, Total	B9=SUM(B1:B7)
	(Life other than health	
	insurance, incl. Unit-Linked)	
B10	Technical provisions calculated	Amount of Gross Best estimate (no deduction of reinsurance and SPVs according
510	as a sum of RF and RM Rest	to article 77(2) in [1] regarding LoB Health SLT insurance (direct husiness)
	Estimate (BE) - Gross Health	Contracts without ontions and guarantees
	insurance (direct business)	See cross-templates checks tab CAS 28
	Contracts without ontions and	
	quarantees	
1	1	

	ITEM	INSTRUCTIONS
B11	Technical provisions calculated as a sum of BE and RM, Best Estimate (BE) – Gross, Health insurance (direct business), Contracts with options and guarantees	Amount of Gross Best estimate (no deduction of reinsurance and SPVs according to article 77(2) in L1) regarding LoB Health SLT insurance (direct business), Contracts with options and guarantees See cross-templates checks tab CAS 28
B12	Technical provisions calculated as a sum of BE and RM, Best Estimate (BE) – Gross – Annuities stemming from non- life insurance contracts and relating to health insurance obligations	Amount of Gross Best estimate (no deduction of reinsurance and SPVs according to article 77(2) in L1) regarding LoB Annuities stemming from non-life insurance contracts and relating to health insurance obligations See cross-templates checks tab CAS 28
B13	Technical provisions calculated as a sum of BE and RM, Best Estimate (BE) – Gross - Health reinsurance (reinsurance accepted)	Amount of Gross Best estimate (no deduction of reinsurance and SPVs according to article 77(2) in L1) regarding LoB Health reinsurance (reinsurance accepted) See cross-templates checks tab CAS 28
B14	Technical provisions calculated as a sum of BE and RM, Best Estimate (BE) – Gross - Total (Health similar to life insurance)	'B14=SUM(B10:B13)
C1	Total Recoverables from reinsurance and SPV after the adjustment for expected losses due to counterparty default – Insurance with profit participation	Amount of Recoverables after performing the adjustment for expected losses due to possibility of default of the reinsurer, as defined in art. 81 of L1, including ceded intra group reinsurance, regarding LoB Insurance with profit participation See cross-templates checks tab CAS 38 See cross-templates checks tab CAS 56 See cross-templates checks tab CAS 57 See cross-templates checks tab CAS 58 See cross-templates checks tab CAS 75 See cross-templates checks tab CAS 76 See cross-templates checks tab CAS 77 See cross-templates checks tab CAS 77 See cross-templates checks tab CAS 19
C2	Total Recoverables from reinsurance and SPV after the adjustment for expected losses due to counterparty default – Index-linked and unit-linked insurance, Contracts without options and guarantees	Amount of Recoverables after performing the adjustment for expected losses due to possibility of default of the reinsurer, as defined in art. 81 of L1, including ceded intra group reinsurance, regarding LoB Index-linked and unit-linked insurance, Contracts without options and guarantees See cross-templates checks tab CAS 20
C3	Total Recoverables from reinsurance and SPV after the adjustment for expected losses due to counterparty default – Index-linked and unit-linked insurance, Contracts with options and guarantees	Amount of Recoverables after performing the adjustment for expected losses due to possibility of default of the reinsurer, as defined in art. 81 of L1, including ceded intra group reinsurance, regarding LoB Index-linked and unit-linked insurance, Contracts with options and guarantees See cross-templates checks tab CAS 20
C4	Total Recoverables from reinsurance and SPV after the adjustment for expected losses due to counterparty default – Other life insurance, Contracts without options and guarantees	Amount of Recoverables after performing the adjustment for expected losses due to possibility of default of the reinsurer, as defined in art. 81 of L1, including ceded intra group reinsurance, regarding LoB Other life insurance, Contracts without options and guarantees See cross-templates checks tab CAS 19
C5	Total Recoverables from reinsurance and SPV after the adjustment for expected losses due to counterparty default – Other life insurance, Contracts with options and guarantees	Amount of Recoverables after performing the adjustment for expected losses due to possibility of default of the reinsurer, as defined in art. 81 of L1, including ceded intra group reinsurance, regarding LoB Other life insurance, Contracts with options and guarantees See cross-templates checks tab CAS 19

	ITEM	INSTRUCTIONS
C6	Total Recoverables from reinsurance and SPV after the adjustment for expected losses due to counterparty default – Annuities stemming from non- life insurance contracts and relating to insurance obligation other than health insurance obligations	Amount of Recoverables after performing the adjustment for expected losses due to possibility of default of the reinsurer, as defined in art. 81 of L1, including ceded intra group reinsurance, regarding LoB Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations See cross-templates checks tab CAS 19
C7	Total Recoverables from reinsurance and SPV after the adjustment for expected losses due to counterparty default – Accepted reinsurance	Amount of Recoverables after performing the adjustment for expected losses due to possibility of default of the reinsurer, as defined in art. 81 of L1, including ceded intra group reinsurance, regarding LoB Life Accepted reinsurance See cross-templates checks tab CAS 19
C9	Total Recoverables from reinsurance and SPV after the adjustment for expected losses due to counterparty default – Total (Life other than health insurance, incl. Unit-Linked)	Total Amount of Recoverables after performing the adjustment for expected losses due to possibility of default of the reinsurer, as defined in art. 81 of L1, including ceded intra group reinsurance, Total (Life other than health insurance, incl. Unit-Linked) C9=SUM(C1:C7)
C10	Total Recoverables from reinsurance and SPV after the adjustment for expected losses due to counterparty default – Health insurance (direct business), Contracts without options and guarantees	Amount of Recoverables after performing the adjustment for expected losses due to possibility of default of the reinsurer, as defined in art. 81 of L1, including ceded intra group reinsurance, regarding LoB Health SLT insurance (direct business), Contracts without options and guarantees See cross-templates checks tab CAS 18
C11	Total Recoverables from reinsurance and SPV after the adjustment for expected losses due to counterparty default – Health insurance (direct business), Contracts with options and guarantees	Amount of Recoverables after performing the adjustment for expected losses due to possibility of default of the reinsurer, as defined in art. 81 of L1, including ceded intra group reinsurance, regarding LoB Health SLT insurance (direct business), Contracts with options and guarantees See cross-templates checks tab CAS 18
C12	Total Recoverables from reinsurance and SPV after the adjustment for expected losses due to counterparty default – Annuities stemming from non- life insurance contracts and relating to health insurance obligations	Amount of Recoverables after performing the adjustment for expected losses due to possibility of default of the reinsurer, as defined in art. 81 of L1, including ceded intra group reinsurance, regarding LoB Annuities stemming from non-life insurance contracts and relating to health insurance obligations See cross-templates checks tab CAS 18
C13	Total Recoverables from reinsurance and SPV after the adjustment for expected losses due to counterparty default – Gross - Health reinsurance (reinsurance accepted)	Amount of Recoverables after performing the adjustment for expected losses due to possibility of default of the reinsurer, as defined in art. 81 of L1, including ceded intra group reinsurance, regarding LoB Health reinsurance (reinsurance accepted) See cross-templates checks tab CAS 18
C14	Total Recoverables from reinsurance and SPV after the adjustment for expected losses due to counterparty default – Total (Health similar to life insurance)	C14=SUM(C10:C13)
E1	Risk Margin - Insurance with profit participation	Amount of Risk margin, as defined in Article 77(3) of the Solvency II Directive, regarding LoB Insurance with profit participation See cross-templates checks tab CAS 32 See cross-templates checks tab CAS 34 See cross-templates checks tab CAS 37
E2	Risk Margin - Index-linked and unit-linked insurance	Amount of Risk margin, as defined in Article 77(3) of the Solvency II Directive, regarding LoB Index-linked and unit-linked insurance
E4	Risk Margin - Other life insurance	Amount of Risk margin, as defined in Article 77(3) of the Solvency II Directive, regarding LoB Other life insurance See cross-templates checks tab CAS 32

	ITEM	INSTRUCTIONS
E6	Risk Margin - Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations	Amount of Risk margin, as defined in Article 77(3) of the Solvency II Directive, regarding LoB Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations See cross-templates checks tab CAS 32
E7	Risk Margin - Accepted reinsurance	Amount of Risk margin, as defined in Article 77(3) of the Solvency II Directive, regarding LoB Life accepted reinsurance See cross-templates checks tab CAS 32
E9	Risk Margin - Total (Life other than health insurance, incl. Unit-Linked)	'E9=E1+E2+E4+E6+E7
E10	Risk Margin - Health insurance (direct business)	Amount of Risk margin, as defined in Article 77(3) of the Solvency II Directive, regarding LoB Health SLT insurance (direct business) See cross-templates checks tab CAS 29
E12	Risk Margin - Annuities stemming from non-life insurance contracts and relating to health insurance obligations	Amount of Risk margin, as defined in Article 77(3) of the Solvency II Directive, regarding LoB Annuities stemming from non-life insurance contracts and relating to health insurance obligations See cross-templates checks tab CAS 29
E13	Risk Margin - Health reinsurance (reinsurance accepted)	Amount of Risk margin, as defined in Article 77(3) of the Solvency II Directive, regarding LoB Health SLT reinsurance (reinsurance accepted) See cross-templates checks tab CAS 29
E14	Risk Margin - Total (Health similar to life insurance)	E14=E10+E12+E13
	Technical provisions - Total	
F1	Technical Provisions - Total - Insurance with profit participation	'F1=A1+B1+E1
F2	Technical Provisions - Total - Index-linked and unit-linked insurance	'F2=A3+B2+B3+E2
F4	Technical Provisions - Total - Other life insurance	'F4=A5+B4+B5+E4
F6	Technical Provisions - Total - Annuities stemming from non- life insurance contracts and relating to insurance obligation other than health insurance obligations	'F6=A6+B6+E6
F7	Technical Provisions - Total - Accepted reinsurance	'F7=A7+B7+E7
F9	Technical Provisions - Total - Total (Life other than health insurance, incl. Unit-Linked)	'F9=F1+F2+F4+F6+F7
F10	Technical Provisions - Total - Health insurance (direct business)	F10=A10+B10+B11+E10
F12	Technical Provisions - Total - Annuities stemming from non- life insurance contracts and relating to health insurance obligations	F12=A12+B12+E12
F13	Technical Provisions - Total - Health reinsurance (reinsurance accepted)	F13=A13+B13+E13
F14	Technical Provisions - Total - Total (Health similar to life insurance)	F14=F10+F12+F13

	ITEM	INSTRUCTIONS
11 12	Additional Information	Amount of gross BE by country of the location of rick underwritten, when the
J1, J2, J4, J6, J7, J9, J10, J12,	Home country	country is the home country or the location of risk underwritten, when the country is the home country, for each of the following Life LoB and totals (Life other than health insurance, incl. Unit-Linked and Health similar to life insurance):
J13, J14		Insurance with profit participation Index-linked and unit-linked insurance Other life insurance Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations Accepted reinsurance
		Total (Life other than health insurance, incl. Unit-Linked) Health insurance (direct business) Annuities stemming from non-life insurance contracts and relating to health insurance obligations Health reinsurance (reinsurance accepted) Total (Health similar to life insurance) Regardless of the materiality threshold, the home country has to be reported.
JA1, JA2, JA4, JA6, JA7, JA9, JA10,	Gross BE for different countries - For countries in the materiality threshold [one line for each country in the materiality threshold]	Amount of gross BE by country of the location of risk underwritten, for each of the countries in the materiality threshold, except the home country, for each of the following Life LoB and totals (Life other than health insurance, incl. Unit-Linked and Health similar to life insurance):
JA13, JA14		Insurance with profit participation Index-linked and unit-linked insurance Other life insurance
		Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations Accepted reinsurance Total (Life other than health insurance, incl. Unit-Linked)
		Health insurance (direct business) Annuities stemming from non-life insurance contracts and relating to health insurance obligations Health reinsurance (reinsurance accepted)
		Total (Health similar to life insurance)
JE1, JE2, JE4, JE6, JE7, JE9, JE10, JE12,	Gross BE for different countries - For EEA countries outside the materiality threshold	Amount of gross BE by country of the location of risk underwritten, for EEA countries outside the materiality threshold, except the home country, for each of the following Life LoB and totals (Life other than health insurance, incl. Unit-Linked and Health similar to life insurance):
JE13, JE14		Insurance with profit participation Index-linked and unit-linked insurance Other life insurance
		Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations Accepted reinsurance
		Total (Life other than health insurance, incl. Unit-Linked) Health insurance (direct business) Annuities stemming from non-life insurance contracts and relating to health
		insurance obligations Health reinsurance (reinsurance accepted) Total (Health similar to life insurance)
JF1, JF2, JF4, JF6, JF7, JF9, JF10, 1512	Gross BE for different countries - For non-EEA countries outside the materiality threshold	Amount of gross BE by country of the location of risk underwritten, for non-EEA countries outside the materiality threshold, except the home country, for each of the following Life LoB and totals (Life other than health insurance, incl. Unit-Linked and Health similar to life insurance):
JF12, JF13, JF14		Insurance with profit participation Index-linked and unit-linked insurance Other life insurance Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations Accepted reinsurance Total (Life other than health insurance, incl. Unit-Linked) Health SLT insurance (direct business) Annuities stemming from non-life insurance contracts and relating to health insurance obligations Health SLT reinsurance (reinsurance accepted) Total (Health similar to life insurance)

## Technical Annex II: List of quantitative reporting items S.17.01.a Non-life Technical Provisions ITEM

	ITEM	INSTRUCTIONS
	Technical provisions	calculated as a whole
A1-P1	Technical provisions calculated as a whole (REPL.)	The amount of total TP in case of replicable or hedgeable (re) insurance obligations, as defined in art 77.4 of L1 Text, for each line of business See cross-templates checks tab CQS 7 See cross-templates checks tab CAS 21 See cross-templates checks tab CQS 10 See cross-templates checks tab CAS 24
Q1	Total Non-Life obligations, Technical provisions calculated as a whole	Q1=SUM(A1:P1)
	Technical provisions	calculated as a sum of a best estimate and a risk margin - Best estimate
A5-P5	Premium provisions, Gross	The amount of best estimate for premium provisions, gross, for each line of business
A12- P12	Premium provisions, Total recoverable from reinsurance/SPV after the adjustment for expected losses due to counterparty default, for each line of business	The amount of best estimate for premium provisions, Total recoverable from reinsurance/SPV after the adjustment for expected losses due to counterparty default, for each line of business
A13-	Net best estimate of	The amount of net best estimate for premium provisions, for each line of business
05.012	Total Non Life	A13=A5-A12 B13=B5-B12 C13=C5-C12 D13=D5-D12 E13=E5-E12 F13=F5-F12 G13=G5-G12 H13=H5-H12 I13=I5-I12 J13=J5-J12 K13=K5-K12 L13=L5-L12 M13=M5-M12 N13=N5-N12 O13=O5-O12 P13=P5-P12
Q5-Q13	Total Non-Life obligations, Premium provisions	Q5=SUM(A5:P5) Q12=SUM(A12:P12) Q13=SUM(A13:P13)
A14- P14	Claims provisions, Gross	The amount of best estimate for claims provisions, gross, for each line of business
A21- P21	Claims provisions, Total recoverable from reinsurance/SPV after the adjustment for expected losses due to counterparty default	The amount of best estimate for claims provisions, Total recoverable from reinsurance/SPV after the adjustment for expected losses due to counterparty default, for each line of business

A22-	Net best estimate of	The amount of net best estimate for claims provisions, for each line of business
P22	Claims provisions	
		AZZ=AI4-AZI
		$C_{22} - C_{14} - C_{21}$
		$D_{22} = D_{14} = D_{21}$
		$F_{22} = F_{14} - F_{21}$
		F22=E14-E21
		G22=G14-G21
		H22=H14-H21
		I22=I14-I21
		J22=J14-J21
		K22=K14-K21
		L22=L14-L21
		M22=M14-M21
		N22 = N14 - N21
		P22=014-021 P22=P14-P21
014-	Total Non-Life	$O14=SIM(\Delta 14 \cdot P14)$
022	obligations, Claims	$O(21 = SUM(\Delta 21 \cdot P21))$
-	provisions	022=SUM(A22:P22)
A23-	Total best estimate	The amount of Total gross best estimate for each line of business
P23	Gross	
		A23=A5+A14 See cross-templates checks tab CQS 11 & See cross-templates checks
		B23=B5+B14 See cross-templates checks tab COS 11 & See cross-templates checks
		tab CAS 25
		C23=C5+C14 See cross-templates checks tab CQS 11 & See cross-templates checks
		tab CAS 25
		D23=D5+D14 See cross-templates checks tab CQS 8 & See cross-templates checks
		tab CAS 22
		tab CAS 22
		F23=F5+F14 See cross-templates checks tab COS 8 & See cross-templates checks tab
		CAS 22
		G23=G5+G14 See cross-templates checks tab CQS 8 & See cross-templates checks
		tab CAS 22
		H23=H5+H14 See cross-templates checks tab CQS 8 & See cross-templates checks
		ICAD CAS 22
		J23=J5+J14 See cross-templates checks tab CQS 8 & See cross-templates checks tab
		CAS 22 K23=K5+K14 See cross-templates checks tab COS 8 & See cross-templates checks
		tab CAS 22
		L23=L5+L14 See cross-templates checks tab CQS 8 & See cross-templates checks tab
		CAS 22
		M23=M5+M14 See cross-templates checks tab CQS 11 & See cross-templates checks
		N23=N5+N14 See cross-templates checks tab CQS 8 & See cross-templates checks
		tab CAS 22
		023=05+014 See cross-templates checks tab CQS 8 & See cross-templates checks
		P23=P5+P14 See cross-templates checks tab COS 8 & See cross-templates checks
		tab CAS 22

A24-	Total best estimate,	The amount of Total net best estimate, for each line of business
P24	Net	A24=A13+A22 See cross-templates checks tab CQS 26 & See cross-templates checks tab CQS 45 & See cross-templates checks tab CAS 40 & See cross-templates checks
		B24=B13+B22 See cross-templates checks tab CQS 27 & See cross-templates checks tab CQS 46 & See cross-templates checks tab CAS 41 & See cross-templates checks
		tab CAS 60 C24=C13+C22 See cross-templates checks tab CQS 28 & See cross-templates checks tab CQS 47 & See cross-templates checks tab CAS 42 & See cross-templates checks
		tab CAS 61 D24=D13+D22 See cross-templates checks tab CQS 29 & See cross-templates checks tab CQS 48 & See cross-templates checks tab CAS 43 & See cross-templates
		checks tab CAS 62 E24=E13+E22 See cross-templates checks tab CQS 30 & See cross-templates checks tab COS 49 & See cross-templates checks tab CAS 44 & See cross-templates checks
		tab CAS 63 F24=F13+F22 See cross-templates checks tab CQS 31 & See cross-templates checks
		tab CQS 50 & See cross-templates checks tab CAS 45& See cross-templates checks tab CAS 64 G24=G13+G22 See cross-templates checks tab CQS 32 & See cross-templates
		checks tab CQS 51 & See cross-templates checks tab CAS 46& See cross-templates checks tab CAS 65 H24=H13+H22 See cross-templates checks tab CQS 33 & See cross-templates
		checks tab CQS 52 & See cross-templates checks tab CAS 47 & See cross-templates checks tab CAS 66 124=113+122 See cross-templates checks tab COS 34 & See cross-templates checks
		tab CQS 53 & See cross-templates checks tab CAS 48 & See cross-templates checks tab CAS 67
		J24=J13+J22 See cross-templates checks tab CQS 35 & See cross-templates checks tab CQS 54 & See cross-templates checks tab CAS 49 & See cross-templates checks tab CAS 68
		K24=K13+K22 See cross-templates checks tab CQS 36 & See cross-templates checks tab CQS 55 & See cross-templates checks tab CAS 50 & See cross-templates checks tab CAS 60
		L24=L13+L22 See cross-templates checks tab CQS 37 & See cross-templates checks tab CQS 56 & See cross-templates checks tab CAS 51 & See cross-templates checks
		M24=M13+M22 See cross-templates checks tab CQS 39 & See cross-templates checks tab CQS 58 & See cross-templates checks tab CAS 53 & See cross-templates
		checks tab CAS 72 N24=N13+N22 See cross-templates checks tab CQS 38 & See cross-templates checks tab CQS 57 & See cross-templates checks tab CAS 52 & See cross-templates
		checks tab CAS 71 O24=O13+O22 See cross-templates checks tab CQS 40 & See cross-templates checks tab CQS 60 & See cross-templates checks tab CAS 54 & See cross-templates checks
		tab CAS 74 P24=P13+P22 See cross-templates checks tab CQS 41 & See cross-templates checks tab CQS 59 & See cross-templates checks tab CAS 55 & See cross-templates checks tab CAS 73
A25- P25	Risk margin	The amount of risk margin, as required by L1 (article 77 (3)). The risk margin is calculated to whole portfolio of (re) insurance obligations and then allocated to each single line of business
		See cross-templates checks tab CQS 9 See cross-templates checks tab CAS 23 See cross-templates checks tab CQS 12
023	Total Non-Life	See cross-templates checks tab CAS 26 $O23=SUM(\Delta 23 \cdot P23)$
225	obligations, Total best estimate - Gross	See cross-templates checks tab CQS 25
Q24	Total Non-Life obligations, Total best estimate - Net	Q24=SUM(A24:P24)
Q25	Total Non-Life obligations, Total risk margin	Q25=SUM(A25:P25)

#### Technical provisions - Total

	<u> </u>	
A26-	Technical provisions -	The amount of Total technical provisions, for each line of business
P26	Total	A26=A1+A23+A25
		B26=B1+B23+B25
		C26=C1+C23+C25
		D26=D1+D23+D25
		F26=F1+F23+F25
		E26 = E1 + E23 + E25
		626-61+623+625
		126=11+123+125
		J26=J1+J23+J25
		K26=K1+K23+K25
		L26=L1+L23+L25
		M26=M1+M23+M25
		N26=N1+N23+N25
		026=01+023+025
		P26=P1+P23+P25
A27-	lechnical provisions,	The amount of Recoverable from reinsurance contract/SPV after the adjustment for
P27	Recoverable from	expected losses due to counterparty default, for each line of business
	reinsurance	$\lambda$ 27- $\lambda$ 12+ $\lambda$ 21. See cross-templates checks tab COS 3.8. See cross-templates checks
	contract/SPV after the	$A_2$ - $A_1$ - $A_2$
	adjustment for	B27=B12+B21 See cross-templates checks tab CQS 3 & See cross-templates checks
	augustinent for	CAS 17
		C27=C12+C21 See cross-templates checks tab CQS 3 & See cross-templates checks
	to counterparty	CAS 17
	default - Total	D27=D12+D21 See cross-templates checks tab CAS 16 & See cross-templates checks
		tab COS 2
		E27=E12+E21 See cross-templates checks tab CAS 16 & See cross-templates checks
		tab COS 2
		E27=E12+E21 See cross-templates checks tab CAS 16.8 See cross-templates checks
		tab COS 2
		COT = C12 + C21 Son cross-templates checks tab CAS 16 % Son cross-templates checks
		G27-G12+G21 See closs-templates checks tab CAS 10 & See closs-templates checks
		H27=H12+H21 See cross-templates checks tab CAS 16 & See cross-templates checks
		tab CQS 2
		I27=I12+I21 See cross-templates checks tab CAS 16 & See cross-templates checks
		tab CQS 2
		J27=J12+J21 See cross-templates checks tab CAS 16 & See cross-templates checks
		tab COS 2
		K27=K12+K21 See cross-templates checks tab CAS 16 & See cross-templates checks
		tab COS 2
		127=112+121 See cross-templates checks tab CAS 16 & See cross-templates checks
		tab CR 2
		120  COS 2
		M27=M12+M21 See cross-templates checks tab CQS 3 & See cross-templates checks
		CAS 17
		N27=N12+N21 See cross-templates checks tab CAS 16 & See cross-templates checks
		tab COS 2
		027=012+021 See cross-templates checks tab CAS 16 & See cross-templates checks
		tab COS 2
		P27=P12+P21 See cross-templates checks tab CAS 16 & See cross-templates checks
		tab COS 2
A28-	Technical provisions,	The amount of Technical provisions minus recoverables from reinsurance and SPV, for
P28	Technical provisions	each line of business
	minus recoverables	A28-A1 + A24 + A25
	from reinsurance and	
	SPV - Total	B28=B1+B24+B25
		C28=C1+C24+C25
		D28=D1+D24+D25
		E28=E1+E24+E25
		F28=F1+F24+F25
		G28=G1+G24+G25
		H28=H1+H24+H25
		I28=I1+I24+I25
		128=11+124+125
		K28=K1+K24+K25
		L20-L1-L24-L2J M29-M1+M24+M25
		N28=N1+N24+N25
		028=01+024+025
		P28=P1+P24+P25

Q26	Technical provisions - Total, Total non-life obligations	Q26=SUM(A26:P26) See cross-templates checks tab CQS 25 See cross-templates checks tab CAS 39
Q27	Technical provisions, Recoverable from reinsurance contract/SPV after the adjustment for expected losses due to counterparty default - Total, Total non-life obligations	Q27=SUM(A27:P27) See cross-templates checks tab CQS 24 See cross-templates checks tab CAS 38
Q28	Technical provisions, Technical provisions minus recoverables from reinsurance and SPV - Total, Total non- life obligations	Q28=SUM(A28:P28)

#### Technical Annex II: List of quantitative reporting items TP-E1-L Non-life Technical Provisions

	ITEM	INSTRUCTIONS
	Technical provisions calcu	Ilated as a whole - NOT APPLICABLE for the purpose of preparatory phase
A1-L1	Technical provisions calculated as a whole (REPL.) - Direct business and accepted proportional reinsurance	The amount of total TP in case of replicable or hedgeable (re) insurance obligations, as defined in art 77.4 of L1 Text, for each line of business regarding direct business and accepted proportional reinsurance
M1-P1	Technical provisions calculated as a whole (REPL.) - Accepted non- proportional reinsurance	The amount of total TP, for the accepted non-proportional reinsurance business part, in case of replicable or hedgeable (re) insurance obligations, as defined in art 77.4 of L1 Text, for each line of business regarding accepted non-proportional reinsurance

A5A-L5A	Premium provisions, Gross	A5A=SUM(A5:A6)
		 L5A=SUM(L5:L6)
M5A-P5A	Premium provisions, Gross	M5A=M7
		 P5A=P7
Q5A	Premium provisions, Gross	Q5A=SUM(Q5:Q7)
A12-L12	Premium provisions, Total recoverable from reinsurance/SPV after the adjustment for expected losses due to counterparty default - Direct business and accepted proportional reinsurance	The amount of best estimate for premium provisions, Total recoverable from reinsurance/SPV after the adjustment for expected losses due to counterparty default, for each line of business regarding direct business and accepted proportional reinsurance
A13-L13	Net best estimate of Premium provisions - Direct business and accepted proportional reinsurance	The amount of net best estimate for premium provisions, for each line of business A13=A5+A6-A12 B13=B5+B6-B12 C13=C5+C6-C12 D13=D5+D6-D12 E13=E5+E6-E12 F13=F5+F6-F12 G13=G5+G6-G12 H13=H5+H6-H12 I13=I5+I6-I12 J13=J5+J6-J12 K13=K5+K6-K12 L13=L5+L6-L12
M12-P12	Premium provisions, Total recoverable from reinsurance/SPV after the adjustment for expected losses due to counterparty default - Accepted non- proportional reinsurance	The amount of best estimate for premium provisions, Total recoverable from reinsurance/SPV after the adjustment for expected losses due to counterparty default, for each line of business regarding accepted non-proportional reinsurance
M13-P13	Net best estimate of Premium provisions - Accepted non-proportional reinsurance	The amount of net best estimate for premium provisions, for each line of business regarding accepted non-proportional reinsurance M13=M7-M12 N13=N7-N12 O13=O7-O12 P13=P7-P12
A14A-L14A	Claims provisions, Gross	A14A=SUM(A14:A15)  L14A=SUM(L14:L15)
M14A-P14A	Claims provisions, Gross	M14A=M16
		 P14A=P16

Technical provisions calculated as a sum of a best estimate and a risk margin - Best estimate

	ITEM	INSTRUCTIONS
Q14A	Claims provisions, Gross	Q14A=SUM(Q14:Q16)
A21-L21	Claims provisions, Total recoverable from reinsurance/SPV after the adjustment for expected losses due to counterparty default - Direct business and accepted proportional reinsurance	The amount of best estimate for claims provisions, Total recoverable from reinsurance/SPV after the adjustment for expected losses due to counterparty default, for each line of business regarding direct business and accepted proportional reinsurance
A22-L22	Net best estimate of Claims provisions - Direct business and accepted proportional reinsurance	The amount of net best estimate for claims provisions, for each line of business regarding direct business and accepted proportional reinsurance A22=A14+A15-A21 B22=B14+B15-B21 C22=C14+C15-C21 D22=D14+D15-D21 E22=E14+E15-E21 F22=F14+F15-F21 G22=G14+G15-G21 H22=H14+H15-H21 I22=I14+I15-I21 J22=J14+J15-J21 K22=K14+K15-K21 L22=L14+L15-L21
M21-P21	Claims provisions, Total recoverable from reinsurance/SPV after the adjustment for expected losses due to counterparty default - Accepted non- proportional reinsurance	The amount of best estimate for claims provisions, Total recoverable from reinsurance/SPV after the adjustment for expected losses due to counterparty default, for each line of business regarding accepted non-proportional reinsurance
M22-P22	Net best estimate of Claims provisions - Accepted non- proportional reinsurance	The amount of net best estimate for claims provisions, for each line of business regarding accepted non-proportional reinsurance M22=M16-M21 N22=N16-N21 O21=O16-O21 P22=P16-P21
A23-L23	Total best estimate, Gross - Direct business and acceptpted proportional reinsurance	The amount of Total gross best estimate, for each line of business regarding direct business and accepted proportional reinsurance A23=A5+A6+A14+A15 B23=B5+B6+B14+B15 C23=C5+C6+C14+C15 D23=D5+D6+D14+D15 E23=E5+E6+E14+E15 F23=F5+F6+F14+F15 G23=G5+G6+G14+G15 H23=H5+H6+H14+H15 I23=I5+I6+I14+I15 I23=I5+I6+I14+I15 I23=J5+J6+J14+J15 K23=K5+K6+K14+K15 L23=L5+L6+L14+L15
A24-L24	Total best estimate, Net - Direct business and acceptpted proportional reinsurance	The amount of Total net best estimate, for each line of business regarding direct business and accepted proportional reinsurance A24=A13+A22 B24=B13+B22 C24=C13+C22 D24=D13+D22 E24=E13+E22 F24=F13+F22 G24=G13+G22 H24=H13+H22 I24=I13+I22 J24=J13+J22 K24=K13+K22 L24=L13+L22
M23-P23	Total best estimate, Gross - Accepted non-proportional reinsurance	The amount of Total gross best estimate, for each line of business regarding accepted non-proportional reinsurance

	ITEM	INSTRUCTIONS
		M23=M7+M16 N23=N7+N16 O23=O7+O16 P23=P7+P16
M24-P24	Total best estimate, Net - Accepted non-proportional reinsurance	The amount of Total net best estimate, for each line of business regarding accepted non-proportional reinsurance
		M24=M13+M22 N24=N13+N22 O24=O13+O22 P24=P13+P22
A25-P25	Technical provisions calculated as a sum of a best estimate and a risk margin - Risk margin	The amount of risk margin, as required by L1 (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 busines and accepted proportional reinsurance and Accepted non-proportional reinsurance
Q23	Total Non-Life obligations, Total best estimate - Gross	Q23=SUM(A23:P23)
Q24	Total Non-Life obligations, Total best estimate - Net	Q24=SUM(A24:P24)
Q25	Total Non-Life obligations, Total risk margin	Q25=SUM(A25:P25)
	Technical provisions - Tota	al
A26-L26	Technical provisions, Total -	
	Direct business and	B26=B1+B23+B25
	accepted proportional	C26=C1+C23+C25
	reinsurance	D26=D1+D23+D25
		E26=E1+E23+E25
		F20=F1+F23+F23 G26=G1+G23+G25
		H26=H1+H23+H25
		I26=I1+I23+I25
		J26=J1+J23+J25
		K26=K1+K23+K25
		L26=L1+L23+L25
A27-L27	Technical provisions, Total -	
	Recoverable from	B2/=B12+B21 C27=C12+C21
	after the adjustment for	D27=D12+D21
	expected losses due to	E27=E12+E21
	counterparty default - Direct	F27=F12+F21
	business and accepted	G27=G12+G21
	proportional reinsurance	H27=H12+H21
		127=112+121
		K27=K12+K21
		L27=L12+L21
A28-L28	Technical provisions, Total -	
	Technical provisions minus	B28=B1+B24+B25
	recoverables from	C28=C1+C24+C25
	husiness and accented	E28=E1+E24+E25
	proportional reinsurance	F28=F1+F24+F25
	F F	G28=G1+G24+G25
		H28=H1+H24+H25
		128=11+124+125 128=11+124+125
		x28=K1+K24+K25
		L28=L1+L24+L25
M26-P26	Technical provisions, Total -	
	Accepted non-proportional	N26=N1+N23+N25
	reinsurance	026=01+023+025
		P26=P1+P23+P25
M27-M27	Technical provisions, Total -	
	Recoverable from	N27=N12+N21
	reinsurance contract/SPV	02/=012+021

	ITEM	INSTRUCTIONS
	after the adjustment for expected losses due to counterparty default - Accepted non-proportional reinsurance	P27=P12+P21
M28-P28	Technical provisions, Total - Technical provisions minus recoverables from reinsurance and SPV - Accepted non-proportional reinsurance	N28=N1+N24+N25 O28=O1+O24+O25 P28=P1+P24+P25
Q26	Technical provisions, Total	Q26=SUM(A26:P26)
Q27	Technical provisions, Total - Recoverable from reinsurance contract/SPV after the adjustment for expected losses due to counterparty default - Total	Q27=SUM(A27:P27)
Q28	Technical provisions, Total - Technical provisions minus recoverables from reinsurance and SPV - Total	Q28=SUM(A28:P28)
	Additional information	
A43-L43	Gross Best estimate for different countries - Home country	Amount of gross BE, direct business only (excluding accepted reinsurance) by country, according the following criteria: -localization of risk for "Medical expense", "Income protection", "Workers' compensation", "Fire and other damage to property" and "Credit and suretyship" Line of business; -country of underwriting for all other Line of business. 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.
		Application of a materiality threshold: are requested to be reported all the most important countries representing up to 90% of the BE (regarding direct business) for each Line of business, with the amount regarding countries outside the threshold being reported in the applicable "other-EEA" or "other-non EEA" elements. Regardless of the materiality threshold, the home country has to be reported
A44-L44 [one line for each country in the materiality threshold]	Gross Best estimate for different countries - For countries in the materiality threshold [one line for each country in the materiality threshold]	Amount of gross BE, direct business only (excluding accepted reinsurance) by country, according the following criteria: -localization of risk for "Medical expense", "Income protection", "Workers' compensation", "Fire and other damage to property" and "Credit and suretyship" Line of business; -country of underwriting for all other Line of business. Application of a materiality threshold: are requested to be reported all the most important countries representing up to 90% of the BE (regarding direct business) for each Line of business, with the amount regarding countries outside the threshold being reported in the applicable "other-EEA" or "other-non EEA" elements. Regardless of the materiality threshold, the home country has to be reported
A45-L45	Total gross Best estimate for EEA countries outside the materiality threshold	Amount of gross BE, direct business only (excluding accepted reinsurance) by country, according the following criteria: -localization of risk for "Medical expense", "Income protection", "Workers' compensation", "Fire and other damage to property" and "Credit and suretyship" Line of business; -country of underwriting for all other Line of business. Application of a materiality threshold: are requested to be reported all the most important countries representing up to 90% of the BE (regarding direct business) for each Line of business, with the amount regarding countries outside the threshold being reported in the applicable "other-EEA" or "other-non EEA" elements. Regardless of the materiality threshold, the home country has to be reported
A46-L46	non-EEA countries outside	Amount or gross BE, direct business only (excluding accepted reinsurance) by country, according the following criteria:

	ITEM	INSTRUCTIONS
	une matenanty unresnoù	<ul> <li>-localization of risk for "Medical expense", "Income protection", "Workers' compensation", "Fire and other damage to property" and "Credit and suretyship" Line of business;</li> <li>-country of underwriting for all other Line of business.</li> <li>Application of a materiality threshold: are requested to be reported all the most important countries representing up to 90% of the BE (regarding direct business) for each Line of business, with the amount regarding countries outside the threshold being reported in the applicable "other-EEA" or "other-non EEA" elements. Regardless of the materiality threshold, the home country has to be reported</li> </ul>
Q43-Q46	Total Non-Life obligations, Total amount of gross Best estimate by country	Q43=SUM(A43:L43) Q44=SUM(A44:L44) Q45=SUM(A45:L45) Q46=SUM(A46:L46)

### Technical Annex II: List of quantitative reporting items S.23.01.a.b Own Funds

	ITEM	INSTRUCTIONS
A1	Ordinary share capital (gross of own shares) – total	Ordinary share capital (gross of own shares). This is the ordinary share capital of the undertaking which fully satisfies the criteria for Tier 1 or Tier 2 items. Any share capital which does not fully satisfy the criteria should be treated as preference share capital notwithstanding their description or designation. A1=B1+C1
B1	Ordinary share capital (gross of own shares) – tier 1 unrestricted	This is the amount of paid $\ up$ ordinary share capital which meets the criteria for Tier 1 - unrestricted
C1	Ordinary share capital (gross of own shares) - tier 2	This is the amount of called up ordinary share capital which meets the criteria for Tier 2
A2	Share premium account related to ordinary share capital - total	The total share premium account related to ordinary share capital of the undertaking. A2 = B2 + C2
В2	Share premium account related to ordinary shares – tier 1 unrestricted	This is the amount of the share premium account related to ordinary shares which meets the criteria for Tier 1 unrestricted because it relates to share capital treated as unrestricted Tier $1$
C2	Share premium account related to ordinary shares – tier 2	This is the amount of the share premium account related to ordinary shares which meets the criteria for Tier 2 because it relates to share capital treated as Tier 2
A3	Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings - total	The initial fund, members' contributions or the equivalent basic own-funds item for mutual and mutual-type undertakings. A3 = B3 + C3
В3	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 fund, members' contributions or the equivalent basic own- funds item for mutual and mutual-type undertakings, which meets the criteria for Tier 1 unrestricted
C3	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 fund, members' contributions or the equivalent basic own- funds item for mutual and mutual-type undertakings, which meets the criteria for Tier 2
A4	Subordinated mutual member accounts – total	This is the total of subordinated mutual member accounts. A4 = B4 + C4 + D4
B4	Subordinated mutual member accounts – tier 1 restricted	This is the amount of subordinated mutual member accounts that meet the criteria for Tier 1 restricted
C4	Subordinated mutual member accounts – tier 2	This is the amount of subordinated mutual member accounts that meet the criteria for Tier 2
D4	Subordinated mutual member accounts – tier 3	This is the amount of subordinated mutual member accounts that meet the criteria for Tier 3
A6	Surplus funds – total	This is the total of surplus funds that fall under Article 91 (2) of the Solvency II Framework Directive (Directive 2009/138.EC). A6 = B6
B6	Surplus funds – tier 1 unrestricted	This is the surplus funds that fall under Article 91 (2) of the Solvency II Framework Directive (Directive 2009/138.EC) which are regarded as Tier 1, unrestricted items
A8	Preference shares – total	This is the total of preference shares issued by the undertaking. A8 = B8+ C8 + D8
B8	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
C8	Preference shares – tier 2	This is the amount of the preference shares issued by the undertaking that meet the criteria for Tier 2
D8	Preference shares – tier 3	This is the amount of the preference shares issued by the undertaking that meet the criteria for Tier 3
A9	Share premium account related to preference shares – total	The total share premium account related to preference share capital of the undertaking. A9=B9+C9+D9
В9	Share premium account related to preference shares – tier 1 restricted	This is the amount of the share premium account which relates to preference shares which meets the criteria for Tier 1 restricted items because it relates to preference shares treated as Tier 1 restricted items
C9	Share premium account related to preference shares – tier 2	This is the amount of the share premium account which relates to preference shares which meets the criteria for Tier 2 because it relates to preference shares treated as Tier 2
D9	Share premium account related to preference shares – tier 3	This is the amount of the share premium account which relates to preference shares which meets the criteria for Tier 3 because it relates to preference shares treated as Tier 3
A12	Reconciliation reserve (solo)	The reconciliation reserve represents reserves (e.g. retained earnings), net of adjustments (e.g. ring fenced funds) but it also reconciles difference between accounting valuation and Solvency 2 valuation A12 = B12
В12	Reconciliation reserve - tier 1 unrestricted (solo)	The reconciliation reserve represents reserves (e.g. retaine deranings), net of adjustments (e.g. rind fenced funds) but it also reconciles difference between accounting valuation and Solvency 2 valuation B12 = B29

A13	Subordinated liabilities – total	This is the total of subordinated liabilities issued by the undertaking. A13 = B13 + C13 + D13
B13	Subordinated liabilities – tier 1 restricted	This is the amount of subordinated liabilities issued by the undertaking which meet the criteria for Tier 1 restricted items
C13	Subordinated liabilities – tier 2	This is the amount of subordinated liabilities issued by the undertaking which meet the criteria for Tier 2
D13	Subordinated liabilities – tier 3	This is the amount of subordinated liabilities issued by the undertaking which meet the criteria for Tier 3
A15	An amount equal to the value of net deferred tax assets - total	This is the total net deferred tax assets of the undertaking. A15 = D15
D15	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 classified as tier 3
A16	Other items approved by supervisory authority as basic own funds not specified above	This is the total of any items of basic own funds not identified above. During preparatory phase this should only include those items currently counted as own funds under Solvency 1 (which in certain cases are subject to approval) and which would require supervisory approval to count as available basic own funds under Solvency 2. A16=B16+B16A+C16+D16
B16	Other items approved by supervisory authority as basic own funds not specified above - tier 1 unrestricted items	This is the amount of any items of basic own funds not identified above which meet the criteria for Tier 1, unrestricted items. During preparatory phase this should only include those items currently counted as own funds under Solvency 1 (which in certain cases are subject to approval) and which would require supervisory approval to count as available basic own funds under Solvency 2
B16A	Other items approved by supervisory authority as basic own funds not specified above - Tier 1 restricted items	This is the amount of any items of basic own funds not identified above which meet the criteria for Tier 1, restricted items. During preparatory phase this should only include those items currently counted as own funds under Solvency 1 (which in certain cases are subject to approval) and which would require supervisory approval to count as available basic own funds under Solvency 2
C16	Other items approved by supervisory authority as basic own funds not specified above - tier 2	This is the amount of any items of basic own funds not identified above which meet the criteria for Tier 2. During preparatory phase this should only include those items currently counted as own funds under Solvency 1 (which in certain cases are subject to approval) and which would require supervisory approval to count as available basic own funds under Solvency 2
D16	Other items approved by supervisory authority as basic own funds not specified	This is the amount of any items of basic own funds not identified above which meet the criteria for Tier 3.
	above - tier 3	During preparatory phase this should only include those items currently counted as own funds under Solvency 1 (which in certain cases are subject to approval) and which would require supervisory approval to count as available basic own funds under Solvency 2
B502	above - tier 3 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	During preparatory phase this should only include those items currently counted as own funds under Solvency 1 (which in certain cases are subject to approval) and which would require supervisory approval to count as available basic own funds under Solvency 2 These 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 which 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 should not be reported here, but as subordinated liabilities that do not count as basic own funds on the balance sheet (BS- C1 L15D). These should be deducted from Tier 1 as they are neither balance sheet liabilities nor basic own funds. Failure to deduct them would result in them being incorrectly included in the reconciliation reserve. See cross-templates checks tab CQS 1 See cross-templates checks tab CGS 6 See cross-templates checks tab CAS 78
B502	above - tier 3 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 Deduction for particpations in financial and credit institutions - solo - total	During preparatory phase this should only include those items currently counted as own funds under Solvency 1 (which in certain cases are subject to approval) and which would require supervisory approval to count as available basic own funds under Solvency 2 These 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 which 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 should not be reported here, but as subordinated liabilities that do not count as basic own funds on the balance sheet (BS- C1 L15D). These should be deducted from Tier 1 as they are neither balance sheet liabilities nor basic own funds. Failure to deduct them would result in them being incorrectly included in the reconciliation reserve. See cross-templates checks tab CQS 1 See cross-templates checks tab CGS 6 See cross-templates checks tab CGS 1 See cross-templates checks tab CQS 1
B502 A503 B503	above - tier 3         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         Deduction for participations in financial and credit institutions - solo - total         Deduction for participations in financial and credit institutions - tier 1 unrestricted items	During preparatory phase this should only include those items currently counted as own funds under Solvency 1 (which in certain cases are subject to approval) and which would require supervisory approval to count as available basic own funds under Solvency 2 These 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 which 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 should not be reported here, but as subordinated liabilities that do not count as basic own funds on the balance sheet (BS- C1 L15D). These should be deducted from Tier 1 as they are neither balance sheet liabilities nor basic own funds. Failure to deduct them would result in them being incorrectly included in the reconciliation reserve. See cross-templates checks tab CQS 1 See cross-templates checks tab CGS 6 See cross-templates checks tab CAS 78 This is the total deduction for participations in financial and credit institutions. The reporting of this data item is only applicable to solo reporting A503 = B503 + C503 + D503 See cross-templates checks tab CQS 1 See cross-templates chec
B502 A503 B503 C503	above - tier 3         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         Deduction for participations in financial and credit institutions - solo - total         Deduction for participations in financial and credit institutions - tier 1 unrestricted items         Deduction for participations in financial and credit institutions - tier 1 unrestricted items	During preparatory phase this should only include those items currently counted as own funds under Solvency 1 (which in certain cases are subject to approval) and which would require supervisory approval to count as available basic own funds under Solvency 2 These 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 which 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 should not be reported here, but as subordinated liabilities that do not count as basic own funds on the balance sheet (BS- C1 L15D). These should be deducted from Tier 1 as they are neither balance sheet liabilities nor basic own funds. Failure to deduct them would result in them being incorrectly included in the reconciliation reserve. See cross-templates checks tab CQS 1 See cross-templates checks tab CGS 6 See cross-templates checks tab CAS 78 This is the total deduction for participations in financial and credit institutions. The reporting of this data item is only applicable to solo reporting A503 = B503 + C503 + D503 See cross-templates checks tab CQS 1 See cross-templates checks tab CAS 78 This is the amount of the deduction for participations in financial and credit institutions that are deducted from tier 1 unrestricted. The reporting of this data item is only applicable to solo reporting This is the amount of the deduction for participations in financial and credit institutions that are deducted from tier 1 restricted. The reporting of this data item is only applicable to solo reporting

A20	Total basic own funds after adjustments (solo)	This is the total of all items of basic own funds after adjustments for a solo undertaking. A20 = B20 + B20A + C20 + D20 or check formula: A20 = A1+A2+A3+A4+A6+A8+A9+A12+A13+A15+A16-B502-A503 See cross-templates checks tab CQS 1 See cross-templates checks tab CGS 6 See cross-templates checks tab QCGS 1 See cross-templates checks tab CAS 78
B20	Total basic own funds after adjustments (solo) – tier 1 unrestricted items	This is the total of all items of basic own funds after adjustments which meet the criteria for Tier 1 unrestricted items for a solo undertaking. B20= B1+B2+B3+B6+B12+B16-B502-B503
B20A	Total basic own funds after adjustments (solo) – tier 1 restricted items	This is the total of all items of basic own funds after adjustments which meet the criteria for Tier 1 restricted items for a solo undertaking. B20A= B4+B8+B9+B13+B16A-C503
C20	Total basic own funds after adjustments (solo) – tier 2	This is the total of all items of basic own funds after adjustments which meet the criteria for Tier 2 for a solo undertaking. C20= C1+C2+C3+C4+C8+C9+C13+C16-D503
D20	Total basic own funds after adjustments (solo) – tier 3	This is the total of all items of basic own funds after adjustments which meet the criteria for Tier 3 for a solo undertaking. D20= D4+D8+D9+D13+D15+D16

Ancillary own funds

A42	Other ancillary own funds - total	During preparatory phase, this is the total of all items currently counted as own funds under Solvency 1 (which in certain cases are subject to approval) and which would require supervisory approval to count as ancillary own funds under Solvency 2. A42 = C42 + D42
C42	Other ancillary own funds – tier 2	During preparatory phase, this the total of all items currently counted as own funds under Solvency 1 (which in certain cases are subject to approval) and which would require supervisory approval to count as ancillary own funds under Solvency 2, that meet criteria for Tier 2
D42	Other ancillary own funds – tier 3	During preparatory phase, this the total of all items currently counted as own funds under Solvency 1 (which in certain cases are subject to approval) and which would require supervisory approval to count as ancillary own funds under Solvency 2, that meet criteria for Tier 3
A43	Total ancillary own funds (solo)	This is the total of the items that comprise ancillary own funds for a solo undertaking. A43=C43+D43 or check formula: A43 = SUM(A33:A40) + A42
C43	Total ancillary own funds (solo)- tier 2	This is the amount of the items that comprise ancillary own funds for a solo undertaking, that meet the criteria for Tier 2. C43 = SUM(C33:C40) + C42
D43	Total ancillary own funds (solo) – tier 3	This is the amount of the items that comprise ancillary own funds for a solo undertaking, that meet the criteria for Tier 3. D43 = D35+D36+D38+D40+D42

Available and eligible own funds solo

A46	Total available own funds to meet the SCR (solo) - total	This is the total own funds of the undertaking, comprising basic own funds after adjustments plus ancillary own funds, that are available to meet the SCR for a solo undertaking. A46=B46+C46+D46+E46
B46	Total available own funds to meet the SCR (solo) – tier 1 unrestricted items	This is the total own funds of the undertaking, comprising basic own funds after adjustments, that are available to meet the SCR for a solo undertaking and that meet the criteria to be included in Tier 1 unrestricted items. B46 = B20
C46	Total available own funds to meet the SCR (solo) – tier 1 restricted items	This is the total own funds of the undertaking, comprising basic own funds after adjustments, that are available to meet the SCR for a solo undertaking and that meet the criteria to be included in Tier 1 restricted items. C46 = B20A
D46	Total available own funds to meet the SCR (solo) – tier 2	This is the total own funds of the undertaking, comprising basic own funds after adjustments plus ancillary own funds, that are available to meet the SCR for a solo undertaking and that meet the criteria to be included in Tier 2. D46=C20+C43
E46	Total available own funds to meet the SCR (solo) – tier 3	This is the total own funds of the undertaking, comprising basic own funds after adjustments plus ancillary own funds, that are available to meet the SCR for a solo undertaking and that meet the criteria to be included in Tier 3. E46=D20+D43
A47	Total available own funds to meet the MCR (solo)	This is the total own funds of the undertaking, comprising basic own funds after adjustments, that are available to meet the MCR for a solo undertaking. A47=B47+C47+D47
B47	Total available own funds to meet the MCR (solo) – tier 1 unrestricted items	This is the total own funds of the undertaking, comprising basic own funds after adjustments, that are available to meet the MCR for a solo undertaking and that meet the criteria to be included in Tier 1 unrestricted items. B47 =B46

C47	Total available own funds to meet the MCR (solo) – tier 1 restricted items	This is the total own funds of the undertaking, comprising basic own funds after adjustments, that are available to meet the MCR for a solo undertaking and that meet the criteria to be included in Tier 1 restricted items. C47 = C46
D47	Total available own funds to meet the MCR (solo) – tier 2	This is the total own funds of the undertaking, comprising basic own funds after adjustments, that are available to meet the MCR for a solo undertaking and that meet the criteria to be included in Tier 2. D47 = C20
A50	Total eligible own funds to meet the SCR	This is the total own funds which are eligible under the limits. A50=B50+C50+D50+E50
B50	Total eligible own funds to meet the SCR – tier 1 unrestricted items	This is the total own funds which are eligible under the limits set out to meet the SCR, that meet the criteria for Tier 1 unrestricted items. B50=max(B46,0)
C50	Total eligible own funds to meet the SCR – tier 1 restricted items	This is the total own funds which are eligible under the limits to meet the SCR, that meet the criteria for Tier 1 restricted items. C50=MAX(0,(MIN(B50*0.25, C46)))
D50	Total eligible own funds to meet the SCR – tier 2	This is the total own funds which are eligible under the limits to meet the SCR, that meet the criteria for Tier 2. D50=MAX(0,(MIN(0.5*A52,((C46)-C50)+ (D46))))
E50	Total eligible own funds to meet the SCR – tier 3	This is the total own funds which are eligible under the limits to meet the SCR, that meet the criteria for Tier 3. E50=MAX(0,MIN(((0.5*A52)-D50), 0.15*A52, (E46)))
A51	Total eligible own funds to meet the MCR	This is the total own funds which are eligible under the limits to meet the MCR. A51=B51+C51+D51
B51	Total eligible own funds to meet the MCR – tier 1 unrestricted items	This is the total own funds which are eligible under the limits to meet the MCR, that meet the criteria for Tier 1 unrestricted items. B51=B50
C51	Total eligible own funds to meet the MCR – tier 1 restricted items	This is the total own funds which are eligible under the limits to meet the MCR, that meet the criteria for Tier 1 restricted items $C51=C50$
D51	Total eligible own funds to meet the MCR – tier 2	This is the total own funds which are eligible under the limits to meet the MCR, that meet the criteria for Tier 2. D51=MAX(0,(MIN(0.2*A53,((C47)-C51)+ (D47))))
A52	SCR (solo)	This is the total SCR of the undertaking and should correspond to SCR number disclosed on relevant SCR template: if the undertaking is using a full internal model (SCR B2C) or a partial internal model or the standard formula (SCR B2A).
A53	MCR (solo)	This is the MCR of the undertaking and should correspond to the total MCR disclosed in MCR B4A or MCR B4B for composite undertakings (where relevant)

### **Reconciliation Reserve**

B23	Excess of assets over liabilities	This is an excess of assets over liabilities as disclosed on the Solvency 2 balance sheet; the cell 'B23=BSC-C1 "L27" When this data item is applicable to groups, it is only applicable for consolidation method
B24	Own shares (included as assets on the balance sheet)	This is the amount of own shares held by the undertaking When this data item is applicable to groups, it is only applicable for consolidation method See cross-templates checks tab CQS 1 See cross-templates checks tab CGS 6 See cross-templates checks tab QCGS 1 See cross-templates checks tab CAS 78
B25	Foreseeable dividends and distributions	This is the foreseeable dividends and distributions of the undertaking. When this data item is applicable to groups, it is only applicable for consolidation method See cross-templates checks tab CQS 1 See cross-templates checks tab CGS 6 See cross-templates checks tab QCGS 1 See cross-templates checks tab CAS 78
B26	Other basic own fund items	This is the total amount of other basic own funds items included in the reconciliation reserve. When this data item is applicable to groups, it is only applicable for consolidation method Solo formula- 'B26= A1-+A2+A3+A4 +A6+A8+A9+A15+A16
B27	Adjustment for restricted own fund items in respect of ring fenced funds	This is the amount of adjustment for restricted own fund items in respect of ring fenced funds. See cross-templates checks tab CQS 1 See cross-templates checks tab CGS 6 See cross-templates checks tab QCGS 1 See cross-templates checks tab QCGS 1 See cross-templates checks tab CAS 78
B28	Other non available own funds	This are other non available own funds of related undertaking When this data item is applicable to groups, it is only applicable for consolidation method
B29	Reconciliation reserve - total (solo)	This the total reconciliation reserve for a solo undertaking. B29 = B23-B24-B25-B26-B27

A30	Expected profits included in future	The reconciliation reserve includes an amount of the excess of assets over liabilities that
	premiums (EPIFP) - Life business	corresponds to the expected profit in future premiums (EPIFP). This cell represents that amount for the life business of the undertaking and is included for disclosure purposes. Calculation methodology to be provided in Level III. A30=B30
A31	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 for the non-life business of the undertaking and is included for disclosure purposes. Calculation methodology to be provided in Level III.
A32	Total EPIFP	This is the total amount calculated as EPIFP. Calculation methodology to be provided in Level III. A32=A30+A31
A56	Paid in - total	This is the total of paid in ordinary share capital. A56 = B56
B56	Paid in – tier 1	This is the total of paid in ordinary share capital, that meets the criteria for Tier 1; B56 = $D60$
A57	Called up but not yet paid in - total	This is the total amount of ordinary shares which have been called up but not yet paid in. A57 = C57
C57	Called up but not yet paid in - tier 2	This is the amount of ordinary shares which have been called up but not yet paid in that meet the criteria for Tier 2. C57 = D61
A58	Own shares held	This is the total amount of own shares held by the undertaking. A58 = B58
B58	Own shares held – tier 1	This is the total amount of own shares held by the undertaking, that meets the criteria for tier 1. B58 = "BS-C1 A28A"
A59	Total ordinary share capital	This is the total of ordinary share capital. Note, own shares held will be included in either paid in or called up but not paid in. A59=A56+A57
B59	Total ordinary share capital – tier 1	This is the total of ordinary share capital that meets the criteria for Tier 1. B59 = B56 + B58
C59	Total ordinary share capital – tier 2	This is the total of ordinary share capital that meets the criteria for Tier 2. C59 =C57
A67	Paid in – total	This is the total of paid in initial fund members' contributions or the equivalent basic own - fund items for mutual and mutual - type undertaking. A67 = B67
B67	Pain in – tier 1	This is the total of initial fund members' contributions or the equivalent basic own - fund item for mutual and mutual - type undertaking that meets the criteria for Tier 1. B67 = D70
A68	Called up but not yet paid in - total	This is the total of called up but not yet paid in initial fund members' contributions or the equivalent basic own - fund items for mutual and mutual - type undertaking A68 = C68
C68	Called up but not yet paid in - tier 2	This is the total of initial fund members' contributions or the equivalent basic own - fund item for mutual and mutual - type undertaking that meets the criteria for Tier 2. C68 = D71
A69	Total initial fund	This is the total initial fund A69 = B69 + C69
B69	Total initial fund – tier 1	This is the total of the initial fund that meets the criteria for Tier 1. B69 = B67
C69	Total initial fund – tier 2	This is the total of the initial fund that meets the criteria for Tier 2. C69 = C68
A73	Dated subordinated MMA – total	This is the total amount of dated subordinated MMA A73= B73+D73+F73
B73	Dated subordinated MMA – tier 1	This is the total amount of date subordinated MMA that meet the criteria for Tier 1.
C73	Dated subordinated MMA – tier 1 of which counted under transitionals	This is the total amount of date subordinated MMA that meet the criteria for Tier 1 which are counted under the transitional provisions.
D73	Dated subordinated MMA – tier 2	This is the total amount of date subordinated MMA that meet the criteria for Tier 2.
E73	Dated subordinated MMA – tier 2 of which counted under transitionals	This is the total amount of date subordinated MMA that meet the criteria for Tier 2 which are counted under the transitional provisions.
F73	Dated subordinated MMA – tier 3	This is the total amount of date subordinated MMA that meet the criteria for Tier 3.
A74	Undated subordinated MMA with a call option - total	This is the total of undated subordinated MMA with a call option. A74= B74+D74+F74
B74	Undated subordinated MMA with a call option – tier 1	This is the total of undated subordinated MMA with a call option that meet the criteria for Tier 1.
C74	Undated subordinated MMA with a call option – tier 1 of which counted under transitionals	This is the total of undated subordinated MMA with a call option that meet the criteria for Tier 1 which are counted under the transitional provisions.
D74	Undated subordinated MMA with a call option – tier 2	This is the total of undated subordinated MMA with a call option that meet the criteria for Tier 2.

E74	Undated subordinated MMA with a call	This is the total of undated subordinated MMA with a call option that meet the criteria for
	option – tier 2 of which counted under transitionals	Tier 2 which are counted under the transitional provisions.
F74	Undated subordinated MMA with a call option – tier 3	This is the total of undated subordinated MMA with a call option that meet the criteria for Tier 3.
A75	Undated subordinated MMA with no contractual opportunity to redeem – total	This is the total of undated subordinated MMA with no contractual opportunity to redeem. A75= B75+D75+F75
B75	Undated subordinated MMA with no contractual opportunity to redeem – tier 1	This is the total of undated subordinated MMA with no contractual opportunity to redeem that meet the criteria for Tier 1.
C75	Undated subordinated MMA with no contractual opportunity to redeem – tier 1 of which counted under transitionals	This is the total of undated subordinated MMA with no contractual opportunity to redeem that meet the criteria for Tier 1 which are counted under the transitional provisions.
D75	Undated subordinated MMA with no contractual opportunity to redeem – tier 2	This is the total of undated subordinated MMA with no contractual opportunity to redeem that meet the criteria for Tier 2.
E75	Undated subordinated MMA with no contractual opportunity to redeem – tier 2 of which counted under transitionals	This is the total of undated subordinated MMA with no contractual opportunity to redeem that meet the criteria for Tier 2 which are counted under the transitional provisions.
F75	Undated subordinated MMA with no contractual opportunity to redeem – tier 3	This is the total of undated subordinated MMA with no contractual opportunity to redeem that meet the criteria for Tier 3.
A76	Total subordinated MMA - total	This is the total subordinated MMA. A76=A73+A74+A75
B76	Total subordinated MMA – tier 1	This is the total of the subordinated MMA that meet the criteria for Tier 1. B76=B73+B74+B75
C76	Total subordinated MMA – tier 1 of which counted under transitionals	This is the total of the subordinated MMA that meet the criteria for Tier 1 which are counted under the transitional provisions. C76=C73+C74+C75
D76	Total subordinated MMA – tier 2	This is the total of the subordinated MMA that meet the criteria for Tier 2. D76=D73+D74+D75
E76	Total subordinated MMA – tier 2 of which counted under transitionals	This is the total of the subordinated MMA that meet the criteria for Tier 2 which are counted under the transitional provisions. E76=E73+E74+E75
F76	Total subordinated MMA – tier 3	This is the total of the subordinated MMA that meet the criteria for Tier 3. F76=F73+F74+F75
A79	Dated preference shares - total	This is the total dated preference shares. A79=C79+D79+F79
B79	Dated preference shares – tier 1	This is the total of dated preference shares that meet the criteria for Tier 1.
C79	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 which are counted under the transitional provisions.
D79	Dated preference shares – tier 2	This is the total of dated preference shares that meet the criteria for Tier 2.
E79	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 which are counted under the transitional provisions.
F79	Dated preference shares – tier 3	This is the total of dated preference shares that meet the criteria for Tier 3.
A80	Undated preference shares with a call option - total	This is the total undated preference shares with a call option.A80=B80+D80+F80
B80	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.
C80	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 which are counted under the transitional provisions.
D80	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 .
E80	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 which are counted under the transitional provisions.
F80	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.
A81	Undated preference shares with no contractual opportunity to redeem - total	This is the total undated preference shares with no contractual opportunity to redeem.
B81	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.
C81	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 which are counted under the transitional provisions.
D81	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.
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E81	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 which are counted under the transitional provisions.
F81	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.
A82	Total preference shares - total	This is the total preference shares. A82=B82+D82+F82
B82	Total preference shares – tier 1	This is the total of preference shares that meet the criteria for Tier 1. B82=B79+B80+B81
C82	Total preference shares – tier 1 of which counted under transitionals	This is the total of preference shares that meet the criteria for Tier 1 which are counted under the transitional provisions. C82=C79+C80+C81
D82	Total preference shares – tier 2	This is the total of preference shares that meet the criteria for Tier 2. $D82=D79+D80+D81$
E82	Total preference shares – tier 2 of which counted under transitionals	This is the total of preference shares that meet the criteria for Tier 2 which are counted under the transitional provisions. E82=E79+E80+E81
F82	Total preference shares – tier 3	This is the total of preference shares that meet the criteria for Tier 3. F82=F79+F80+F81
A92	Dated subordinated liabilities - total	This is the total of dated subordinated liabilities.A92=B92+D92+F92
B92	Dated subordinated liabilities- tier 1	This is the amount of dated subordinated liabilities that meets the criteria for Tier 1.
C92	Dated subordinated liabilities – tier 1 of which counted under transitionals	This is the amount of dated subordinated liabilities that meets the criteria for Tier 1 which are counted under the transitional provisions.
D92	Dated subordinated liabilities- tier 2	This is the amount of dated subordinated liabilities that meets the criteria for Tier 2.
E92	Dated subordinated liabilities- tier 2 of which counted under transitionals	This is the amount of dated subordinated liabilities that meets the criteria for Tier 2 which are counted under the transitional provisions.
F92	Dated subordinated liabilities- tier 3	This is the amount of dated subordinated liabilities that meets the criteria for Tier 3.
A93	Undated subordinated liabilities with a call option - total	This is the total of undated subordinated liabilities that have a call option. A93=B93+D93+F93
B93	Undated subordinated liabilities with a call option – tier 1	This is the amount of undated subordinated liabilities with a call option that meets the criteria for Tier 1.
C93	Undated subordinated liabilities with a call option – tier 1 of which counted under transitionals	This is the amount of undated subordinated liabilities with a call option that meets the criteria for Tier 1 which are counted under the transitional provisions.
D93	Undated subordinated liabilities with a call option – tier 2	This is the amount of undated subordinated liabilities with a call option that meets the criteria for Tier 2.
E93	Undated subordinated liabilities with a call option – tier 2 of which counted under transitionals	This is the amount of undated subordinated liabilities with a call option that meets the criteria for Tier 2 which are counted under the transitional provisions.
F93	Undated subordinated liabilities with a call option – tier 3	This is the amount of undated subordinated liabilities with a call option that meets the criteria for Tier 3.
A94	Undated subordinated liabilities with no contractual opportunity to redeem - total	This is the total of undated subordinated liabilities with no contractual opportunity to redeem. A94=B94+D94+F94
B94	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 meets the criteria for Tier 1.
C94	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 meets the criteria for Tier 1 which are counted under the transitional provisions.
D94	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 meets the criteria for Tier 2.
E94	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 meets the criteria for Tier 2 which are counted under the transitional provisions.
F94	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 meets the criteria for Tier 3.
A95	Total subordinated liabilities – total	This is the total of subordinated liabilities. A95=A92+A93+A94

B95	Total subordinated liabilities – tier 1	This is the total of subordinated liabilities that meets the criteria for Tier 1.B95=B92+B93+B94
C95	Total subordinated liabilities – tier 1 of which counted under transitionals	This is the total of subordinated liabilities that meets the criteria for Tier 1 which are counted under the transitional provisions C95=C92+C93+C94
D95	Total subordinated liabilities – tier 2	This is the amount of subordinated liabilities that meets the criteria for Tier 2. D95=D92+D93+D94
E95	Total subordinated liabilities – tier 2 of which counted under transitionals	This is the amount of subordinated liabilities that meets the criteria for Tier 2 which are counted under the transitional provisions. E95=E92+E93+E94
F95	Total subordinated liabilities – tier 3	This is the amount of subordinated liabilities that meets the criteria for Tier 3. F95=F92+F93+F94
A108	Items for which an amount was approved – tier 2 initial amounts	This the initial amount approved for ancillary own funds for which an amount was approved under tier 2.
B108	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.
C108	Items for which an amount was approved – tier 3 initial amounts	This the initial amount approved for ancillary own funds for which an amount was approved under tier 3.
D108	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.
B109	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.
D109	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.
Q1	Difference in the valuation of assets	Cells A30 and AS30 are taken from BS-C1 Q1 = A30 - AS30
Q2	Difference in the valuation of technical provisions	Cells L1, L4, L6B, L7, L10, LS1, LS4, LS6B, LS7, LS10 and AS14 are taken from BS-C1 Q2 = (L1+L4+L6B+L7+L10) - (LS1+LS4+LS6B+LS7+LS10+AS14)
Q3	Difference in the valuation of other liabilities	Cells L25A and LS25A are taken from BS-C1 Q3 = (L25A -LS25A) - Q2
Q4	Total of reserves and retained earnings from financial statements	This is total reserves and retained earnings taken from the financial statements.
Q5	Other, please explain why you need to use this line.	
Q6	Reserves from financial statements adjusted for Solvency II valuation differences	Q6 = Q1 - Q2 - Q3 + Q4 + Q5
Q7	Excess of assets over liabilities attributable to basic own fund items (excluding the reconciliation reserve)	Q7 = B26
Q8	Excess of assets over liabilities	Q8 = B23 = Q6+ Q7

### Technical Annex II: List of quantitative reporting items S.23.01.f.g. Own Funds

	ITEM	INSTRUCTIONS
A1	Ordinary share capital (gross of own shares) – total	Ordinary share capital (gross of own shares). This is the ordinary share capital of the undertaking which fully satisfies the criteria for Tier 1 or Tier 2 items. Any share capital which does not fully satisfy the criteria should be treated as preference share capital notwithstanding their description or designation. A1=B1+C1
В1	Ordinary share capital (gross of own shares) – tier 1 unrestricted	This is the amount of paid $\ up$ ordinary share capital which meets the criteria for Tier 1 - unrestricted
C1	Ordinary share capital (gross of own shares) - tier 2	This is the amount of called up ordinary share capital which meets the criteria for Tier 2
A1A	Non-available called but not paid in ordinary share capital at group level	This is the total amount of called but not paid in ordinary share capital which is deemed non- available as defined in Article 222(2)-(5) of the Directive. This data item is only applicable when reporting at group level. A1A=C1A
C1A	Non-available called but not paid in ordinary share capital at group level - tier 2	This is the total amount of called but not paid in ordinary share capital which is deemed non- available as defined in Article 222(2)-(5) of the Directive which meets the criteria for Tier 2. This data item is only applicable when reporting at group level
A2	Share premium account related to ordinary share capital - total	The total share premium account related to ordinary share capital of the undertaking. A2 = B2 + C2
B2	Share premium account related to ordinary shares – tier 1 unrestricted	This is the amount of the share premium account related to ordinary shares which meets the criteria for Tier 1 unrestricted because it relates to share capital treated as unrestricted Tier 1
C2	Share premium account related to ordinary shares – tier 2	This is the amount of the share premium account related to ordinary shares which meets the criteria for Tier 2 because it relates to share capital treated as Tier 2
A3	Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings - total	The initial fund, members' contributions or the equivalent basic own-funds item for mutual and mutual-type undertakings. A3 = B3 + C3
В3	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 fund, members' contributions or the equivalent basic own- funds item for mutual and mutual-type undertakings, which meets the criteria for Tier 1 unrestricted
С3	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 fund, members' contributions or the equivalent basic own- funds item for mutual and mutual-type undertakings, which meets the criteria for Tier 2
A4	Subordinated mutual member accounts – total	This is the total of subordinated mutual member accounts. A4 = B4 + C4 + D4
B4	Subordinated mutual member accounts – tier 1 restricted	This is the amount of subordinated mutual member accounts that meet the criteria for Tier 1 restricted
C4	Subordinated mutual member accounts – tier 2	This is the amount of subordinated mutual member accounts that meet the criteria for Tier 2
D4	Subordinated mutual member accounts – tier 3	This is the amount of subordinated mutual member accounts that meet the criteria for Tier 3
А5	Non-available subordinated mutual member accounts at group level - total	This is the total amount of subordinated mutual member accounts which are deemed not available at group level, as defined in Article 222(2)-(5) of the Directive. This data item is only applicable when reporting at group level. A5 = B5 + C5 + D5
в5	Non-available subordinated mutual member accounts at group level – tier 1 restricted	This is the amount of subordinated mutual member accounts which are deemed non- available as defined in Article 222(2)-(5) of Solvency II Framework Directive (Directive 2009/138.EC) that meet the criteria for Tier 1 restricted This data item is only applicable when reporting at group level
C5	Non-available subordinated mutual member accounts at group level – tier 2	This is the amount of subordinated mutual member accounts which are deemed non- available as defined in Article 222(2)-(5) of the Directive that meet the criteria for Tier 2. This data item is only applicable when reporting at group level
D5	Non-available subordinated mutual member accounts at group level – tier 3	This is the amount of subordinated mutual member accounts which are deemed non- available as defined in Article 222(2)-(5) of Solvency II Framework Directive (Directive 2009/138.EC) that meet the criteria for Tier 3. This data item is only applicable when reporting at group level
A6	Surplus funds – total	This is the total of surplus funds that fall under Article 91 (2) of the Solvency $\overline{II}$ Framework Directive (Directive 2009/138.EC). A6 = B6
B6	Surplus funds – tier 1 unrestricted	This is the surplus funds that fall under Article 91 (2) of the Solvency II Framework Directive (Directive 2009/138.EC) which are regarded as Tier 1, unrestricted items

A7	Non-available surplus funds at group level) -total	This is the total amount of surplus funds which are deemed non-available as defined in Article 222(2)-(5) of the Solvency II Framework Directive (Directive 2009/138.EC). A7=B7 This data item is only applicable when reporting at group level
В7	Non-available surplus funds at group level) – tier 1 unrestricted	This is the amount of subordinated mutual member accounts which are deemed non- available as defined in Article 222(2)-(5) of the Directive that meet the criteria for Tier 1 unrestricted items. This data item is only applicable when reporting at group level
A8	Preference shares – total	This is the total of preference shares issued by the undertaking. A8 = B8+ C8 + D8
B8	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
C8	Preference shares – tier 2	This is the amount of the preference shares issued by the undertaking that meet the criteria for Tier 2
D8	Preference shares – tier 3	This is the amount of the preference shares issued by the undertaking that meet the criteria for Tier 3
A9	Share premium account related to preference shares – total	The total share premium account related to preference share capital of the undertaking. A9=B9+C9+D9
В9	Share premium account related to preference shares – tier 1 restricted	This is the amount of the share premium account which relates to preference shares which meets the criteria for Tier 1 restricted items because it relates to preference shares treated as Tier 1 restricted items
С9	Share premium account related to preference shares – tier 2	This is the amount of the share premium account which relates to preference shares which meets the criteria for Tier 2 because it relates to preference shares treated as Tier 2
D9	Share premium account related to preference shares – tier 3	This is the amount of the share premium account which relates to preference shares which meets the criteria for Tier 3 because it relates to preference shares treated as Tier 3
A10	Non-available preference shares at group level – total	This is the total amount of preference shares which are deemed non-available as defined in Article 222(2)-(5) of the Solvency II Framework Directive (Directive 2009/138.EC). This data item is only applicable when reporting at group level. A10=B10+C10+D10
B10	Non-available preference shares at group level – tier 1 restricted	This is the amount of preference shares which are deemed non - available as defined in Article 222(2)-(5) of the Solvency II Framework Directive (Directive 2009/138.EC) that meet the criteria for Tier 1 restricted items. This data item is only applicable when reporting at group level
C10	Non-available preference shares at group level – tier 2	This is the amount of preference shares which are deemed non-available as defined in Article 222(2)-(5) of the Directive that meet the criteria for Tier 2. This data item is only applicable when reporting at group level
D10	Non-available preference shares at group level – tier 3	This is the amount of preference shares which are deemed non-available as defined in Article 222(2)-(5) of the Directive that meet the criteria for Tier 3. This data item is only applicable when reporting at group level
A11	Non-available share premium account related to preference shares at group level – total	This is the total amount of the share premium account relating to preference shares that is deemed non-available as defined in Article 222(2)-(5) of the Solvency II Framework Directive (Directive 2009/138.EC). This data item is only applicable when reporting at group level A11=B11+C11+D11
B11	Non-available share premium account related to preference shares at group level – tier 1 restricted items	This is the amount of the share premium account relating to preference shares that is deemed non-available as defined in Article 222(2)-(5) of the Directive which meets the criteria for Tier 1 restricted items (see B9 for definition). This data item is only applicable when reporting at group level
C11	Non-available share premium account related to preference shares at group level – tier 2	This is the amount of the share premium account relating to preference shares that is deemed non-available as defined in Article 222(2)-(5) of the Solvency II Framework Directive (Directive 2009/138.EC) which meets the criteria for Tier 2. This data item is only applicable when reporting at group level
D11	Non-available share premium account related to preference shares at group level – tier 3	This is the amount of the share premium account relating to preference shares that is deemed non-available as defined in Article 222(2)-(5) of the Directive which meets the criteria for Tier 3. This data item is only applicable when reporting at group level
A12A	Reconciliation reserve (group)	The reconciliation reserve represents reserves (e.g. retained earnings), net of adjustments (e.g. for ring fenced funds), but is also reconciles differences between accounting valuation and Solvency II valuation. A12A = B12A This data item is only applicable when reporting at group level
B12A	Reconciliation reserve – tier 1 unrestricted (group)	The reconciliation reserve represents reserves (e.g. retained earnings), net of adjustments (e.g. for ring fenced funds), but is also reconciles differences between accounting valuation and Solvency II valuation. B12A = B29A This data item is only applicable when reporting at group level
A13	Subordinated liabilities – total	This is the total of subordinated liabilities issued by the undertaking. A13 = B13 + C13 + D13

B13	Subordinated liabilities – tier 1 restricted	This is the amount of subordinated liabilities issued by the undertaking which meet the criteria for Tier 1 restricted items
C13	Subordinated liabilities – tier 2	This is the amount of subordinated liabilities issued by the undertaking which meet the criteria for Tier 2
D13	Subordinated liabilities – tier 3	This is the amount of subordinated liabilities issued by the undertaking which meet the criteria for Tier 3
A14	Non-available subordinated liabilities at group level - total	This is the total amount of subordinated liabilities which are deemed non-available as defined in Article 222(2)-(5) of the Directive. A14 = B14+C14+ D14 This data item is only applicable when reporting at group level
B14	Non-available subordinated liabilities at group level – tier 1 restricted	This is the amount of subordinate liabilities which are deemed non-available as defined in Article 222(2)-(5) of the Directive that meet the criteria for Tier 1 restricted items. This data item is only applicable when reporting at group level
C14	Non-available subordinated liabilities at group level – tier 2	This is the amount of subordinated liabilities which are deemed non-available as defined in Article 222(2)-(5) of the Directive that meet the criteria for Tier 2. This data item is only applicable when reporting at group level
D14	Non-available subordinated liabilities at group level – tier 3	This is the amount of subordinated liabilities which are deemed non-available as defined in Article 222(2)-(5) of the Directive that meet the criteria for Tier 3. This data item is only applicable when reporting at group level
A15	An amount equal to the value of net deferred tax assets - total	This is the total net deferred tax assets of the undertaking. A15 = D15
D15	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 classified as tier 3
A15A	Non available deferred tax assets at group level -total	This is the amount of net deferred tax assets which are deemed non-available as defined in Article 222(2)-(5) of the Solvency II Framework Directive (Directive 2009/138.EC). A15A = D15A This data item is only applicable when reporting at group level
D15A	Non available deferred tax assets at group level -tier 3	This is the amount of net deferred tax assets which are deemed non-available as defined in Article 222(2)-(5) of the Solvency II Framework Directive (Directive 2009/138.EC). This data item is only applicable when reporting at group level
A16	Other items approved by supervisory authority as basic own funds not specified above	This is the total of any items of basic own funds not identified above. During preparatory phase this should only include those items currently counted as own funds under Solvency 1 (which in certain cases are subject to approval) and which would require supervisory approval to count as available basic own funds under Solvency 2. A16=B16+B16A+C16+D16
B16	Other items approved by supervisory authority as basic own funds not specified above - tier 1 unrestricted items	This is the amount of any items of basic own funds not identified above which meet the criteria for Tier 1, unrestricted items. During preparatory phase this should only include those items currently counted as own funds under Solvency 1 (which in certain cases are subject to approval) and which would require supervisory approval to count as available basic own funds under Solvency 2
B16A	Other items approved by supervisory authority as basic own funds not specified above - Tier 1 restricted items	This is the amount of any items of basic own funds not identified above which meet the criteria for Tier 1, restricted items. During preparatory phase this should only include those items currently counted as own funds under Solvency 1 (which in certain cases are subject to approval) and which would require supervisory approval to count as available basic own funds under Solvency 2
C16	Other items approved by supervisory authority as basic own funds not specified above - tier 2	This is the amount of any items of basic own funds not identified above which meet the criteria for Tier 2. During preparatory phase this should only include those items currently counted as own funds under Solvency 1 (which in certain cases are subject to approval) and which would require supervisory approval to count as available basic own funds under Solvency 2
D16	Other items approved by supervisory authority as basic own funds not specified above - tier 3	This is the amount of any items of basic own funds not identified above which meet the criteria for Tier 3. During preparatory phase this should only include those items currently counted as own funds under Solvency 1 (which in certain cases are subject to approval) and which would require supervisory approval to count as available basic own funds under Solvency 2
A17	Non-available own funds related to non-EEA entities, due to local restrictions: regulatory or otherwise, at group level - total	This is the total amount of own fund items related to non - EEA entities which are deemed non-available (due to local restrictions: regulatory or otherwise), as defined in Article 222(2)-(5) of the Solvency II Framework Directive (Directive 2009/138.EC). This represents non available non-EEA own funds at group level when all the own funds of a non-EEA entity are considered to be non available at group level due to the restrictions to their availability and fungibility (in this case they should not be counted twice and consequently they should not be indicated separately in other cells) A17=B17+B17A+C17+D17 This data item is only applicable when reporting at group level

B17	Non-available own funds related to non-EEA entities, due to local restrictions: regulatory or otherwise, at group level – tier 1 unrestricted items	This is the amount of own fund items related to non - EEA entities, which are deemed non- available (due to local restrictions: regulatory or otherwise) as defined in Article 222(2)-(5) of the Solvency II Framework Directive (Directive 2009/138.EC) that meet the criteria for Tier 1 unrestricted items. This data item is only applicable when reporting at group level
B17A	Non-available own funds related to non-EEA entities, due to local restrictions: regulatory or otherwise, at group level - tier 1 restricted	This is the amount of own fund items related to non - EEA entities, which are deemed non- available (due to local restrictions: regulatory or otherwise) as defined in Article 222(2)-(5) of the Solvency II Framework Directive (Directive 2009/138.EC) that meet the criteria for Tier 1 restricted items. This data item is only applicable when reporting at group level
C17	Non-available own funds related to non-EEA entities, due to local restrictions: regulatory or otherwise, at group level – tier 2	This is the amount of own fund items related to non - EEA entities, which are deemed non- available (due to local restrictions: regulatory or otherwise) as defined in Article 222(2)-(5) of the Solvency II Framework Directive (Directive 2009/138.EC) that meet the criteria for Tier 2. This data item is only applicable when reporting at group level
D17	Non-available own funds related to non-EEA entities, due to local restrictions: regulatory or otherwise, at group level – tier 3	This is the amount of own fund items related to non - EEA entities, which are deemed non- available (due to local restrictions: regulatory or otherwise) as defined in Article 222(2)-(5) of the Solvency II Framework Directive (Directive 2009/138.EC) that meet the criteria for Tier 3. This data item is only applicable when reporting at group level
A18	Minority interests at group level (if not reported as part of another own fund item)- total	This may only be completed by groups and is the total of minority interests in the group being reported upon. This lines should be reported if minority interests have not been already included in other items of BOF (i.e. minority interests should not be counted twice). A18=B18+B18A +C18+D18
B18	Minority interests at group level (if not reported as part of another own fund item)- tier 1 unrestricted items	he amount of minority interests in the group being reported upon that meets the criteria for Tier 1 unrestricted items. This is only reported by groups
B18A	Minority interests at group level (if not reported as part of another own fund item)- tier 1 restricted items	This may only be completed by groups and is the amount of minority interests in the group being reported upon that meets the criteria for Tier 1 restricted items
C18	Minority interests at group level (if not reported as part of another own fund item)- tier 2	This may only be completed by groups and is the amount of minority interests in the group being reported upon that meets the criteria for Tier 2
D18	Minority interests at group level (if not reported as part of another own fund item)- tier 3	This may only be completed by groups and is the amount of minority interests in the group being reported upon that meets the criteria for Tier 3
A19	Non available minority interests at group level – total	This is the total amount of minority interests which are deemed non-available as defined in Article $222(2)$ -(5) of the Directive. This is only applicable when reporting at group level. A19=B19+B19A +C19+D19
B19	Non available minority interests at group level – tier 1 unrestricted	This is the amount of minority interests which are deemed non-available as defined in Article 222(2)-(5) of the Directive that meet the criteria for Tier 1 unrestricted. This data item is only applicable at group level
B19A	Non available minority interests at group level – tier 1 restricted	This is the amount of minority interests which are deemed non-available as defined in Article 222(2)-(5) of the Directive that meet the criteria for Tier 1 restricted. This data item is only applicable at group level
C19	Non available minority interests at group level – tier 2	This is the amount of minority interests which are deemed non-available as defined in Article 222(2)-(5) of the Directive that meet the criteria for Tier 2. This data item is only applicable at group level
D19	Non available minority interests at group level – tier 3	This is the amount of minority interests which are deemed non-available as defined in Article 222(2)-(5) of the Directive that meet the criteria for Tier 3. This data item is only applicable when reporting at group level
B502	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	These 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 which 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 should not be reported here, but as subordinated liabilities that do not count as basic own funds on the balance sheet (BS- C1 L15D). These should be deducted from Tier 1 as they are neither balance sheet liabilities nor basic own funds. Failure to deduct them would result in them being incorrectly included in the reconciliation reserve. See cross-templates checks tab CQS 1 See cross-templates checks tab CAS 78

A603	Deductions for participations related credit institutions, investment firms and financial institutions (Level I Article 228) - total	This is the total of deductions of the participations in other financial entities, including non regulated financial entities carrying out financial activities, according to art. 228 (paragraphs 1 and 2) of the directive. A603= B603 + C603+ D603 This data item is only applicable when reporting at group level
B603	Deductions for participations related credit institutions, investment firms and financial institutions (Level I Article 228) – tier 1 unrestricted items	This is the deduction of the participations in other financial entities, including non regulated financial entities carrying out financial activities, according to art. 228 (paragraphs 1 and 2) of the directive, – tier 1 unrestricted items. This data item is only applicable when reporting at group level
C603	Deductions for participations related credit institutions, investment firms and financial institutions (Level I Article 228) – tier 1 restricted items	This is the deduction of the participations in other financial entities, including non regulated financial entities carrying out financial activities, according to art. 228 (paragraphs 1 and 2) of the directive, – tier 1 restricted items. This data item is only applicable when reporting at group level
D603	Deductions for participations related credit institutions, investment firms and financial institutions (Level I Article 228) – tier 2	This is the deduction of the participations in other financial entities, including non regulated financial entities carrying out financial activities, according to art. 228 (paragraphs 1 and 2) of the directive., tier 2. This data item is only applicable when reporting at group level
A604	Deductions for participations where there is non-availability of information (Article 229) – total	This is the total deduction of the participations in related undertakings when the information necessary for calculating the group solvency is not available, according to art. 229 of the directive. A604 = B604 + C604 + D604 + E604 This data item is only, applicable when reporting at group level
B604	Deductions for participations where there is non-availability of information (Article 229) – tier 1 unrestricted items.	This is the deduction of the participations in related undertakings when the information necessary for calculating the group solvency is not available, according to art. 229 of the directive, tier 1 unrestricted items. This data item is only applicable when reporting at group level
C604	Deductions for participations where there is non-availability of information (Article 229) – tier 1 restricted items	This is the deduction of the participations in related undertakings when the information necessary for calculating the group solvency is not available, according to art. 229 of the directive, – tier 1 restricted items. This data item is only applicable when reporting at group level
D604	Deductions for participations where there is non-availability of information (Article 229) – tier 2	This is the deduction of the participations in related undertakings when the information necessary for calculating the group solvency is not available, according to art. 229 of the directive, Tier 2. This data item is only applicable when reporting at group level
E604	Deductions for participations where there is non-availability of information (Article 229) – tier 3	This is the deduction of the participations in related undertakings when the information necessary for calculating the group solvency is not available, according to art. 229 of the directive, Tier 3. This data item is only applicable when reporting at group level
A605	Deduction for participations included by using D&A when a combination of methods is used – total	This is the deduction of the participations in related undertakings included with the D&A when a combination of methods is used. A605 = B605 + C605 + D605 + E605 This data item is only applicable when reporting at group level
B605	Deduction for participations included by using D&A when a combination of methods is used- tier 1 unrestricted items	This is the deduction of the participations in related undertakings included with the D&A when a combination of methods is used – tier 1 unrestricted items. This data item is only applicable when reporting at group level
C605	Deduction for participations included by using D&A when a combination of methods is used – tier 1 restricted items	This is the deduction of the participations in related undertakings included with the D&A when a combination of methods is used -tier 1 restricted items. This data item is only applicable when reporting at group level
D605	Deduction for participations included by using D&A when a combination of methods is used – tier 2	This is the deduction of the participations in related undertakings included with the D&A when a combination of methods is used - tier 2. This data item is only applicable when reporting at group level
E605	Deduction for participations included by using D&A when a combination of methods is used – tier 3	This is the deduction of the participations in related undertakings included with the D&A when a combination of methods is used - tier 3 . This data item is only applicable when reporting at group level
A606	Total of non-available own fund items at group level – total	This is the total of non- available own funds items. A606 = A1A+A5+A7+A10+A11+A14+A15A+A17+A19 This data item is only applicable when reporting at group level
B606	Total of non-available own fund items – Tier 1 unrestricted items	This is the total of non- available own funds items in Tier 1 unrestricted items. B606= B7+B17+B19 This data item is only applicable when reporting at group level
C606	Total of non-available own fund items – tier 1 restricted items	This is the total of non-available own fund items – tier 1 restricted items. C606= B5+B10+B11+B14+B17A+B19A This data item is only applicable when reporting at group level
D606	Total of non-available own fund items – tier 2	This is the total of non-available own fund items – tier 2. D606=C1A+C5+C10+C11+C14+C17+C19 This data item is only applicable when reporting at group level

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E606	Total of non-available own fund items – tier 3	This is the total of non-available own fund items – tier 3. E606=D5+D10+D11+D14+D15A+D17+D19 This data item is only applicable when reporting at group level
A607	Total deductions – total	This is a total amount of deductions not incuded in the reconciliation reserves. A607= B607+ C607+D607+E607 or check formulea: A607 = A603+A604+A605+A606 This data item is only applicable when reporting at group level
B607	Total deductions – tier 1 unrestricted items	This is a total amount of deductions from tier 1 unrestricted not incuded in the reconciliation reserves. B607=B603+B604+B605+B606 This data item is only applicable when reporting at group level
C607	Total deductions – tier 1 restricted items	This is a total amount of deductions from tier 1 restricted not incuded in the reconciliation reserves. C607=C603+C604+C605+C606 This data item is only applicable when reporting at group level
D607	Total deductions – tier 2	This is a total amount of deductions from tier 2 not incuded in the reconciliation reserves. D607=D603+D604+D605+D606 This data item is only applicable when reporting at group level
E607	Total deductions – tier 3	This is a total amount of deductions from tier 3 not incuded in the reconciliation reserves. E607=E604+E605+E606 This data item is only applicable when reporting at group level
A21	Total basic own funds after adjustment (group)	This is the total of all items of basic own funds after adjustments for a group. A21 = B21 + B21A + C21 + D21 or check formula: A21= A1+A2+A3+A4+A6+A8+A9+A12A+A13+ A15 + A16+A18 -A502 - A607
B21	Total basic own funds after adjustment (group) - tier 1 unrestricted	This is the total of all items of basic own funds after adjustments which meet the criteria for Tier 1 unrestricted for a group. B21= B1+B2+B3+B6+B12A+B16+B18 -B502 - B607
B21A	Total basic own funds after adjustment (group) - tier 1 restricted	These are the total basic own funds after adjustments (group) – tier 1 restricted items B21A=B4+B8+B9+B13+B16A+B18A -C607
C21	Total basic own funds after adjustment (group) - tier 2	This is the total of all items of basic own funds after adjustments which meet the criteria for Tier 2 for a group. C21= C1+C2+C3+C4+C8+C9+C13+C16+C18 -D607
D21	Total basic own funds after adjustment (group) - tier 3	This is the total of all items of basic own funds after adjustments which meet the criteria for Tier 3 for a group. D21= D4+D8+D9+D13+D15+D16+D18 -E607

### Ancillary own funds

A42	Other ancillary own funds - total	During interim reporting, this is the total of all items currently counted as own funds under Solvency 1 (which in certain cases are subject to approval) and which would require supervisory approval to count as ancillary own funds under Solvency 2.
C42	Other ancillary own funds – tier 2	During interim reporting, this the total of all items currently counted as own funds under Solvency 1 (which in certain cases are subject to approval) and which would require supervisory approval to count as ancillary own funds under Solvency 2, that meet criteria for Tier 2
D42	Other ancillary own funds – tier 3	During interim reporting, this the total of all items currently counted as own funds under Solvency 1 (which in certain cases are subject to approval) and which would require supervisory approval to count as ancillary own funds under Solvency 2, that meet criteria for Tier 3
A44	Total ancillary own funds (group)	This is the total of the items that comprise ancillary own funds for a group. A44 = C44 + D44
C44	Total ancillary own funds (group)- tier 2	This is the amount of the items that comprise ancillary own funds for a group for that meet the criteria for Tier 2. C44 = SUM(C33:C40) - C41 + C42
D44	Total ancillary own funds (group) – tier 3	This is the amount of the items that comprise ancillary own funds for a group, that meet the criteria for Tier 3. D44 = D35+D36+D38+D40-D41+D42
A45	Investment firms and financial institutions	Own funds in investment firms and financial institutions.
A45A	Institutions for occupational retirement provision	Own funds in institutions for occupational retirement provision.
A45B	Non regulated entities carrying out financial activities	Own funds in Non regulated entities carrying out financial activities.
A45C	Total own funds of other financial sectors	Total own funds in other financial sectors. A45C = A45+A45A+A45B

A45D	Own funds aggregated when using the D&A and or a combination of method - Total - NET	These are the total own funds of the related undertakings that have to be added for the calculation of the aggregated own funds when using the D&A or a combination of methods. The own funds figure reported here should be net of non available own funds and of the deduction ex Art. 228 and Art. 229. The total OF reported in the cell derives from the "manual" aggregation of the solo OF of insurance, reinsurance undertakings and insurance holding companies. When only D&A method is used for group solvency calculation, the value in the participating undertaking of related undertakings will be deducted in the cell.
B45D	Own funds aggregated when using the D&A and or a combination of method - Tier 1 unrestricted - NET	These are the total own funds of the related undertakings that have to be added for the calculation of the aggregated own funds when using the D&A or a combination of methods, classified as Tier 1 unrestricted
C45D	Own funds aggregated when using the D&A and or a combination of method - Tier 1 restricted - NET	These are the total own funds of the related undertakings that have to be added for the calculation of the aggregated own funds when using the D&A or a combination of methods, classified as Tier 1 restricted
D45D	Own funds aggregated when using the D&A and or a combination of method - Tier 2 - NET	These are the total own funds of the related undertakings that have to be added for the calculation of the aggregated own funds when using the D&A or a combination of methods, classified as Tier 2
E45D	Own funds aggregated when using the D&A and or a combination of method - Tier 3	These are the total own funds of the related undertakings that have to be added for the calculation of the aggregated own funds when using the D&A or a combination of methods, classified as Tier 3
A45E	Own funds aggregated when using the D&A and a combination of method net of IGT - Total	These are the own funds reported in cell A45D net of the intra-group transactions for the calculation of the aggregated group eligible own funds.
B45E	Own funds aggregated when using the D&A and a combination of method net of IGT – Tier 1 unrestricted items	These are the own funds net of the intra-group transactions for the calculation of the aggregated group eligible own funds , classified as Tier 1 unrestricted items
C45E	Own funds aggregated when using the D&A and a combination of method without IGT – Tier 1 restricted items	These are the own funds without the intra-group transactions for the calculation of the aggregated group eligible own funds, classified as Tier 1 restricted
D45E	Own funds aggregated when using the D&A and a combination of method net of IGT – Tier 2	These are the own funds net of the intra-group transactions for the calculation of the aggregated group eligible own funds, classified as Tier 2
E45E	Own funds aggregated when using the D&A and a combination of method net of IGT – Tier 3	These are the own funds net of the intra-group transactions for the calculation of the aggregated group eligible own funds, classified as Tier 3

## Technical Annex II: List of quantitative reporting items S.25.01 Solvency Capital Requirement - for undertakings on Standard Formula or Partial Internal Models

	ITEM	INSTRUCTIONS
A30	Ring Fenced Fund? (Y/N)	Identifies whether the reported figures are with regard to RFF or with regard to remaining part. One of the options in the following list shall be used: When the items reported refer to a RFF: Y When the items reported refer to a Remaining part: N
A0	Fund number	Identification number for a ring fenced fund; This number is attributed by the undertaking and must be consistent over time and with the fund number in TP (L) F3, item A3, Assets D1 item A2 and Own Funds items A0115.1n. This item is to be completed only when item A30 = Y.
A1	Net solvency capital requirement (including the loss absorbing capacity of technical provisions) – market risk	Amount of the capital charge, including adjustment for the loss absorbing capacity of technical provisions, for market risk, as calculated using the standard formula. If the undertaking does not use the standard formula to calculate any market risks, this item shall not be reported, otherwise it will only reflect either those elements of the market risk calculated using the standard formula, or the part of the undertaking's business for which market risk SCR is calculated using the standard formula. This item equals item C23 on SCR-B3A.
B1	Gross solvency capital requirement (excluding the loss absorbing capacity of technical provisions) – market risk	Amount of the capital charge, excluding adjustment for the loss absorbing capacity of technical provisions, for market risk, as calculated using the standard formula. If the undertaking does not use the standard formula to calculate any market risks, this item shall not be reported, otherwise it will only reflect either those elements of the market risk calculated using the standard formula, or the part of the undertaking's business for which market risk SCR is calculated using the standard formula. This item equals item D23 on SCR-B3A.
AA01 - AA013	Elements of standard formula sub risk modules are covered by partial internal model ? (Y/N)	Identifies whether some elements/or all of the risk within standard formula sub risk modules are calculated using partial internal model if Y, means that some elements/or all of the risks within standard fomula sub risk modules are calculated using partial internal model if N, means that all risks within standard fomula sub risk modules are covered by the standard formula
A2	Net solvency capital requirement (including the loss absorbing capacity of technical provisions) – counterparty default risk	Amount of capital charge, including adjustment for the loss absorbing capacity of technical provisions, for counterparty default risk, as calculated using the standard formula. If the undertaking does not use the standard formula to calculate any counterparty default risks, this item shall not be reported, otherwise it will only reflect either those elements of the counterparty default risk calculated using the standard formula, or the part of the undertaking's business for which counterparty default risk SCR is calculated using the standard formula. This item equals item D4 on SCR-B3B.
B2	Gross solvency capital requirement (excluding the loss absorbing capacity of technical provisions) – counterparty default risk	Amount of the capital charge, excluding adjustment for the loss absorbing capacity of technical provisions, for counterparty default risk, as calculated using the standard formula. If the undertaking does not use the standard formula to calculate any counterparty default riskS, this item shall not be reported, otherwise it will only reflect either those elements of the counterparty default risk calculated using the standard formula, or the part of the undertaking's business for which counterparty default risk SCR is calculated using the standard formula. This item equals item C4 on SCR-B3B.
A02	Elements of standard formula sub risk modules are covered by partial internal model ? (Y/N)	Identifies whether some elements/or all of the risk within standard formula sub risk modules are calculated using partial internal model if N, means that all risks within standard fomula sub risk modules are covered by the standard formula
A3	Net solvency capital requirement (including the loss absorbing capacity of technical provisions) – life underwriting risk	Amount of the capital charge, including adjustment for the loss absorbing capacity of technical provisions, for life underwriting risk, as calculated using the standard formula. If the undertaking does not use the standard formula to calculate any life underwriting risk, this item shall not be reported, otherwise it will only reflect either those elements of the life underwriting risk calculated using the standard formula, or the part of the undertaking's business for which life underwriting risk SCR is calculated using the standard formula. This item equals item C11 on SCR-B3C.
Β3	Gross solvency capital requirement (excluding the loss absorbing capacity of technical provisions) – life underwriting risk	Amount of the capital charge, excluding adjustment for the loss absorbing capacity of technical provisions, for life underwriting risk, as calculated using the standard formula. If the undertaking does not use the standard formula to calculate any life underwriting risk, this item shall not be reported, otherwise it will only reflect either those elements of the life underwriting risk calculated using the standard formula, or the part of the undertaking's business for which life underwriting risk SCR is calculated using the standard formula. This item equals item D11 on SCR-B3C.
A03	Elements of standard formula sub risk modules are covered by partial internal model ? (Y/N)	Identifies whether some elements/or all of the risk within standard formula sub risk modules are calculated using partial internal model if Y, means that some elements/or all of the risks within standard fomula sub risk modules are calculated using partial internal model if N, means that all risks within standard fomula sub risk modules are covered by the standard formula
A4	Net solvency capital requirement (including the loss absorbing capacity of technical provisions) – health underwriting risk	Amount of the capital charge, including adjustment for the loss absorbing capacity of technical provisions, for health underwriting risk, as calculated using the standard formula. If the undertaking does not use the standard formula to calculate any health underwriting risk, this item shall not be reported, otherwise it will only reflect either those elements of the health underwriting risk calculated using the standard formula, or the part of the undertaking's business for which health underwriting risk SCR is calculated using the standard formula. This item equals item B27 on SCR-B3D.

В4	Gross solvency capital requirement (excluding the loss absorbing capacity of technical provisions) – health underwriting risk	Amount of the capital charge, excluding adjustment for the loss absorbing capacity of technical provisions, for health underwriting risk, as calculated using the standard formula. If the undertaking does not use the standard formula to calculate any health underwriting risk, this item shall not be reported, otherwise it will only reflect either those elements of the health underwriting risk calculated using the standard formula, or the part of the undertaking's business for which health underwriting risk SCR is calculated using the standard formula. This item equals item A27 on SCR-B3D.
A04	Elements of standard formula sub risk modules are covered by partial internal model ? (Y/N)	Identifies whether some elements/or all of the risk within standard formula sub risk modules are calculated using partial internal model. if Y, means that some elements/or all of the risks within standard fomula sub risk modules are calculated using partial internal model if N, means that all risks within standard fomula sub risk modules are covered by the standard formula.
Α5	Net solvency capital requirement (including the loss absorbing capacity of technical provisions) – non-life underwriting risk	Amount of the capital charge, including adjustment for the loss absorbing capacity of technical provisions, for non-life underwriting risk, as calculated using the standard formula. If the undertaking does not use the standard formula to calculate any non-life underwriting risk, this item shall not be reported, otherwise it will only reflect either those elements of the non-life underwriting risk calculated using the standard formula, or the part of the undertaking's business for which non-life underwriting risk SCR is calculated using the standard formula. This item equals item A18 on SCR-B3E.
В5	Gross solvency capital requirement (excluding the loss absorbing capacity of technical provisions) – non-life underwriting risk	Capital charge for health underwriting risk cannot be expressed gross of the loss absorbing capacity of technical provisions, considering the structure of the calculation of the capital charge. Hence B5=A5
A05	Elements of standard formula sub risk modules are covered by partial internal model ? (Y/N)	Identifies whether elements of standard formula sub risk modules are calculated using covered by partial internal mode. if Y, means that some elements or all of the risks within standard fomula sub risk modules are by partial internal model if N, means that all risks within standard fomula sub risk modules are covered by the standard formula
A6	Diversification – net components	Amount of the diversification effects between Basic SCR net components
B6	Diversification – gross components	Amount of the diversification effects between Basic SCR gross components
Α7	Net solvency capital requirement (including the loss absorbing capacity of technical provisions) - Intangible asset risk	Amount of the capital charge for intangible assets risk
B7	Gross solvency capital requirement (excluding the loss absorbing capacity of technical provisions) - Intangible assets risk	Capital charge for intangible assets risk cannot be expressed gross of the loss absorbing capacity of technical provisions, considering the structure of the calculation of the capital charge. Hence B7=A7
A07	Elements of standard formula sub risk modules are covered by partial internal model ? (Y/N)	Identifies whether elements of standard formula sub risk modules are calculated using covered by partial internal model if Y, means that some elements or all of the risks within standard fomula sub risk modules are by partial internal model if N, means that all risks within standard fomula sub risk modules are covered by the standard formula
A10	Basic Solvency Capital Requirement – Net	Amount of the basic capital requirements, including adjustment for the loss absorbing capacity of technical provisions, as calculated using the standard formula. If the undertaking does not use the standard formula, this item shall not be reported, otherwise it will only reflect either those elements calculated using the standard formula, or the part of the undertaking's business for which SCR is calculated using the standard formula. 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. All $= sum (A1A7)$ .
B10	Basic Solvency Capital Requirement – Gross	Amount of the basic capital requirements, excluding adjustment for the loss absorbing capacity of technical provisions, as calculated using the standard formula. If the undertaking does not use the standard formula, this item shall not be reported, otherwise it will only reflect either those elements calculated using the standard formula, or the part of the undertaking's business for which SCR is calculated using the standard formula. 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 B10 = sum (B1B7).
A11	Loss – absorbing capacity of technical provisions	Amount of the overall adjustment for loss absorbing capacity of technical provisions. A11=max (min(B10-A10;A11B);0)
A12	Loss – absorbing capacity of deferred taxes	Amount of the adjustment for loss absorbing capacity of deferred taxes.
A13	Capital requirement for operational risk	Amount of the capital requirements for operational risk module as calculated using the standard formula. If the undertaking does not use the standard formula to calculate any operational risk , this item shall not be reported, otherwise it will only reflect either those elements of the market risk calculated using the standard formula, or the part of the undertaking's business for which market risk SCR is calculated using the standard formula. This item equals item A16 on SCR-B3G.

A013	Elements of standard formula sub risk modules are covered by partial internal model ? (Y/N)	Identifies whether elements of standard formula sub risk modules are calculated using covered by partial internal model if Y, means that some elements or all of the risks within standard fomula sub risk modules are by partial internal model if N, means that all risks within standard fomula sub risk modules are covered by the standard formula
A31	Individual Notional SCR for the rind fenced fund/remaining part	NOT APPLICABLE when reporting at undertaking level Amount of the notional SCR for the ring fenced fund or for the remaining part. This item has to be reported only when reporting SCR calculation for a ring fenced fund or when reporting SCR calculation for the remaining part. A31 = A10-A11-A12+A13
A14A	Diversification between ring fenced funds and between ring fenced funds and remaining part	Amount of the adjustment for a diversification effect between ring fenced funds and between ring fenced funds and remaining part, when the supervisor has approved such diversification. This item has to be reported only when reporting SCR calculation at undertaking level, for the undertaking with ring fenced funds. This item is ONLY APPLICABLE when reporting SCR calculation at undertaking level
A14C	Net Solvency Capital Requiremnet calculated using standard formula	Amount of the capital requirements, including adjustment for the loss absorbing capacity of technical provisions, as calculated using the standard formula. If the undertaking does not use the standard formula, this item shall not be reported, otherwise it will only reflect either those elements calculated using the standard formula, or the part of the business for which SCR is calculated using the standard formula.
A8	Remaining part of the Solvency Capital Requirement calculated using partial internal model : Net solvency capital requirement (including the loss absorbing capacity of technical provisions and/or deferred taxes when applicable)	Amount of the capital charge, including adjustment for the loss absorbing capacity of technical provisions, as calculated using a partial internal model if any. This amount will only reflect either those elements of the SCR calculated using the partial internal model, or the part of the business for which SCR is calculated using the partial internal model. This item equals item B7 on SCR-B2B. This item is ONLY APPLICABLE when reporting SCR calculation at undertaking level
A9	Diversification effects ( between standard formula and partial internal model components) - Net	Amount of the adjustment for the diversification effect between risk modules calculated using the standard formula and components calculated using partial internal models, including the loss absorbing capacity of technical provisions. This item is ONLY APPLICABLE when reporting SCR calculation at undertaking level
A17	Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC (transitional)	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. This item is be reported only during the transitional period. This item is ONLY APPLICABLE when reporting SCR calculation at undertaking level
A15	Capital requirement for other financial sectors (Non-insurance capital requirements) (groups only)	Amount of capital requirement for other financial sectors. This item is only applicable to group reporting where the group includes an undertaking which is subject to non-insurance capital requirements, such as a bank, and is the capital requirement calculated in accordance with the appropriate requirements. A15= A15A+A15B+A15C
A15A	Capital requirement for credit institutions, investment firms and financial institutions	Amount of capital requirement for credit institutions, investment firms and financial institutions. This item is only applicable to group reporting where the group includes undertakings which are credit institutions, investment firms and financial institutions and they are subject to capital requirements, calculated in accordance with the relevant sectoral rules.
A15B	Capital requirement for Institutions for occupational retirement provisions	Amount of capital requirement for institutions for occupational retirement provisions. This item is only applicable to group reporting where the group includes undertaking which are Institutions for occupational retirement provision and subject to non-insurance capital requirements calculated in accordance with the relevant sectoral rules.
A15C	Capital requirement for non regulated entities carrying out financial activities	Amount of capital requirement for non regulated entities carrying out financial activities. This item is only applicable to group reporting where the group includes undertakings which are non - regulated entities carrying out financial activities. This figure represents a notional solvency requirement, calculated if the relevant sectoral rules were to be applied. This item is ONLY APPLICABLE when reporting SCR calculation at undertaking level
A16	Capital requirement for non- controlled participation requirements (groups only)	Amount of the proportional share of the Solvency Capital Requirements of the related insurance and reinsurance undertakings and insurance holding companies which are not controlled participations. This item is only applicable to group reporting and corresponds, for those non controlled entities, to the capital requirement calculated in accordance with the appropriate requirements (whether S2 or sectoral rules depending on the types of undertakings). This item is ONLY APPLICABLE when reporting SCR calculation at undertaking level
A18	Solvency capital requirement, excluding capital add-on	Amount of the total diversified SCR before any capital add-on. A18 = A14C + A8 + A9 + A17 +A15 + A16 This item is ONLY APPLICABLE when reporting SCR calculation at undertaking level

A20	Solvency capital requirement	Amount of the SCR. This item has to be reported only when reporting SCR calculationat
120	Solvency cupital requirement	undertaking level
		720 - 0101013
		This item is ONLY APPLICABLE when reporting SCR calculation at undertaking level
A21	Minimum consolidated group	Amount of the minimum consolidated group Solvency Capital Requirement as stated in art. 230
	solvency capital requirement	of Directive 2009/138/EC. This item is applicable to group reporting only.
	(groups only)	
		This item is ONLY APPLICABLE when reporting SCR calculation at undertaking level
A14B	Total amount of notional	Amount of the sum of notional SCRs of all ring-fenced funds.
	Solvency Capital Requirements	In case of partial internal model, this item will include notional SCR of ring fenced funds
	for ring fenced funds (other than	calculated by using the standard formula only. The particular ring-fenced funds relating to
	those related to business	business operated in accordance with Art. 4 of Directive 2003/41/EC shall be excluded from this
	operated in accordance with Art.	item.
	4 of Directive 2003/41/EC	
	(transitional))	This item is ONLY APPLICABLE when reporting SCR calculation at undertaking level
A14	Total amount of notional	Amount of the notional SCRs of remaining part (A31 on SCR B2A Remaining Part).
	Solevncy Capital Requirements	
	for remaining part	In case of partial internal model, this item will include notional SCR of remaining part calculated
		by using the standard formula only.
		This item is ONLY APPLICABLE when reporting SCR calculation at undertaking level
A11B	Net future discretionary benefits	Amount of technical provisions without risk margin in relation to future discretionary benefits net
		of reinsurance.
		This item is ONLY APPLICABLE when reporting SCR calculation at undertaking level
A14 A11B	Total amount of notional Solevncy Capital Requirements for remaining part Net future discretionary benefits	Amount of the notional SCRs of remaining part (A31 on SCR B2A Remaining Part). In case of partial internal model, this item will include notional SCR of remaining part calculated by using the standard formula only. <u>This item is ONLY APPLICABLE when reporting SCR calculation at undertaking level</u> Amount of technical provisions without risk margin in relation to future discretionary benefits net of reinsurance. <u>This item is ONLY APPLICABLE</u> when reporting SCR calculation at undertaking level

# Technical Annex II: List of quantitative reporting items S.25.02 Solvency Capital Requirement - for undertakings on Partial Internal Models

	ITEM	INSTRUCTIONS
A1	Components in descending order of size	Identification, using free text, of each of the components that can be identified by the undertaking within the partial internal model. These components may not exactly align with the risks defined for the standard formula. Each component shall be identified using a separate entry, in descending order. The order will depend on the size of the components reported in item B1 (if they are reported, otherwise, according to item C1). Undertakings shall identify and report components consistently across different reporting periods, unless there has been some change to internal model affecting the categories.
A1A	Unique number of component	Unique number of each component of the partial internal model, agreed with their national supervisory authority to identify uniquely components from their model. This number shall always be used with the appropriate component description reported in each item A1.
A1B	Modelling approach to calculation of loss absorbing capacity of technical provisions	To identify modelling approach to a calculation of the loss absorbing capacity of technical provisions . The following closed list of options shall be used: . Modelled and identifiable; . Modelled but not identifiable; . Not modelled. Depending on each case, the information reported in cell B1, C1 and B5 will vary: - if it is modelled and identifiable, B1 and C1 will be respectively reported for the capital charge including and excluding this loss absorbing capacity, and B5 will not be reported and an estimate of an adjustment will be reported for the capital charge including this loss absorbing capacity, and B5 will not be reported but not identifiable, B1 and C1 will both be reported for the capital charge including this loss absorbing capacity, i.e. net basis; and B5 will not be reported and an estimate of an adjustment will be reported for information only in C5 - if it is not modelled, B1 and C1 will both be reported for information only in C5 - if it is not modelled, B1 and C1 will both be reported for information only in C5
A1C	Modelling approach to calculation of loss absorbing capacity of deferred taxes	To identify modelling approach to a calculation of the loss absorbing capacity of deferred taxes . The following closed list of options shall be used: Modelled and identifiable; Modelled but not identifiable; Not modelled. Depending on each case, the information reported in cell B1, C1 and B6 will vary: - if it is modelled and identifiable, B1 and C1 will be respectively reported for the capital charge including/ and excluding loss absorbing capacity, and B6 will not be reported and an estimate of an adjustment will be reported for the capital charge including this loss absorbing capacity, i.e. net basis; and B6 will not be reported and an estimate of an adjustment will be reported for information only in C6 if it is not modelled, B1 and C1 will both be reported for information only in C6
B1	Net solvency capital requirement (including the loss absorbing capacity of technical provisions and /or deferred taxes when applicable) of each component	Amount of the net capital charge for each component, including adjustments for loss absorbing capacity of technical provision or deferred taxes when applicable, calculated by the partial internal model on an undiversified basis, to the extent that these adjustments are modeled within components. The capital charges shall be reported in decreasing order of size (which may of course change from one reporting period to another). - if modelled and identifiable or not identifiable, B1 represents net capital charge, including loss absorbing capacity, for each component: B5 and/ or B6 will not be reported: an estimate of an adjustment will be reported for information only in C5 and/or C6 '- if not modelled, B1 represents gross capital charge, excluding loss absorbing capacity, for each component; i.e. B5 and/or B6 will be reported.
C1	Gross solvency capital requirement (excluding the loss-absorbing capacity of technical provisions and/or deferred taxes when applicable) of each component	Amount of the gross capital charge for each component (gross of adjustments for loss absorbing capacity of technical provision or deferred taxes when applicable) calculated by the partial internal model on an undiversified basis, to the extent that these adjustments are modeled within components.

		-if modelled and identifiable,C1 represents gross capital charge i.e. excluding this loss absorbing capacity,for each component; B5 and or B6 will not be reported; an estimate of an adjustment will be reported for information only in C5 and/or C6 '- if modelled but not identifiable, C1 will be reported for the capital charge including this loss absorbing capacity,i.e. net basis; B5 and /or B6 will not be reported; an estimate of an adjustment will be reported for information only in C5 and/or C6 - if not modelled, C1 represents gross capital charge, i.e. excluding this loss absorbing capacity; B5 and/or B6 will be reported.
B2	Total of undiversified components – net	B2 = Sum (all B1 items)
C2	Total of undiversified components - gross	C2 = Sum (all C1 items)
B3	Diversification – net components	The total amount of the diversification within net components calculated using the partial internal model.
C3	Diversification – gross components	The total amount of the diversification within gross components calculated using the partial internal model.
В4	Net solvency capital requirement calculated using partial internal model including the loss absorbing capacity of technical provisions and/or deferred taxes ,if modelled within components	The amount of the total solvency capital requirement calculated using partial internal model after diversification and including adjustments for loss absorbing capacity of technical provisions and deferred tax, to the extent that those adjustments are modelled within components and are identifiable or not identifiable (in such cases, B5 and B6 will not be reported and an estimate of an adjustment will be reported for information only in C5 and C6 respectively). In cases where those adjustments for loss absorbing capacity of technical provisions and deferred tax are not modeled within components, B4 represents the SCR on gross basis, excluding those adjustments, B4= C4.
C4	Gross solvency capital requirement calculated using partial internal model excluding the loss absorbing capacity of technical provisions and/or deferred taxes, if modelled within components	B4= B2+B3 The amount of the total solvency capital requirement calculated using partial internal model after diversification and excluding adjustments for loss absorbing capacity of technical provisions and deferred tax, to the extent that those adjustments are modelled and identifiable within components. When adjustments are modelled and identifiable by component, the amounts in item C4 will differ from the corresponding amounts in item B4 to the extent of this loss absorbing capacity; An estimate of respective adjustments will be reported for information only in C5 and C6 as appropriate. When adjustments for loss absorbing capacity of technical provisions and deferred tax are modelled but non identifiable by component, both items B4 and C4 will be reported on net basis, i.e. including those adjustments. An estimate of the respective adjustment will reported for information only in C5 and C6. as When adjustment is not modelled within components , both items B4 and C4 will be reported on gross basis.; the adjustment are to be reported in B5 and/or B6 as appropriate C4=C2+C3
В5	Loss-absorbing capacity of technical provisions if not modelled within partial internal model	Amount of the overall adjustment for net loss absorbing capacity of technical provision. This item is to be reported only if adjustments are not modeled within each component.
B6	Loss absorbing capacity for deferred taxes if not modelled within partial internal model	Amount of the adjustment for net deferred taxation. This item is to be reported only if adjustments are not modeled within each component.
B7	Solvency capital requirement calculated using a partial internal model	Amount of the net solvency capital charge calculated using partial internal models.B7= B4+ B5+B6 This item equals item A8 on SCR B2A.
C5	Estimate of loss-absorbing capacity of technical provisions if modelled within components	This item is only reported for information, in cases where adjustments for loss absorbing capacity of technical provision are modelled within components. C5 = if(B5<>0,0,max (min(C4-B4-C6;A11B);0))
C6	Estimate of loss-absorbing capacity of deferred tax if modelled within components	This item is only reported for information, in cases where adjustments for loss absorbing capacity of deferred taxes are modelled within components.
B8	Total amount of Notional Solvency Capital Requirements for ring fenced funds (other than those related to business operated in accordance with Art. 4 of Directive 2003/41/EC (transitional) and remaining part	An amount of the sum of notional SCRs of all ring-fenced funds calculated by partial internal model
B8AA	Total amount of Notional Solvency Capital Requirements for remaining part	An amount on notional SCR for remaining part calculated using partial internal model
A11A	Gross future discretionary benefits	Amount of technical provisions without risk margin in relation to future discretionary benefits gross of reinsurance
A11B	Net future discretionary benefits	Amount of technical provisions without risk margin in relation to future discretionary benefits net of reinsurance

# Technical Annex II: List of quantitative reporting items S.25.03 Solvency Capital Requirement - for undertakings on Full Internal Models

	ITEM	INSTRUCTIONS
A1	Components in descending order of size	Identification, using free text, of each of the components that can be identified by the undertaking within the full internal model. These components may not exactly align with the risks defined for the standard formula. Each component shall be identified using a separate entry, in descending order. The order will depend on the size of the components reported in item B1. Undertakings shall identify and report components consistently across diferent reporting periods, unless there has been some change to internal model affecting the categories.
A1A	Unique number of component	Unique number of each component of the full internal model, agreed with their national supervisory authority to identify uniquely components from their model. This number shall always be used with the appropriate component description reported in each item A1.
A1B	Modelling approach to calculation of loss absorbing capacity of technical provisions	To identify modelling approach to a calculation of the loss absorbing capacity of technical provisions . The following closed list of options shall be used: . Modelled and identifiable; . Modelled but not identifiable; . Not modelled. Depending on each case, the information reported in cell B1, C1 and B5 will vary: - if it is modelled and identifiable, B1 and C1 will be respectively reported for the capital charge including and excluding this loss absorbing capacity, and B5 will not be reported and an estimate of an adjustment will be reported for information only in C5 - if it is modelled but not identifiable, B1 and C1 will both be reported for the capital charge including this loss absorbing capacity, i.e. net basis; and B5 will not be reported and an estimate of an adjustment will be reported for information only in C5 - if it is modelled but not identifiable, B1 and C1 will both be reported for the capital charge including this loss absorbing capacity, i.e. net basis; and B5 will not be reported and an estimate of an adjustment will be reported for information only in C5 - if it is not modelled, B1 and C1 will both be reported for information only in C5 - if it is not modelled, B1 and C1 will both be reported for the capital charge excluding this loss absorbing capacity, i.e. on gross basis and B5 will be reported.
A1C	Modelling approach to calculation of loss absorbing capacity of deferred taxes	To identify modelling approach to a calculation of the loss absorbing capacity of deferred taxes . The following closed list of options shall be used: . Modelled and identifiable; . Modelled but not identifiable; . Not modelled. Depending on each case, the information reported in cell B1, C1 and B6 will vary: - if it is modelled and identifiable, B1 and C1 will be respectively reported for the capital charge including/ and excluding loss absorbing capacity, and B6 will not be reported and an estimate of an adjustment will be reported for the capital charge including this loss absorbing capacity, i.e. net basis; and B6 will not be reported and an estimate of an adjustment will be reported for information only in C6 - if it is not modelled, B1 and C1 will both be reported for information only in C6 - if it is not modelled, B1 and C1 will both be reported for information only in c6 - if it is not modelled, B1 and C1 will both be reported for the capital charge excluding this loss absorbing capacity, i.e. on gross basis and B6 will be reported.
B1	Net solvency capital requirement (including the loss absorbing capacity of technical provisions and /or deferred taxes when applicable) of each component	Amount of the capital charge for each component, including adjustments for loss absorbing capacity of technical provision and/ or deferred taxes when applicable, calculated by the full internal model on an undiversified basis, to the extent that these adjustments are modeledwithin components. The capital charges shall be reported in decreasing order of size (which may of course change from one reporting period to another). - if modelled and identifiable or not indentifiable, B1 represents net capital charge, including loss absorbing capacity, for each component: B5 and/ or B6 will not be reported: an estimate of an adjustment will be reported for information only in C5 and/or C6 - if not modelled, B1 represents gross capital charge, excluding loss absorbing capacity, for each component; i.e. B5 and/or B6 will be reported.
C1	Gross solvency capital requirement (excluding the loss-absorbing capacity of technical provisions and/or deferred taxes when applicable)	Amount of the gross capital charge for each component (gross of adjustments for loss absorbing capacity of technical provision or deferred taxes when applicable) calculated by the full internal model on an undiversified basis, to the extent that these adjustments are modeled and identifiable within components.

		-if modelled and identifiable, C1 represents gross capital charge i.e. excluding this loss absorbing capacity,for each component; B5 and or B6 will not be reported; an estimate of an adjustment will be reported for information only in C5 and/or C6 - if modelled but not identifiable, C1 will be reported for the capital charge including this loss absorbing capacity,i.e. net basis; B5 and /or B6 will not be reported; an estimate of an adjustment will be reported for information only in C5 and/or C6 - if not modelled, C1 represents gross capital charge, i.e. excluding this loss absorbing capacity; B5 and/or B6 will be reported.
B2	Total of undiversified components - net	B2 = Sum (all B1 items)
C2	Total of undiversified components – gross	C2 = Sum (all C1 items)
B3	Diversification – net components	The total amount of the diversification within net solvency capital requirements per component s calculated using the full internal model.
C3	Diversification – gross components	The total amount of the diversification within gross solvency capital requirement per components calculated using the full internal model.
B4	Net solvency capital requirement calculated using full internal model before adjustments	The amount of the total solvency capital requirement calculated using full internal model after diversification and including adjustments for loss absorbing capacity of technical provisions and deferred tax, to the extent that those adjustments are modelled within components and are identifiable or not identifiable (in such cases, B5 and B6 will not be reported and an estimate of an adjustment will be reported for $B4=B2+B3$
C4	Gross solvency capital requirement calculated using full internal model before adjustments	The amount of the total solvency capital requirement calculated using full internal model after diversification and excluding adjustments for loss absorbing capacity of technical provisions and deferred tax, to the extent that those adjustments are modelled and identifiable within components. When adjustments are modelled and identifiable by component, the amounts in item C4 will differ from the corresponding amounts in item B4 to the extent of this loss absorbing capacity; An estimate of respective adjustments will be reported for information only in C5 and C6 as appropriate. When adjustments for loss absorbing capacity of technical provisions and deferred tax are modelled but non identifiable by component, both items B4 and C4 will be reported on net basis, i.e. including those adjustments. An estimate of the respective adjustment is not modelled within components , both items B4 and C4 will be reported on gross basis.; the adjustment are to be reported in B5 and/or B6 as C4=C2+C3
B5	Loss-absorbing capacity of technical provisions if not modelled within components	Amount of the overall adjustment for net loss absorbing capacity of technical provision. This item is to be reported only if adjustments are not modeled within each component.
B6	Loss absorbing capacity for deferred taxes if not modelled within components	Amount of the adjustment for net deferred taxation. This item is to be reported only if adjustments are not modeled within each component.
В7	Capital requirement for other financial sectors (Non-insurance capital requirements) (groups only)	Amount of capital requirement for other financial sectors. This item is only applicable to group reporting where the group includes an undertaking which is subject to non-insurance capital requirements, such as a bank, and is the capital requirement calculated in accordance with the appropriate requirements. B7= B7A + B7B + B7C
B7A	Capital requirement for credit institutions, investment firms and financial institutions	Amount of capital requirement for credit institutions, investment firms and financial institutions. This item is only applicable to group reporting where the group includes undertakings which are credit institutions, investment firms and financial institutions and they are subject to capital requirements, calculated in accordance with the relevant sectoral rules.
B7B	Capital requirement for institutions for occupational retirement provision	Amount of capital requirement for institutions for occupational retirement provisions. This item is only applicable to group reporting where the group includes undertaking which are Institutions for occupational retirement provision and subject to non- insurance capital requirements calculated in accordance with the relevant sectoral rules.
B7C	Capital requirement for non regulated entities carrying out financial activities	Amount of capital requirement for non regulated entities carrying out financial activities. This item is only applicable to group reporting where the group includes undertakings which are non - regulated entities carrying out financial activities. This figure represents a notional solvency requirement, calculated if the relevant sectoral rules were to be applied.

B8	Capital requirement for non-controlled participation requirements (groups only)	Amount of the proportional share of the Solvency Capital Requirements of the related insurance and reinsurance undertakings and insurance holding companies which are not controlled participations. This item is only applicable to group reporting and corresponds, for those non controlled entities, to the capital requirement calculated in accordance with the appropriate requirements (whether S2 or sectoral rules depending on the types of undertakings).
В9	Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC (transitional)	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. This item is be reported only during the transitional period.
B10	The net capital requirement calculated using full internal model, excluding capital add-on	Amount of the total diversified SCR before any capital add-on. B10= B4 + B5 + B6+B7+B8+ B9
B12	Solvency capital requirement calculated using full internal model	Amount of total SCR calculated using full internal model B12 = B10 + B11
B13	Minimum consolidated group solvency capital requirement (groups only)	Amount of the minimum consolidated group Solvency Capital Requirement as stated in art. 230 of Directive 2009/138/EC. This item is applicable to group reporting only. This item has to be reported only when reporting SCR calculation at the undertaking level.
C5	Estimate of loss-absorbing capacity of technical provisions if modelled within components	This item is only reported for information, in cases where adjustments for loss absorbing capacity of technical provision are modelled within components. C5 = if(B5<>0,0,max (min(C4-B4-C6;A11B);0))
C6	Estimate of loss-absorbing capacity of deferred tax if modelled within components	This item is only reported for information, in cases where adjustments for loss absorbing capacity of deferred taxes are modelled within components.
B14	Total amount of Notional Solvency Capital Requirements for ring fenced funds (other than those related to business operated in accordance with Art. 4 of Directive 2003/41/EC (transitional) and remaining part	An amount of the sum of notional SCRs of all ring-fenced funds calculated by full internal model
B14AA	Total amount of Notional Solvency Capital Requirements for remaining part	Amount on notional SCR for remaning part calculated using full internal model
A11A	Gross future discretionary benefits	Amount of technical provisions without risk margin in relation to future discretionary benefits gross of reinsurance
A11B	Net future discretionary benefits	Amount of technical provisions without risk margin in relation to future discretionary benefits net of reinsurance

## Technical Annex II: List of quantitative reporting items S.26.01 Solvency Capital Requirement - Market risk

	ITEM	INSTRUCTIONS
A00	Simplifications spread risk ; bonds and loans (Y/N)	Identify whether an undetakings used simplifications for the calculation of spread risk with regard to bonds and loans. The follwing options shall be used: Y; N.
AA01	Captives simplifications – interest rate risk (Y/N)	Identify whether a captive undertaking used simplifications for the calculation of interest rate risk. The follwing options shall be used: Y; N.
AA02	A02 Captives simplifications – spread risk Identify whether a captive undetakings used simplifications for the calculat risk. The following options shall be used: Y; N.	
AA03	Captives simplifications – market risk concentration (Y/N) Identify whether a captive undetaking used simplifications for the calculation of mark	
A30	Ring Fenced Fund? (Y/N )	Identifies whether the reported figures are with regard to RFF or with regard to remaining part . One of the options in the following list shall be used: When the items reported refer to a RFF: Y When the items reported refer to a Remaining part: N
A0	Fund number	Identification number for a ring fenced fund; This number is attributed by the undertaking and must be consistent over time and with the fund number in TP (L) F3, item A3, Assets D1 item A2 and Own Funds items A0115.1n. This item is to be reported only when item A30 = Y.
<u></u>	Interest rate risk	This is the ask as the balance for interest when it is a first off the balance for the base
CU	Absolute Value after shock – Net solvency capital requirement (including the loss absorbing capacity of technical provisions) - interest rate risk	Inis is the net Capital charge for interest rate risk, i.e after adjustment for the loss absorbing capacity of technical provisions: If AA01=Y, this item represents the net capital charge for interest rate risk calculated using simplified calculations for captive undertakings.
D0	Absolute value after shock – Gross solvency capital requirement (excluding the loss-absorbing capacity of technical	This is the gross capital charge for interest rate risk, i.e before adjustment for the loss absorbing capacity of technical provisions: If AA01=Y, this item represents the net capital charge for interest rate risk calculated
	provisions) – interest rate risk	using simplified calculations for captive undertakings.
A1	Initial absolute values before shock –       This is the total value of the assets sensitive to interest rate down shock risk, shock	
A2	Initial absolute values before shock – Assets – Interest rate risk	This is the total value of the asset-sensitive to interest rate up shock risk , before shock
A1A	Initial absolute values before shock – Liabilities – Interest rate risk	This is the total value of the liabilities sensitive to interest rate down shock risk, before shock
A2A	Initial absolute values before shock – Liabilities – Interest rate risk	This is the total value of the liabilities sensitive to interest rate up shock risk , before shock
B1	Absolute values after shock – Assets – Interest rate risk – interest rate down shock	This is the absolute value of assets subject to interest rate down risks after the shock.
B2	Absolute values after shock – Assets – Interest rate risk – interest rate up shock	This is the absolute value of assets subject to interest rate up risks after the shock.
B1A	Absolute values after shock – Liabilities (including the loss absorbing capacity of technical provisions) – Interest rate risk- interest rate down shock	This is the absolute value of liabilities (including the loss absorbing capacity of technical provisions) subject to interest rate down risks after the shock.
B2A	Absolute values after shock – Liabilities (including the loss absorbing capacity of technical provision – Interest rate risk- interest rate up shock	This is the absolute value of liabilities (including the loss absorbing capacity of technical provisions) subject to interest rate up risks after the shock.
C1	Absolute value after shock – Net solvency capital requirements (including the loss absorbing capacity of technical provisions) – interest rate risk- interest rate down shock	This is the net capital charge for interest rate down risk, after adjustment for the loss absorbing capacity of technical provisions. C1 = (A1 – B1) – (A1A- B1A) IF AA01=Y, item C1 represents the net capital charge for interest rate down risk calculated using simplifications.
C2	Absolute value after shock – Net solvency capital requirements (including the loss absorbing capacity of technical provisions) – interest rate risk- interest rate up shock	This is the net capital charge for interest rate up risk, after adjustment for the loss absorbing capacity of technical provisions. C2 = (A2 - B2) - (A2A - B2A). The value of $C2 > /=0If AA01=Y, item C2 represents the net capital charge for interest rate up risk calculated using simplifications.$
B1B	Absolute values after shock – Liabilities Interest rate risk- interest rate down shock (excluding the loss-absorbing capacity of technical provisions)	This is the absolute value of liabilities (excluding the loss absorbing capacity of technical provisions) subject to interest rate down risks after the shock.
B2B	Absolute values after shock – Liabilities Interest rate risk- interest rate up shock (excluding the loss-absorbing capacity of technical provisions)	This is the absolute value of liabilities (excluding the loss absorbing capacity of technical provisions) subject to interest rate up risks after the shock.

D1	Absolute value after shock – Gross	This is the gross capital charge for the interest rate down risk, i.e excluding the loss
	solvency capital (excluding the loss-	absorbing capacity of Technical provisions
	absorbing capacity of technical	The D1 = $(A1 - B1) - (A1A - B1B)$ , the value of D1 >/=0
	provisions)- interest rate risk - interest	IF AA01=Y, D1 represents the gross capital charge for interest rate down risk calculated
	rate down shock	using simplifications.
D2	Absolute value after shock – Gross	This is the gross capital charge for interest rate up risk i.e excluding the loss absorbing
	solvency capital (excluding the loss-	capacity of Technical provisions.
	absorbing capacity of technical	D2 = (A2 - B2) - (A2A- B2B) If AAA1 V item D2 wavesants the net capital shares for interest rate we visit calculated
	provisions)- interest rate up shock	If AAU1=Y, item D2 represents the net capital charge for interest rate up risk calculated
	Fauity risk	iusing simplineations.
C3	Absolute value after shock – Net	This is the net capital charge for equity risk, i.e after adjustment for the loss absorbing
	solvency capital requirements (including	capacity of technical provisions.
	the loss absorbing capacity of technical	The value of C3 $>= 0$ .
	provisions) – equity risk	
D3	Absolute value after shock – Gross	This is the gross capital charge for equity risk, i.e before adjustment for the loss
	solvency capital (excluding the loss-	absorbing capacity of technical provisions.
	absorbing capacity of technical	The value of D3 $>= 0$ .
	provisions)- equity risk	
A4	Initial absolute values before shock –	This is the initial absolute value of the assets subject to the equity risk charge related to
	Assets – equity risk – type 1 equities	type 1 equities
		A4 = A3 + A0 + A7
A4A	Initial absolute values before shock –	This is the initial absolute value of the liabilities <sub>7</sub> subject to equity risk related to type 1
	Liabilities – equity risk – type 1 equities	equities.
B4	Absolute values after shock – Assets –	This is the absolute value of the assets underlying equity risk charge for type 1 equities
1	Equity risk – type 1 equities	category, after the shock.
B4A	Absolute values after shock – Liabilities	ד נט – ד ט ד ד D/ This is the absolute value of the liabilities underlying equity risk charge for type 1
	(including the loss absorbing capacity of	equities after the shock and including the loss absorbing canacity of technical
	technical provision – Equity risk –type 1	provisions.
	equities	
C4	Absolute value after shock – Net	This is the net capital charge for equity risk (for type 1 equities), after adjustment for
0.	solvency capital requirements (including	the loss absorbing capacity of technical provisions.
	the loss absorbing capacity of technical	C4 = (A4 - B4) - (A4A - B4A)
	provisions) – equity risk –type 1	The value of C4 $\geq$ 0.
	equities	
B4B	Absolute values after shock – Liabilities	This is the absolute value of the liabilities underlying equity risk charge (for type 1
	(excluding the loss absorbing capacity	equities), after the shock but excluding the loss absorbing capacity of technical
	of technical provisions) - equity risk	provisions.
	-type 1 equities	
D4	Absolute value offer sheek Cross	This is the arrest conital charge for equity rick for type 1 equities, i.e. evoluting the lass
D4	Absolute value after shock - Gross	This is the gross capital charge for equity risk for type 1 equities, i.e excluding the loss
	absorbing capacity of technical	D4 = (A4 - B4) - (A4A - B4B)
	provisions)- Faulty risk -type 1 equities	The value of D4 $\geq$ = 0.
A5	Initial absolute values before shock –	This is the initial absolute value of the assets subject to the equity risk, (for type 1
-	Assets – equity risk –type 1 equities –	equities, type 1 equity).
	type 1 equity	
B5	Absolute values after shock – Assets –	This is the absolute value of the assets subject the equity risk charge, (for type 1
	equity risk -type 1 equities -type 1	equities, type 1 equity), after the shock.
	equity	
A6	Initial absolute values before shock –	This is the initial absolute value of the assets subject to the equity risk (for type 1
110	Assets – equity risk –type 1 equities –	equities, strategic participations).
1	strategic participation	
B6	Absolute values after shock – Assets –	This is the absolute value of the assets subject to equity risk (for type 1 equities.
20	equity risk -type 1 equities - strategic	strategic participations), after the shock.
	participation	
A7	Absolute values before shock – Assets –	This is the absolute value of the assets subject to the equity risk (for type 1 equities,
	equity risk – type 1 equities – duration	duration based).
	based	
B7	Absolute values after shock – Assets –	This is the absolute value of the assets subject to equity risk (for type 1 equities,
	equity risk - type 1 equities - duration	duration based), after the shock
	based	
A8	Initial absolute values before shock –	This is the initial absolute value of the assets subject to the equity risk for type 2
	Assets – equity risk –type 2 equities	eauities
		A8 = A9 + A10 + A11
A8A	Initial absolute values before shock –	This is the initial absolute value of liabilities subject to the equity risk-for type 2 equities
	Liabilities – equity risk –type 2 equities	
1		
B8	Absolute values after shock – Assets –	This is the absolute value of the assets subject to equity risk charge for type 2 equities.
1	Equity risk – type 2 equities	after the shock.
1		B8 = B9 + B10 + B11
B8A	Absolute values after shock – Liabilities	This is the absolute value of liabilities subject to equity risk (for type 2 equities), after
1	(including the loss absorbing capacity of	the shock and including the loss absorbing capacity of technical provisions
1	technical provision – Equity risk –type 2	
1	equities	
1		

C8	Absolute value after shock – Net solvency capital requirements (including the loss absorbing capacity of technical provisions) – equity risk –type 2	This is the net capital charge for equity risk (for type 2 equities) after adjustment for the loss absorbing capacity of technical provisions. C8 = (A8 - B8) - (A8A - B8A) The value of C8 >= 0.
	equities	
B8B	Absolute values after shock – Liabilities (excluding the loss absorbing capacity of technical provisions) equity risk -type 2 equities	This is the absolute value of the liabilities subject to equity risk (for type 2 equities), after the shock but excluding the loss absorbing capacity of technical provisions.
D8	Absolute value after shock – Gross solvency capital (excluding the loss- absorbing capacity of technical provisions)- Equity risk –type 2 equities	This is the gross capital charge for equity risk for type 2 equities, i.e excluding the loss absorbing capacity of technical provisions The D8 = $(A8 - B8) - (A8A - B8B)$ The value of D8 >= 0
A9	Initial absolute values before shock – Assets – equity risk –type 2 equities –type 2 equity	This is the value of the assets subject to the equity risk for type 2 equities
B9	Absolute values after shock – Assets – equity risk –type 2 equities –type 2 equity	This is the absolute value of the assets subject to equity risk (for type 2 equities), after the equity shock.
A10	Initial absolute values before shock – Assets – equity risk – type 2 equities – strategic participations	This is the value of the assets subject to the equity risk for type 2 equities, strategic participations).
B10	Absolute values after shock – Assets – equity risk –type 2 equities – strategic participations	This is the absolute value of the assets subject to equity risk (for type 2 equities, strategic participations), after the equity shock.
A11	Initial absolute values before shock – Assets – equity risk – type 2 equities - duration based	This is the absolute value of the assets subject to the equity risk (for type 2 equities, duration based)
B11	Absolute values after shock – Assets – Equity risk – type 2 equities - duration based	This is the absolute value of the assets subject to equity risk for type 2 equities category, duration based, after the shock
-	Property risk	
A12	Initial absolute values before shock – Assets – Property risk	This is the absolute value of the assets subject to the property risk.
A12A	Initial absolute values before shock – Liabilities – Property risk	This is the value of the liabilities value subject to the property risk charge.
B12	Absolute values after shock – Assets – Property risk	This is the absolute value of the assets subject to property risk charge, after the property shock.
B12A	Absolute values after shock – Liabilities (including the loss absorbing capacity of technical provision – Property risk	This is the absolute value of the liabilities underlying property risk charge, after the property shock and including the loss absorbing capacity of technical provisions
C12	Absolute value after shock – Net solvency capital requirements (including the loss absorbing capacity of technical provisions) – property risk	This is the net capital charge for property risk, after adjustment for the loss absorbing capacity of technical provisions. C12 = (A12 - B12) - (A12A - B12A) The value of $C12 \ge 0$ .
B12B	Absolute values after shock – Liabilities (excluding 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 excluding the loss absorbing capacity of technical provisions.
D12	Absolute value after shock – Gross solvency capital(excluding the loss- absorbing capacity of technical provisions)- Property risk	This is the gross capital charge for property risk, i.e excluding the loss absorbing capacity of technical provisions. D12 = (A12 - B12) - (A12A - B12B) The value of $D12 \ge 0$
010	Spread risk	
C13	Absolute Value after shock – Net solvency capital requirements (including the loss absorbing capacity of technical provisions) – spread risk	This is the net capital charge for spread risk, after adjustment for the loss absorbing capacity of technical provisions. C13 = (C14+C15+C18) The value of $C13 >= 0$ .
D13	Absolute value after shock – Gross solvency capital (excluding the loss- absorbing capacity of technical provisions)- spread risk	This is the gross capital charge for spread risk, before adjustment for the loss absorbing capacity of technical provisions. D13 = $(D14+D15+D18)$ The value of D13 >= 0
A14	Initial absolute values before shock – Assets – spread risk – bonds and loans	This is the absolute value of the assets subject to the spread risk-for bonds and loans.
A14A	Initial absolute values before shock – Liabilities – spread risk – bonds and loans	This is the absolute value of the liabilities subject to the spread risk for bonds and loans.

B14	Absolute values after shock – Assets – spread risk – bonds and loans	This is the absolute value of the assets subject to the spread risk for bonds and loans, after the shock.
B14A	Absolute values after shock – Liabilities (including the loss absorbing capacity of technical provision – 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 including the loss absorbing capacity of technical provisions.
C14	Absolute value after shock – Net solvency capital requirements (including the loss absorbing capacity of technical provisions) – 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. C14 = (A14 - B14) - (A14A - B14A) The value of $C14 >= 0$ . IF Y00 = Y, C14 represents the net solvency capital requirement for spread risk - bonds and loans, calculated using simplifications
B14B	Absolute values after shock – Liabilities (excluding the loss absorbing capacity of technical provisions)– spread risk – bonds and loans	This is the absolute value of the liabilitiessubject to the spread risk for bonds and loans, after the shock but excluding the loss absorbing capacity of technical provisions.
D14	Absolute value after shock – Gross solvency capital (excluding the loss- absorbing capacity of technical provisions)- spread risk - bonds and loans	This is the gross capital charge for spread risk on bonds and loans, i.e excluding the loss absorbing capacity of technical provisions . D14 = (A14 - B14) - (A14A - B14B) The value of $D14 > = 0$ . If A00 = Y, D14 represents gross solvency capital requirement for spread risk - bonds and loans calculated using simplifications
C15	Absolute value after shock – Net solvency capital requirements (including the loss absorbing capacity of technical provisions) – 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. The value of C15 $>= 0$
D15	Absolute value after shock – Gross solvency capital (excluding the loss- absorbing capacity of technical provisions)- spread risk - credit derivatives	This is the gross capital charge for spread risk on credit derivatives, i.e before adjustment for the loss absorbing capacity of technical provisions The value of D15 $>= 0$ .
A16	Initial absolute values before shock – Assets - spread risk – credit derivatives – downward shock on credit derivatives	This is the absolute value of assets subject to the downward shock in respect to the spread risk on credit derivatives.
A16A	Initial absolute values before shock – Liabilities - spread risk – credit derivatives – downward shock on credit derivatives	This is the absolute value of the liabilities subject to the downward shock in respect to spread risk on credit derivatives.
B16	Absolute values after shock – Assets – spread risk – credit derivatives – downward shock on credit derivatives	This is the absolute value of the assets subject the downward shock for spread risk on credit derivatives, after the shock.
B16A	Absolute values after shock – Liabilities (including the loss absorbing capacity of technical provision – spread risk –credit derivatives – downward shock on credit derivatives	This is the absolute value of the liabilities subject to the downward shock for spread risk on credit derivatives, after the shock and including the loss absorbing capacity of technical provisions.
C16	Absolute value after shock – Net solvency capital requirements (including the loss absorbing capacity of technical provisions) – spread risk - credit derivatives – downward shock on credit derivatives	This is the net capital charge for the downward shock for spread risk on credit derivatives, after adjustment for the loss absorbing capacity of technical provisions. C16 = (A16 - B16) - (A16A- B16A) The value of C16 >= 0.
B16B	Absolute values after shock – Liabilities (excluding the loss absorbing capacity of technical provisions)– spread risk –credit derivates – downward shock on credit derivatives	This is the absolute value of the liabilities subject to the downward shock for spread risk on credit derivatives, after the shock but excluding the loss absorbing capacity of technical provisions.
D16	Absolute value after shock – Gross solvency capital (excluding the loss- absorbing capacity of technical provisions)- spread risk – credit derivatives – downward shock on credit	This is the gross capital charge for the downward shock for spread risk on credit derivatives, i.e excluding the loss absorbing capacity of technical provisions. D16 = (A16 - B16) - (A16A- B16B) The value of D16 >= 0.
A17	Initial absolute values before shock – Assets - spread risk – credit derivatives - upward shock on credit derivatives	This is the absolute-value of assets subject to the upward shock in respect to the spread risk on credit derivatives.
A17A	Initial absolute values before shock – Liabilities - spread risk – credit derivatives - upward shock on credit derivatives	This is the absolute value of the liabilities subject to-the upward shock in respect to spread risk on credit derivatives.
B17	Absolute values after shock – Assets – spread risk –credit derivatives – upward shock on credit derivatives	This is the absolute value of the assets subject to the upward shock for spread risk on credit derivatives, after the shock

B17A	Absolute values after shock – Liabilities (including the loss absorbing capacity of technical provision – spread risk – credit derivatives – upward shock on credit derivatives	This is the absolute value of the liabilities subject to the upward shock for spread risk on credit derivatives, after the shock and including the loss absorbing capacity of technical provisions.
C17	Absolute value after shock – Net solvency capital requirements (including the loss absorbing capacity of technical provisions) – spread risk - credit derivatives – upward shock on credit derivatives	This is the net capital charge for the upward shock for spread risk on credit derivatives, after adjustment for the loss absorbing capacity of technical provisions. C17 = (A17 - B17) - (A17A- B17A) The value of C17 >= 0.
B17B	Absolute values after shock – Liabilities (excluding the loss absorbing capacity of technical provisions) – spread risk – credit derivates – upward shock on credit derivatives	This is the absolute value of the liabilities subject to the upward shock for spread risk on credit derivatives, after the shock but excluding the loss absorbing capacity of technical provisions.
D17	Absolute value after shock – Gross solvency capital (excluding the loss- absorbing capacity of technical provisions)- spread risk - credit derivatives –upward shock on credit derivatives	This is the gross capital charge for the upward shock for spread risk on credit derivatives, i.e excluding the loss absorbing capacity of technical provisions. D17 = (A17 - B17) - (A17A - B17B) The value of $D17 >= 0$ .
A18	Initial absolute values before shock – Assets – spread risk – tradable securities or other financial instruments based on repackage loans	This is the absolute value of the assets subject to the spread risk for tradable securities or other financial instruments based on repackage loans.
A18A	Initial absolute values before shock – Liabilities – spread risk – tradable securities or other financial instruments based on repackage loans	This is the absolute value of the liabilities subject to the spread risk on tradable securities or other financial instruments based on repackage loans.
B18	Absolute values after shock – Assets – spread risk – tradable securities or other financial instruments based on repackage loans	This is the absolute value of the assets subject to the spread risk on tradable securities or other financial instruments based on repackage loans, after the shock.
B18A	Absolute values after shock – Liabilities (including the loss absorbing capacity of technical provision – spread risk – tradable securities or other financial instruments based on repackage loans)	This is the absolute value of the liabilities subject to the spread risk on tradable securities or other financial instruments based on repackage loans, after the shock and including the loss absorbing capacity of technical provisions.
C18	Absolute value after shock – Net solvency capital requirements (including the loss absorbing capacity of technical provisions) – spread risk – tradable securities or other financial instruments based on repackage loans	This is the net capital charge for spread risk on tradable securities or other financial instruments based on repackage loans, after adjustment for the loss absorbing capacity of technical provisions. C18 = (A18 – B18) – (A18A- B18A) The value of C18 >= 0.
B18B	Absolute values after shock – Liabilities (excluding the loss absorbing capacity of technical provisions)– spread risk – tradable securities or other financial instruments based on repackage loans	This is the absolute value of the liabilities subject to the spread risk on tradable securities or other financial instruments based on repackage loans, after the shock but excluding the loss absorbing capacity of technical provisions.
D18	Absolute value after shock – Gross solvency capital (excluding the loss- absorbing capacity of technical provisions)- spread risk - tradable securities or other financial instruments based on repackage loans	This is the gross capital charge for spread risk on tradable securities or other financial instruments based on repackage loans, i.e excluding the loss absorbing capacity of technical provisions. D18 = (A18 - B18) - (A18A- B18B)
A19	Concentration risk Initial absolute values before shock – Assets – market risk concentrations	This is the absolute value of the asset subject to the market risk concentrations For captive undertakings, if A003=Y, item A19 represents the absolute value of the assets subject to the market risk concentration, after taking into account exemptions allowed for captives.
A19A	Initial absolute values before shock –	This is the absolute value of the liabilities subject to the market risk concentration.

		For captive undertakings, if A003=Y, item A19A represents the absolute value of the assets subject to the market risk concentration, after taking into account exemptions allowed for by captives.
C19	Absolute value after shock – Net solvency capital requirements (including the loss absorbing capacity of technical provisions) – 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 A003=Y, the item C19 represents net capital charge for market risk concentration, calculated using simplified calculation.
D19	Absolute value after shock – Gross solvency capital (excluding the loss- absorbing capacity of technical provisions)- market risk concentrations	This is the gross capital charge for market risk concentrations, aggregated for each single name exposure, i.e excluding the loss absorbing capacity of technical provisions.
	Currency risk	
A20	Initial absolute values before shock – Assets – currency risk	This is the absolute value of assets subject to the currency risk
A20A	Initial absolute values before shock – Liabilities – currency risk	This is the value of the liabilities subject to the currency risk.
C20	Absolute value after shock – Net solvency capital requirements (including the loss absorbing capacity of technical provisions) – currency risk	This is the sum for the different currencies of: - the capital requirement (including the loss absorbing capacity of technical provisions) for an increase in value of the foreign currency against the local currency; - the capital requirement (including the loss absorbing capacity of technical
		provisions) for a decrease in value of the foreign currency against the local currency.
D20	Absolute value after shock – Gross solvency capital (excluding the loss- absorbing capacity of technical provisions) currency risk	This is the sum for the different currencies of: - the capital requirement (excluding the loss absorbing capacity of technical provisions) for an increase in value of the foreign currency against the local currency;
		<ul> <li>the capital requirement (excluding the loss absorbing capacity of technical provisions) for a decrease in value of the foreign currency against the local currency.</li> </ul>
	Diversification within market risk m	odule
C22	Diversification within market risk module -net	This is the diversification effect within the market risk module as a result of the aggregation of the net capital requirements (including loss absorbing capacity of technical provisions) of the single risk sub-modules.
D22	Diversification within market risk module - gross	This is the diversification effect within the market risk module as a result of the aggregation of the gross capital requirements (excluding loss absorbing capacity of technical provisions) of the single risk sub-modules.
	Total solvency capital requirement f	or market risk
C23	Total net solvency capital requirements (including the loss absorbing capacity of technical provisions) for market risk	This is the total net capital charge for all market risks, including loss absorbing capacity of technical provisions, calculated using the standard formula. Without precluding the final design of reporting on SCR, it should be the same as reported on SCR B2A, item A1
		For the purpose of preparatory phase, in case of undertakings with ring fenced funds, and when reporting the most material ring fenced fund and the remaining part, the reference between item C23 and item A1 on SCR B2A is not applicable
D23	Gross solvency capital (excluding the loss-absorbing capacity of technical provisions) for market risk	This is the total gross capital charge for all market risks, excluding loss absorbing capacity of technical provisions, calculated using the standard formula It should be the same as reported on SCR B2A. item B1. For the purpose of preparatory phase, in case of undertakings with ring fenced funds and when reporting the most material ring fenced funds and the remaining part, the reference between item D23 and item B1 on SCR B2A is not applicable.

## Technical Annex II: List of quantitative reporting items S.26.02

### Solvency Capital Requirement - Counterparty default risk

	ITEM	INSTRUCTIONS
A00	Simplifications used (Y/N)	Identify whether an undertakings used simplifications for the calculation of counter party default risk. The follwing options shall be used: Y; N.
A001	Captive simplifications (Y/N)	Identify whether a captive undertakings used simplifications for the calculation of counter party default risk. The follwing options shall be used: Y; N.
A30	Ring Fenced Fund? (Y/N)	Identifies whether the reported figures are with regard to RFF or with regard to remaining part . One of the options in the following list shall be used: When the items reported refer to a RFF: Y When the items reported refer to a Remaining part: N
A0	Fund number	Identification number for a ring fenced fund; This number is attributed by the undertaking and must be consistent over time and with the fund number in TP (L) F3, item A3, Assets D1 item A2 and Own Funds items A0115.1n. This item is to be reported only when item A30 = Y.
A10	Name of a single name exposure	Identify, for each of the 10 largest single name exposures in terms of the Loss Given Default, the name of the exposure
AA10	Code of single name exposure	Identification code: - Legal Entity Identifier (LEI) if available; - Interim entity identifier (pre-LEI) if available.
AB10	Type of code	Identification of the code used in AB10: - LEI - Pre-LEI
A1	Type 1 exposures – Single name exposure X – Loss Given Default	The value of the Loss Given Default for each of the 10 largest single name exposure.
B1	Type 1 exposures – Single name exposure X – Probability of Default	The-Probability of Default for each of the 10 largest single name exposure.
C0	Type 1 exposures – Gross solvency capital requirement (excluding the loss-absorbency capacity of technical provisions)	This is the gross capital charge (excluding the loss-absorbency capacity of technical provisions) for counterparty default risk arising from all Type 1 exposures as defined for Solvency 2 purposes.
C1	Type 2 exposures – Gross solvency capital requiement (excluding the loss-absorbency capacity of technical provisions)	This is the gross capital charge (excluding the loss-absorbency capacity of technical provisions) for counterparty default risk arising from all Type 2 exposures, as defined for Solvency 2 purposes
A2	Type 2 exposures - Receivables from Intermediaries due for more than 3 months – Loss Given Default	This is the value of Loss Given Default for Type 2 counterparty risk arising from intermediaries due for more than 3 months.
A3	Type 2 exposures - All type 2 exposures other than receivables from Intermediaries due for more than 3 months - Loss Given Default	This is the value of Loss Given Default for Type 2 counterparty risk arising from all type 2 exposures other than receivables from Intermediaries due for more than 3 months.
C3	Diversification within counterparty deafult risk module – gross solvency capital requirement	This is the amount of gross diversification effect allowed in aggregation of capital requirements for counterparty default risk for Type 1 and Type 2 exposures. C3= C4 - (C0+C1)
D4	Total net solvency capital requirement (including the loss absorbing capacity of technical provisions) for counterparty default risk	This is the total amount of the net capital charge (including the loss-absorbency capacity of technical provisions) for counterparty default risk. The amount should agree with the figures reported in item A2 of SCR-B2A.
C4	Total gross solvency capital requirement (excluding the loss - absorbing capacity of technical provisions) for counterparty default risk	This is the total amount of the gross capital charge (excluding the loss-absorbency capacity of technical provisions) for counterparty default risk. The amount should agree with the amount reported in item B2 of SCR-B2A.

## Technical Annex II: List of quantitative reporting items S.26.03

	ITEM	INSTRUCTIONS
A01	Simplifications used : mortality risk - (Y/N)	Identify whether an undetaking used simplifications for a calculation of mortality risk. The follwing options shall be used: Y; N.
A02	Simplifications used - longevity (Y/N)	Identify whether an undetaking used simplifications for the calculation of longevity riks. The follwing options shall be used: Y; N.
A03	Simplifications used : disability- morbidity risk - (Y/N)	Identify whether an undetaking used simplifications for the calculation of disability - morbidity risk. The follwing options shall be used: Y; N.
A04	Simplifications used : lapse risk - $(Y/N)$	Identify whether an undetaking used simplifications for the calculation of lapse risk. The follwing options shall be used: Y; N.
A05	Simplifications used : life expense risk - (Y/N)	Identify whether an undetaking used simplifications for the calculation of life expense risk. The follwing options shall be used: Y: N.
A06	Simplifications used : life catastrophe risk - (Y/N)	Identify whether an undetaking used simplifications for the calculation of life catastrophe risk. The follwing options shall be used: Y; N.
A001	Captives simplifications (Y/N)	Identify whether a captive undertaking used simplifications for the calculation of life underwriting risk. The follwing options shall be used: Y; N. If item A001=Y, items A01 to A06 are applicable where relevant.
A30	Ring Fenced Fund? (Y/N)	Identifies whether the reported figures are with regard to RFF or with regard to remaining part . One of the options in the following list shall be used: When the items reported refer to a RFF: Y When the items reported refer to a Remaining part: N
A0	Fund number	Identification number for a ring fenced fund; This number is attributed by the undertaking and must be consistent over time and with the fund number in TP (L) F3, item A3, Assets D1 item A2 and Own Funds items A0115.1n. This item is to be reported only when item A30 = Y.
-	Mortality risk	
A1	Initial absolute values before shock – Assets – Mortality risk	This is the absolute value of the assets subject to mortality risk, before the shock.
A1A	Initial absolute values before shock – Liabilities – Mortality risk	This is the absolute value of liabilities subject to mortality risk, before the shock.
B1	Absolute values after shock – Assets – Mortality risk	This is the absolute value of the assets subject to mortality risk after the shock (i.e. permanent increase in mortality rates).
B1A	Absolute values after shock – Liabilities (including the loss absorbing capacity of technical provisions) – Mortality risk	This is the absolute value of the liabilities (including the loss absorbing capacity of technical provisions) subject to risk , after the shock (i.e. permanent increase in mortality rates).
C1	Absolute value after shock – Net solvency capital requirements (including the loss absorbing capacity of technical provisions) – Mortality risk	This is the net capital charge for mortality risk after the shock (after adjustment for the loss absorbing capacity of technical provisions). C1 = (A1-A1A)-(B1-B1A), C1>=0. If A01=Y, C1 represents net capital charge for mortality risk calculated using simplifications.
B1B	Absolute values after shock – Liabilities (excluding the loss- absorbing capacity of technical provisions) – Mortality risk	This is the absolute value of the liabilities subject to mortality risk, after the shock (permanent increase in mortality rates).
D1	Absolute value after shock – Gross solvency capital (excluding the loss-absorbing capacity of technical provisions)- Mortality risk	This is the gross capital charge for mortality risk. D1= (A1-A1A)-(B1-B1B), D1>=0. If A01=Y, D1 represents gross capital charge for mortality risk calculated using simplifications.
4.2	Longevity risk	
A2	shock – Assets – Longevity risk	I his is the absolute value of the assets subject to longevity risk, before the shock.
A2A	Initial absolute values before shock – Liabilities – Longevity risk	This is the absolute value of liabilities subject to longevity risk charge, before the shock.
B2	Absolute values after shock –	This is the absolute value of the assets subject to longevity risk, after the shock (i.e.
	Assets – Longevity risk	permanent decrease in mortality rates).

B2A	Absolute values after shock –	This is the absolute value of the liabilities (including the loss absorbing capacity of
	Liabilities (including the loss	technical provisions subject to longevity risk, after the shock (i.e. permanent decrease in
	absorbing capacity of technical	mortality rates).
	provisions) – Longevity risk	
C2	Absolute value after shock – Net	This is the net capital charge for longevity risk after the shock (after adjustment for the
	solvency capital requirements	loss absorbing capacity of technical provisions).
	(including the loss absorbing	C2= (A2-A2A)-(B2-B2A), C2>=0.
	capacity of technical provisions)	simplifications
	Longevity hisk	
B2B	Absolute values after shock –	This is the absolute value of the liabilities subject to longevity risk charge, after the
	Liabilities (excluding the loss-	shock (permanent decrease in mortality rates.
	absorbing capacity of technical provisions) – Longevity risk	
D2	Absolute value after shock –	This is the gross capital charge for longevity risk.
	Gross solvency capital	D2= (A2-A2A)-(B2-B2B) , D2>=0. If A02=X_D2 represents gross capital charge for longevity risk calculated using
	capacity of technical provisions)-	simplifications.
	Longevity risk	
42	Disability – morbidity risk	This is the physicity value of the prosts subject to disphility markidity yiely before the
AS	shock - Assets - Disability -	shock.
	morbidity risk	
A3A	Initial absolute values before	This is the absolute value of liabilities subject to disability – morbidity risk, before the
	shock – Liabilities – Disability-	shock.
B3	Morbidity risk	This is the absolute value of the assets subject to disability – morbidity risk, after the
55	Assets – Disability - morbidity	shock (i.e. as prescribed by standard formula: an increase in disability and morbidity
	risk	rates which are used in calculation of technical provisions to reflect the disability and
		morbidity experience in the next following 12 months , and for all months after the
		rollowing 12 months and a decrease in the disability and morbidity rates recovery rates used in the calculation of technical provisions in respect of payt 12 months and for all
		year thereafter.
B3A	Absolute values after shock –	This is the absolute value of liabilities (including the loss absorbing capacity of technical
	Liabilities (including the loss	provisions) subject to disability - morbidity risk , after the shock (i.e. as prescribed by
	provisions) – Disability -	
	morbidity risk	
C3	Absolute value after shock – Net	This is the net capital charge for disability - morbidity risk, after adjustment for the loss
	(including the loss absorbing	C3=(A3-A3A)-(B3-B3A), C3>=0.
	capacity of technical provisions)	
	– Disability – morbidity risk	If A03=Y, C3 represents net capital charge for disability and morbidity risk calculated
B3B	Absolute values after shock -	Using simplifications.
000	Liabilities – Disability - morbidity	shock (i.e. as prescribed by standard formula, see description provided in definition to
	risk (excluding the loss-	cell B3 ).
	absorbing capacity of technical	
03	Absolute value after shock -	This is the gross capital charge for disability – morbidity risk
5	Gross solvency capital- Disability	
	- morbidity risk (excluding the	D3= (A3-A3A)-(B3-B3B), D3>=0.
	loss-absorbing capacity of	If $\Delta \Omega_{3} = Y$ D3 represents gross capital charge for disability and morbidity risk calculated
	technical provisions)	using simplifications.
L	Lapse risk	
C04	Absolute value after shock – Net	This is the overall net capital charge for lapse risk, after adjustment for the loss
	solvency capital requirements	absorbing capacity of technical provisions. C04 - Max (C4, C5, C6)
	capacity of technical provisions)	If A04=Y, C04 represents net capital charge for lapse risk calculated using
	– Lapse risk	simplifications.
D04	Absolute value after shock –	This is the overall gross capital charge (excluding the loss-absorbing capacity of technical
201	Gross solvency capital- Lapse	provisions) for lapse risk.
	risk (excluding the loss-	If A04-V. D04 represents gross capital charge for lance rick calculated using
	absorbing capacity of technical provisions)	simplifications.
A4	Initial absolute values before	This is the absolute value of the assets subject to the risk of an increase in lanse rates.
	shock – Assets – Lapse risk- risk	before the shock
	of increase in lapse rates	

A4A	Initial absolute values before shock – Liabilities – Lapse risk – risk of increase in lapse rates	This is the absolute value of liabilities subject to the risk of an increase in lapse rates, before the shock.
B4	Absolute values after shock – Assets – Lapse risk –risk of increase in lapse rates	This is the absolute value of the assets subject to the risk of an increase in lapse rates, after the shock (i.e. permanent increase in the lapse rates). If A04=Y, B4 is calculated using simplified calculation for lapse rates.
B4A	Absolute values after shock – Liabilities (including the loss absorbing capacity of technical provisions) – Lapse risk –risk of increase in lapse rates	This is the absolute value of liabilities (including the loss absorbing capacity of technical provisions) subject to the risk of an increase in lapse rates, after the shock (i.e. permanent increase in the lapse rates). If A04=Y, B4A is calculated using simplified calculation for lapse rates.
C4	Absolute value after shock – Net solvency capital requirements (including the loss absorbing capacity of technical provisions) – Lapse risk –risk of increase in lapse rates	This is the net capital charge for the risk of a permanent increase in lapse rates, after adjustment for the loss absorbing capacity of technical provisions. C4= (A4-A4A)-(B4-B4A), C4>=0. If A04=Y, C4 represents net capital charge for a permanent increase in lapse rates, calculated using simplified calculation for lapse rate, after adjustment for the loss absorbing capacity of technical provisions.
B4B	Absolute values after shock – Liabilities (excluding the loss- absorbing capacity of technical provisions – Lapse risk –risk of increase in lapse rates)	This is the absolute value of the liabilities subject to the risk of a permanent increase in lapsation rates, after the shock (permanent increase in lapse rates). If A04=Y, B4B is calculated using simplified calculation for lapse rates.
D4	Absolute value after shock – Gross solvency capital- Lapse risk –risk of increase lapse rates (excluding the loss-absorbing capacity of technical provisions)	This is the gross capital charge (excluding the loss-absorbing capacity of technical provisions) for the risk of a permanent increase in lapse rates, . D4=(A4-A4A)-(B4-B4B), D4>=0. If A04=Y, C4 represents gross capital charge for a permanent increase in lapse rates, calculated using simplified calculation for lapse rate.
A5	Initial absolute values before shock – Assets – Lapse risk- risk of decrease in lapse rates	This is the absolute value of the assets subject to the risk of a permanent decrease in lapse rates, before the shock.
A5A	Initial absolute values before shock – Liabilities – Lapse risk – risk of decrease in lapse rates	This is the absolute value of liabilities subject to the risk of a permanent decrease in lapse rates, before the shock.
В5	Absolute values after shock – Assets – Lapse risk –risk of decrease in lapse rates	This is the absolute value of the assets subject to the risk of a permanent decrease in lapse rates, after the shock (i.e. permanent decrease in the rates of lapse rates). If A04=Y_B5 is calculated using simplified calculation for lapse rates
B5A	Absolute values after shock – Liabilities (including the loss absorbing capacity of technical provisions) – Lapse risk –risk of decrease in lapse rates	This is the absolute value of the liabilities (including the loss absorbing capacity of technical provisions) subject to the risk of a permanent decrease in lapse rates, after the shock (i.e. permanent decrease of the rates of lapse rates). If A04=Y, B5A is calculated using simplified calculation for lapse rates.
C5	Absolute value after shock – Net solvency capital requirements (including the loss absorbing capacity of technical provisions) – Lapse risk –risk of decrease in lapse rates	This is the net capital charge for the risk of a permanent decrease in lapse rates, after adjustment for the loss absorbing capacity of technical provisions. C5=(A5-A5A)-(B5-B5A), C5>=0. If A04=Y, C5 represents net capital charge for a permanent decrease in lapse rates, calculated using simplified calculation for lapse rate, after adjustment for the loss absorbing capacity of technical provisions.
B5B	Absolute values after shock – Liabilities (excluding the loss- absorbing capacity of technical provisions)– Lapse risk –risk of decrease in lapse rates	This is the absolute value of the liabilities subject to the risk of a permanent decrease in lapse rates, after the shock (permanent decrease in lapse rates). If A04=Y, B5B is calculated using simplified calculation for lapse rates.
D5	Absolute value after shock – Gross solvency capital- Lapse risk (excluding the loss- absorbing capacity of technical provisions) –risk of decrease in lapse rates	This is the gross capital charge for the risk of a decrease in lapse rates as used to compute the risk. D5= (A5-A5A)-(B5-B5B), D5>=0. If A04=Y, C5 represents gross capital charge for a permanent decrease in lapse rates, calculated using simplified calculation for lapse rate
A6	Initial absolute values before shock – Assets – Lapse risk- mass lapse risk	This is the absolute value of the assets subject to mass lapse risk, before the shock.
A6A	Initial absolute values before shock – Liabilities – Lapse risk –mass lapse risk	This is the absolute value of liabilities subject to mass lapse risk, before the shock.

B6	Absolute values after shock – Assets – Lapse risk – mass lapse risk	This is the absolute value of the assets subject to mass lapse risk charge, after the shock.
B6A	Absolute values after shock – Liabilities (including the loss absorbing capacity of technical provisions) – Lapse risk – mass lapse risk	This is the absolute value of the liabilities (including the loss absorbing capacity of technical provisions) subject to mass lapse risk charge, after the shock.
C6	Absolute value after shock – Net solvency capital requirements (including the loss absorbing capacity of technical provisions) – Lapse risk – mass lapse risk	This is the net capital charge for mass lapse risk, after adjustment for the loss absorbing capacity of technical provisions. Net capital charge C6 = (A6-A6A)-(B6-B6A), C6 >=0.
B6B	Absolute values after shock – Liabilities (excluding the loss- absorbing capacity of technical provisions)– Lapse risk – mass lapse risk	This is the absolute value of the liabilities subject to mass lapse risk charge, after the shock.
D6	Absolute value after shock – Gross solvency capital (excluding the loss-absorbing capacity of technical provisions)- Lapse risk – mass lapse risk	This is the gross capital charge for mass lapse risk, after the shock. Gross capital charge D6 = (A6-A6A)-(B6-B6B), D6>=0.
A7	Life - expense risk Initial absolute values before shock – Assets – Life - expense risk	This is the absolute value of the assets subject to life - expense risk, before the shock
A7A	Initial absolute values before shock – Liabilities – Life - expense risk	This is the absolute value of liabilities subject to life -expense risk, before the shock
В7	Absolute values after shock – Assets – Life - expense risk	This is the absolute value of the assets subject to life expense risk, after the shock (i.e.shock as prescribed by standard formula: a % increase the amount of expenses taken into account in the calculation of technical provisions and increase in 1 percentage point to the expense inflation rate (expressed as a percentage) used for the calculation of technical provision) If $A05=Y$ , $B7 = 0$
B7A	Absolute values after shock – Liabilities (including the loss absorbing capacity of technical provisions) – Life - expense risk	This is the absolute value of liabilities (including the loss absorbing capacity of technical provisions) subject to expense risk, after the shock (i.e a shock. as prescribed by standard formula, refer to description provided within definition to cell B7)). If A05=Y, B7A = 0
C7	Absolute value after shock – Net solvency capital requirements (including the loss absorbing capacity of technical provisions) – Life expense risk	This is the net capital charge for expense risk, including adjustment for the loss absorbing capacity of technical provisions. Net capital charge C7 = (A7-A7A)-(B7-B7A), C7>=0. If A05=Y, C7 represents net capital charge for life expense risk calculated using simplified calculation
В7В	Initial absolute values after shock – Liabilities (excluding the loss-absorbing capacity of technical provisions) – Life - expense risk	This is the absolute value of the liabilities subject to expense risk, after the shock (i.e.shock as prescribed by standard formula, refer to description provided within definition to cell B7).
D7	Absolute value after shock – Gross solvency capital (excluding the loss-absorbing capacity of technical provisions)- Life -expense risk	This is the gross capital charge for expense risk. Gross capital charge D7 = (A7-A7A)-(B7-B7B), D7>=0. If A05=Y, D7 represents gross capital charge for life expense risk calculated using simplified calculations.
A8	Revision risk Initial absolute values before	This is the absolute value of the assets subject to revision risk, before the shock.
	shock – Assets – Revision risk	
A8A	Initial absolute values before shock – Liabilities – Revision risk	This is the absolute value of liabilities subject to revision risk, before the shock.
B8	Absolute values after shock – Assets – Revision risk	This is the absolute value of the assets subject to revision risk, after the shock (i.e. shock as prescribed by standard formula: a % increase in the amount of annuity benefits taken into account in the calculation of technical provisions.
B8A	Absolute values after shock – Liabilities (including the loss absorbing capacity of technical	This is the absolute value of liabilities (including the loss absorbing capacity of technical provisions) subject to revision risk charge, after the shock (i.e. as prescribed by standard formula, refer to a definition in item B8).

1	provisions) – Revision risk	······, ····, ········
	r ,	
C8	Absolute value after shock – Net solvency capital requirements (including the loss absorbing capacity of technical provisions) – Revision risk	This is the net capital charge for revision risk including adjustment for the loss absorbing capacity of technical provisions. Net capital charge C8 = (A8-A8A)-(B8-B8A), C8>=0.
B8B	Absolute values after shock – Liabilities (excluding the loss- absorbing capacity of technical provisions) – Revision risk	This is the absolute value of the liabilities (excluding the loss-absorbing capacity of technical provisions)underlying revision risk charge, after the shock ((i.e.shock as prescribed by standard formula, refer to a definition provided in item B8), as used to compute the risk.
D8	Absolute value after shock – Gross solvency capital (excluding the loss-absorbing capacity of technical provisions)- Revision risk	This is the gross capital charge (excluding the loss-absorbing capacity of technical provisions) for revision risk. Gross capital charge D8 = (A8-A8A)-(B8-B8B), D8>=0.
40	Catastrophe risk	This is the shealthe value of the second subject to life astronome vial, before the shealt
A9	shock – Assets – Life Catastrophe risk	This is the absolute value of the assets subject to life catastrophe risk, before the shock.
A9A	Initial absolute values before shock – Liabilities – Life Catastrophe risk	This is the absolute value of liabilities subject to life catastrophe risk, before the shock.
B9	Absolute values after shock – Assets – Life Catastrophe risk	This is the absolute value of the assets subject to life catastrophe risk, after the shock.
B9A	Absolute values after shock – Liabilities (including the loss absorbing capacity of technical provisions) – Life catastrophe risk	This is the absolute value of liabilities (including the loss absorbing capacity of technical provisions) subject to life catastrophe risk charge, after the shock
C9	Absolute value after shock —Net solvency capital requirements (including the loss absorbing capacity of technical provisions) – life catastrophe risk	This is the net capital charge for life catastrophe risk including adjustment for the loss absorbing capacity of technical provisions. Net capital charge C9 = (A9-A9A)-(B9-B9A), C9>=0. If A06=Y, C9 represents net capital charge for life catastrophe risk calculated using simplified calculations.
B9B	Absolute values after shock – Liabilities (excluding the loss- absorbing capacity of technical provisions) - life catastrophe risk	This is the absolute value of the liabilities subject to life catastrophe risk, after the shock
D9	Absolute value after shock — Gross solvency capital (excluding the loss-absorbing capacity of technical provisions)- life catastrophe risk	This is the gross capital charge for life catastrophe risk. Gross capital charge D9 = (A9-A9A)-(B9-B9B), D9>=0. If A06=Y, D9 represents gross capital charge for life catastrophe risk calculated using simplified calculations.
r	Diversification within life und	erwriting risk module
C10	Diversification within life underwriting risk module – Net	This is the diversification effect within the life underwriting risk module as a result of the aggregation of the net capital requirements (after adjustment for the loss absorbing capacity of technical provisions) of the single risk sub-modules.
		C10 = C11 - C1 - C2 - C3 - C04 - C7 - C8 - C9
D10	Diversification within life underwriting risk module –Gross	This is the diversification effect within the life underwriting risk module as a result of the aggregation of the gross capital requirements (after adjustment for the loss absorbing capacity of technical provisions) of the single risk sub-modules.
		D10 = D11 - D1 - D2 - D3 - D04 - D7 - D8 - D9
C11	Total life underwriting risk	This is the total not capital charge for life underwriting visit, after adjustment for the lass
	requirement (including the loss - absorbing capacity of technical provisions) for life underwriting risk	The amount reported will correspond with that reported in item A3 on SCR-B2A.
D11	Total gross solvency capital requirement (excluding the loss - absorbing capacity of technical provisions) for life underwriting risk	This is the total gross capital charge for life underwriting risk, before adjustment for the loss absorbing capacity of technical provisions. Tthe amount reported will correspond with that reported in item B3 on SCR-B2A.

## Technical Annex II: List of quantitative reporting items S.26.04 Solvency Capital Requirement - Health underwriting risk

	ITEM	INSTRUCTIONS
A01	Simplifications used – health mortality (Y/N)	Identify whether an undetakings used simplifications for the calculation of health mortality risk. The follwing options shall be used: Y; N.
A02	Simplifications used - health longevity (Y/N)	Identify whether an undetaking used simplifications for the calculation of health longevity riks. The follwing options shall be used: Y: N.
A03	Simplifications used : health disability- morbidity risk - (Y/N)	Identify whether an undetaking used simplifications for the calculation of health disability morbidity, risk. The following options shall be used: Y: N.
A04	Simplifications used : SLT lapse risk -	Identify whether an undetaking used simplifications for the calculation of SLT lapse risk. The following options shall be used: Y: N.
A05	Simplifications used : health expense risk - $(Y/N)$	Identify whether an undetaking used simplifications for the calculation of health
A001	Captives simplifications (Y/N)	Identify whether a captive undertaking used simplifications for the calculation of health underwriting risk. The follwing options shall be used: Y; N. If cell $A01=Y$ , cell $A01$ , $A05$ are applicable where relevant
A30	Ring Fenced Fund? (Y/N )	Identifies whether the reported figures are with regard to RFF or with regard to remaining part . One of the options in the following list shall be used: When the items reported refer to a RFF: Y When the items reported refer to a Remaining part: N
A0	Fund number	Identification number for a ring fenced fund; This number is attributed by the undertaking and must be consistent over time and with the fund number in TP (L) F3, item A3, Assets D1 item A2 and Own Funds items A0115.1n. This item is to be reported only when item $A30 = Y$ .
	SLT HEALTH UNDERWRITING RISK Health mortality risk	
A1	Initial absolute values before shock – Assets – Health mortality risk	This is the absolute value of the assets subject to health mortality risk, before the shock .
A1A	Initial absolute values before shock – Liabilities –Health mortality risk	This is the absolute value of liabilities subject to health mortality risk, before the shock.
B1	Absolute values after shock – Assets – Health mortality, risk	This is the absolute value of the assets subject to health mortality risk charge, after the shock (i.e. permanent increase in mortality rates).
B1A	Absolute values after shock – Liabilities (including the loss absorbing capacity of technical provisions) – Health mortality risk	This is the absolute value of the liabilities (including the loss absorbing capacity of technical provisions) subject to health mortality risk charge, after the shock (i.e. permanent increase in mortality rates).
C1	Absolute value after shock – Net solvency capital requirements (including the loss absorbing capacity of technical provisions) –Health mortality, rick	This is the net capital charge for health mortality risk, after adjustment for the loss absorbing capacity of technical provisions. C1 = (A1-A1A)-(B1-B1A), C1>=0. If A01=Y, C1 represents net capital charge for health mortality risk calculated using simplifications.
B1B	Initial absolute values before shock – Liabilities –Health mortality risk	This is the absolute value of the liabilities subject to health mortality risk charge, after the shock (permanent increase in mortality rates).
D1	Absolute value after shock – Gross solvency capital (excluding the loss absorbing capacity of technical provisions) –Health mortality risk	This is the gross capital charge (excluding the loss absorbing capacity of technical provisions) for health mortality risk. D1 = (A1-A1A)-(B1-B1B), D1>=0. If A01=Y, D1 represents gross capital charge for health mortality risk calculated using simplifications.
	Health longevity risk	
A2	Initial absolute values before shock – Assets – Health longevity risk	This is the absolute value of the assets subject to health longevity risk, before the shock.
A2A	Initial absolute values before shock – Liabilities – Health longevity risk	This is the absolute value of liabilities subject to health longevity risk, before the shock.
B2	Absolute values after shock – Assets – Health longevity risk	This is the absolute value of the assets subject to health longevity risk after the shock (i.e. permanent decrease in mortality rates).
B2A	Absolute values after shock – Liabilities (including the loss absorbing capacity of technical provisions) – Health longevity, risk	This is the absolute value of the liabilities (including the loss absorbing capacity of technical provisions) subject to health longevity risk, after the shock (i.e. permanent decrease in mortality rates.
C2	Absolute value after shock – Net solvency capital requirements (including the loss absorbing capacity of technical provisions) – Health longevity, risk	This is the net capital charge for health longevity risk, after adjustment for the loss absorbing capacity of technical provisions. C2 = (A2-A2A)-(B2-B2A), C2>=0. If A02=Y, C2 represents net capital charge for health longevity risk calculated using simplifications.
B2B	Initial absolute values after shock – Liabilities – Health longevity risk	This is the absolute value of the liabilities subject to health longevity risk , after the shock (permanent decrease in mortality rates).
D2	Absolute value after shock – Gross solvency capital (excluding the loss absorbing capacity of technical provisions) – Health longevity risk	This is the gross capital charge (excluding the loss absorbing capacity of technical provisions) for health longevity risk. D2=(A2-A2A)-(B2-B2B), $D2>=0$ . If A02=Y, D2 represents gross capital charge for health longevity risk calculated using simplifications.

### Health disability – morbidity risk

A3	Initial absolute values before shock – Assets – Health disability - morbidity	This is the absolute value of the assets subject to health disability- morbidity risk, before the shock.
A3A	Initial absolute values before shock – Liabilities – Health disability - morbidity, risk	This is the absolute value of liabilitiessubject to health disability – morbidity risk charge, before the shock.
B3	Absolute values after shock – Assets – Health disability - morbidity risk	This is the absolute value of the assets subject to health disability – morbidity risk charge, after the shock (i.e. as prescribed by standard formula)
B3A	Absolute values after shock – Liabilities (including the loss absorbing capacity of technical provisions) – Health disability -	This is the absolute value of liabilities (including the loss absorbing capacity of technical provisions) subject to health disability – morbidity risk, after the shock (i.e. as prescribed by standard formula).
C3	Absolute value after shock – Net solvency capital requirements (including the loss absorbing capacity of technical provisions) –Health disability - morbidity risk	This is the net capital charge for health disability - morbidity risk, after adjustment for the loss absorbing capacity of technical provisions. C3= (A3-A3A)-(B3-B3A), C3>=0. If A03=Y, C3 represents net capital charge for health disability - morbidity risk
B3B	Initial absolute values after shock – Liabilities – Health disability - morbidity, rick	Calculated using simplifications. This is the absolute value of the liabilities underlying health disability - morbidity risk charge, after the shock (i.e. as prescribed by standard formula)as used to compute the
D3	Absolute value after shock – Gross solvency capital (excluding the loss absorbing capacity of technical provisions) – Health disability – morbidity, risk	This is the gross capital charge (excluding the loss absorbing capacity of technical provisions) for health disability - morbidity risk. D3= (A3-A3A)-(B3-B3B), D3>=0. If A03=Y, D3 represents gross capital charge for health disability – morbidity risk calculated using simplifications.
	SLT Health lapse risk	
C04	Absolute value after shock – Net solvency capital requirements (including the loss absorbing capacity of technical provisions) – SLT Health	This is the overall net capital charge for SLT health lapse risk, after adjustment for the loss absorbing capacity of technical provisions If A04=Y, C04 represents net capital charge for SLT health lapse risk calculated using
D04	Absolute value after shock – Gross	simplifications. This is the overall gross capital charge (excluding the loss absorbing capacity for technical provisions) for SLT health lanse risk.
	absorbibg capacity of technical provisions) - SLT Health lapse risk	If A04=Y, D04 represents gross capital charge for SLT health lapse risk calculated using simplifications.
A4	Initial absolute values before shock – Assets – SLT health lapse risk- risk of increase in lapsation	This is the absolute value of the assets subject to the risk of an increase in lapsation rates, before the shock.
A4A	Initial absolute values before shock – Liabilities – SLT health lapse risk – risk of increase in lapsation	This is the absolute value of liabilities subject to the risk of an increase in lapsation rates, before the shock.
B4	Absolute values after shock – Assets – SLT health lapse risk –risk of increase in lapsation	This is the absolute value of the assets subject to the risk of an increase in lapsation rates after the shock (i.e. permanent increase in the rates of lapsation).
		If A04=Y, B4 is calculated using simplified calculation for SLT health lapse rates.
B4A	Absolute values after shock – Liabilities (including the loss absorbing capacity of technical provisions) – SLT health lapse risk	This is the absolute value of the liabilities (including the loss absorbing capacity of technical provisions) subject to the risk of an increase in lapsation rates, after the shock (i.e. permanent increase of the rates of lapsation). If A04=Y, B4A is calculated using simplified calculation for SLT health lapse rates.
C4	Absolute value after shock – Net solvency capital requirements (including the loss absorbing capacity of technical provisions) – SLT health lapse risk –risk of increase in	This is the net capital charge for the risk of a permanent increase in lapsation rates, after adjustment for the loss absorbing capacity of technical provisions. C4= (A4-A4A)-(B4-B4A), C4>=0. If A04=Y, C4 represents net capital charge for a permanent increase in SLT health lapse rates, calculated using simplified calculation for SLT health lapse rate, after adjustment for the loss absorbing capacity of technical provisions.
B4B	Initial absolute values after shock – Liabilities – SLT health lapse risk –risk of increase in lapsation	This is the absolute value of the liabilities underlying the risk of a permanent increase in lapsation rates, after the shock (permanent increase in lapsation rates) as used to compute the risk. If A04=Y, B4B is calculated using simplified calculation for SLT health lapse rates.
D4	Absolute value after shock – Gross solvency capital (excluding the loss absorbing capacity of technical provisions) - SLT health lapse risk -risk of increase in lansation	This is the gross capital charge (excluding the loss absorbing capacity for technical provisions) for the risk of a permanent increase in lapsation rates . D4= (A4-A4A)-(B4-B4B), D4>=0. If A04=Y, C4 represents gross capital charge for a permanent increase in lapse rates, calculated using simplified calculation for SLT health lapse rate.
A5	Initial absolute values before shock – Assets – SLT health lapse risk- risk of decrease in lapsation	This is the absolute value of the assets subject to the risk of a permanent decrease in lapsation rates, before the shock.
A5A	Initial absolute values before shock – Liabilities – SLT health lapse risk – risk of decrease in lapsation	This is the absolute value of liabilities subject to the risk of a permanent decrease in lapsation rates, before the shock.
B5	Absolute values after shock – Assets – SLT health lapse risk –risk of decrease in lapsation	This is the absolute value of the assets subject to the risk of a permanent decrease in lapsation rates, after the shock (i.e. permanent decrease in the rates of lapsation).
		If A04=Y, B5 is calculated using simplified calculation for SLT health lapse rates.

B5A	Absolute values after shock –	This is the absolute value of the liabilities (including the loss absorbing capacity of
	Liabilities (including the loss	technical provisions) subject to the risk of a permanent decrease in lapsation rates, after
	absorbing capacity of technical	the shock (i.e. permanent decrease of the rates of lapsation).
	-risk of decrease in lapsation	If A04=Y, B5A is calculated using simplified calculation for SLT health lapse rates.
C5	Absolute value after shock – Net	This is the net capital charge for the risk of a permanent decrease in lapsation rates,
	solvency capital requirements	after adjustment for the loss absorbing capacity of technical provisions.
	(including the loss absorbing capacity	C5=(A5-A5A)-(B5-B5A), C5>=0.
	of technical provisions) – SLT health	IT A04=1, C5 represents het capital charge for a permanent decrease in SLT health
	lapse risk -risk of decrease in	for the loss absorbing capacity of technical provisions
DED	Initial absolute values after sheek	This is the absolute value of the lightlitics subject to the rick of a normanent decrease in
000	Liabilities – SIT health lanse risk –risk	lansation rates, after the shock (nermanent decrease in lansation rates)
	of decrease in lapsation	appation rates, after the shock (permanent accrease in appation rates).
	p	If A04=Y, B5B is calculated using simplified calculation for lapse rates.
D5	Absolute value after shock – Gross	This is the gross capital charge (excluding the loss absorbing capacity for technical
	solvency capital (excluding the loss	provisions) for the risk of a permanent decrease in lapsation rates $D_{2} = (A_{2} - A_{2} -$
	nrovisions) - SIT health lanse risk	If $A04=Y$ , C5 represents gross capital charge for a permanent decrease in SLT health
	-risk of decrease in lapsation	rates, calculated using simplified calculation for SLT health lapse rate
A6	Initial absolute values before shock –	This is the absolute value of the assetssubject to mass lapse risk, before the shock.
	lanse risk	
A6A	Initial absolute values before shock –	This is the absolute value of liabilities subject to mass lanse risk _ before the shock
/ (0/ (	Liabilities – SLT health lapse risk	
	-mass lapse risk	
B6	Absolute values after shock – Assets –	This is the absolute value of the assets subject to ass lapse risk, after the shock.
	SLT health lapse risk – mass lapse	
L	risk	
B6A	Absolute values after shock –	This is the absolute value of liabilities (including the loss absorbing capacity of technical
	Liabilities (including the loss	provisions) subject to mass lapse risk, after the shock.
	absorbing capacity of technical	
	mass lapse risk	
C6	Absolute value after shock – Net	This is the net capital charge for SLT health lapse risk - mass lapse risk, after
	solvency capital requirements	adjustment for the loss absorbing capacity of technical provisions.
	(including the loss absorbing capacity	Net capital charge $C6 = (A6-A6A)-(B6-B6A), C6 >= 0.$
	of technical provisions) – SLT health	
	lapse risk – mass lapse risk	
B6B	Initial absolute values after shock –	This is the absolute value of the liabilities subject to mass lapse risk, after the shock.
	Liabilities – SLT health lapse risk –	
	mass lapse risk	
D6	Absolute value after shock – Gross	This is the gross capital charge (excluding the loss absorbing capacity for technical
	solvency capital (excluding the loss	provisions) for SLI health lapse risk - mass lapse risk. Gross capital charge D6 = (A6-A6A)-(B6-B6B), D6>=0
	provisions) - SIT health lanse risk -	
	mass lapse risk	
	Health expense risk	
A7	Initial absolute values before shock –	This is the absolute value of the assetssubject to expense risk, before the shock.
	Assets – Health expense risk	
A7A	Initial absolute values before shock –	This is the absolute value of liabilities subject to expense risk, before the shock.
	Liabilities – Health expense risk	
B7	Absolute values after shock – Assets –	This is the absolute value of the assets subject to health expense risk, after the shock
B2V		This is the absolute value of lightlitics (including the lass absorbing consets of technical
D/A	Liabilities (including the loss	nons is the absolute value of habilities (including the loss absorbing capacity of technical provisions) subject to health expense risk after the shock
	absorbing capacity of technical	
	provisions) – Health expense risk	
C7	Absolute value after shock – Net	This is the net capital charge for health expense risk, after adjustment for the loss
	solvency capital requirements	absorbing capacity of technical provisions.
	(including the loss absorbing capacity	Net capital charge C7 = $(A7-A7A)-(B7-B7A)$ , C7>=0.
	of technical provisions) – Health	simplified calculations
0.75		
в7В	Initial absolute values after shock –	i his is the absolute value of the liabilities subject to expense risk charge, after the shock
D7	Absolute value after shock - Groce	This is the gross capital charge (evoluting the loss absorbing capacity of tochnical
,0	solvency capital (excluding the loss	provisions) for health expense risk.
	absorbing capacity of technical	Gross capital charge D7 = (A7-A7A)-(B7-B7B), D7>=0.
	provisions) - Health expense risk	If A05=Y, D7 represents gross capital charge for health expense risk calculated using
		simplified calculations.
10	Health revision risk	This is the absolute value of the assets subject to health revision view before the stand
AQ	Assets - Health revision risk	This is the absolute value of the assets subject to health revision risk, before the shock.
A8A	Initial absolute values before shock –	This is the absolute value of liabilities subject to health revision risk charge, before the
	Liabilities –Health revision risk	shock.
B8	Absolute values after shock – Assets –	This is the absolute value of the assets subject to health revision risk after the shock
20	Health revision risk	

B8A	Absolute values after shock –	This is the absolute value of liabilities (including the loss absorbing capacity of technical
	Liabilities (including the loss	provisions) subject to health revision risk , after the shock
	absorbing capacity of technical	
	provisions) – Health revision risk	
C8	Absolute value after shock – Net	This is the net capital charge for health revision risk, after adjustment for the loss
	solvency capital requirements	absorbing capacity of technical provisions.
	(including the loss absorbing capacity	Net capital charge $Co = (Ao - AoA) - (Bo - BoA), Co > = 0.$
	of technical provisions) -Health	
DOD		This is the chartest of the fight the subject to be the second second in the second second second second second
DØD	Liphilition - Hoolth rovision rick	this is the absolute value of the habilities subject to health revision risk charge, after the
	Liabilities - Health Tevision Tisk	shock ((i.e. as prescribed by standard formula, a % increase in the annual amount
20		
08	Absolute value after shock – Gross	Inis is the gross capital charge (excluding the loss absorbing capacity of technical
	solvency capital (excluding the loss	provisions) for health revision risk. Gross capital charge $D8 = (A8,A8A) - (B8,B8B), D8 > -0$
	absorbing capacity of technical	$Closs capital charge D0 = (A0 - A0A)^{-}(D0 - D0D), D0 = 0.$
	Diversification within module	
C9	-Diversification within SLT health	This is the diversification effect within the SLT health underwriting risk module as a
0.5	underwriting risk module - Net	result of the aggregation of the net capital requirements (after adjustment for the loss
		absorbing capacity of technical provisions) of the single risk sub-modules.
		······································
		C9 = C10 - C1 - C2 - C3 - C04 - C7 - C8
D9	Diversification within SLT health	This is the diversification effect within the SLT health underwriting risk module as a
	underwriting risk module - Gross	result of the aggregation of the gross capital requirements (after adjustment for the loss
1		absorbing capacity of technical provisions) of the single risk sub-modules.
1		D9 = D10 - D1 - D2 - D3 - D04 - D7 - D8
·	Total SLT health underwriting risk	
C10	Net solvency capital requirements	This is the total net capital charge for SLT health underwriting risk, after adjustment the
	(including the loss absorbing capacity	loss absorbing capacity of technical provisions.
	of technical provisions) for - SLT	
	health underwriting risk	
D10	Gross solvency capital (excluding the	This is the total gross capital charge for SLT health underwriting risk.
	loss absorbing capacity of technical	
	provisions) - SLI health underwriting	
		· · · · · · · · · · · · · · · · · · ·
	NSLT Health promium and record	ĸ
	rick	
C12	Volume measure for premium and	The volume measure for premium risk for medical expenses and proportional
	reserve risk - volume measure for	reinsurance line of business
	premium risk: Vprem - Medical	
	expenses insurance and proportional	
	reinsurance	
D12	Volume measure for premium and	The volume measure for reserve risk for medical expenses and proportional reinsurance
	reserve risk -Volume measure reserve	line of business
	risk: Vres - Medical expenses	
	insurance and proportional	
	reinsurance	
E12	Volume measure for premium and	This represents the geographical diversification to be used for the volume measure for
1	Diversification Medical supercost	premium and reserve risk for medical expenses and proportional reinsurance.
	Diversification - Medical expenses	If the factor for geographical diversification is not calculated, then this item is set to the
		default value of 1.
E1 2	Volumo moscuro for promium and	The volume measure for NSLT health promium and recorve rick for modical expenses
1 1 2	reserve risk - V - Medical expenses	and proportional reincurance line of husiness
	insurance and proportional	
	reinsurance	
C12	Volumo moncuro for promium and	The volume measure for promium rick for income protection and propertional
C13	reserve risk - volume mossure for	reinsurance line of husiness
	nremium risk: Vnrem – Income	
	protection insurance and proportional	
1	reinsurance	
D13	Volume measure for premium and	The volume measure for reserve risk for income protection and proportional reinsurance
	reserve risk –Volume measure reserve	line of business
1	risk: Vres – Income protection	
	insurance and proportional	
1	reinsurance	
E13	Volume measure for premium and	This represents the geographical diversification to be used for the volume measure for
1	reserve risk – Geographical	premium and reserve risk for income protection undertakings and proportional
1	Diversification – Income protection	reinsurance
1	insurance and proportional	If the factor for geographical diversification is not calculated, then this item is set to the
	reinsurance	derault value of 1.
F13	Volume measure for premium and	The volume measure for NSLT health premium and reserve risk for income protection
1	reserve risk - V – Income protection	and proportional reinsurance line of business
1	insurance and proportional	
C1.4	reinsurance	
C14	volume measure for premium and	me volume measure for premium risk for workers' compensation and proportional
1	nemium risk: Vorom - Workers'	TEITSULATICE THE OF DUSTTESS
1	compensation insurance and	
1	proportional reinsurance	
-	······································	

D14	Volume measure for premium and reserve risk –Volume measure reserve	The volume measure for reserve risk for workers'compensation and proportional reinsurance line of business
	risk: Vres - Workers' compensation insurance and proportional reinsurance	
E14	Volume measure for premium and	This represents the geographical diversification to be used for the volume measure for
	reserve risk – Geographical Diversification - Workers' compensation insurance and	workers' compensation and proportional reinsurance If the factor for geographical diversification is not calculated, then this item is set to the default value of 1.
E14	proportional reinsurance	The volume measure for NSLT health promium and receive rick for workers'
F14	reserve risk - V - Workers' compensation insurance and proportional reinsurance	compensation and proportional reinsurance line of business
C15	Volume measure for premium and reserve risk – volume measure for premium risk: Vprem - Non - proportional health reinsurance	The volume measure for premium risk for non -proportional health reinsurance line of business
D15	Volume measure for premium and reserve risk -Volume measure reserve risk: Vres - Non -proportional health reinsurance	The volume measure for reserve risk for non-proportional health reinsurance line of business
E15	Volume measure for premium and reserve risk - Geographical Diversification - Non -proportional health reinsurance	This represents the geographical diversification to be used for the volume measure for non-proportional health reinsurance If the factor for geographical diversification is not calculated, then this item is set to the default value of 1.
F15	Volume measure for premium and reserve risk - V - Non -proportional health reinsurance	The volume measure for NSLT health premium and reserve risk for non-proportional health reinsurance line of business
A16	Combined standard deviation	This is the combined standard deviation for premium and reserve risk for all segments.
F16	Total Volume measure for premium and reserve risk	The total volume measure for premium and reserve risk, equal to the sum of the volume measures for premium and reserve risk for all lines of business: F16=sum(F12 :F15)
A17	Total NSLT health premium and reserve risk	This is the total capital charge for the NSLT health premium and reserve risk sub module.
A18	NSLT Health lapse risk Initial absolute values before shock – Assets – Lapse risk	This is the absolute value of the assets subject to the NSLT health lapse risk, before the shock.
A18A	Initial absolute values before shock – Liabilities – Lapse risk	This is the absolute value of liabilities subject to the NSLT health lapse risk, before the shock.
B18	Absolute values after shock – Assets – Lapse risk	This is the absolute value of the assets subject to the NSLT haelth lapse risk, after the shock.
B18B	Absolute values after shock (excluding the loss absorbing capacity of technical provisions) – Liabilities – Lapse risk	This is the absolute value of the liabilities (excluding the loss absorbing capacity of technical provisions) subject to lapse risk, after the shock.
D18	Absolute value after shock (excluding the loss absorbing capacity of technical provisions) – Solvency capital requirement - Lapse risk	This is the capital charge (excluding the loss absorbing capacity of technical provisions) for NSLT health lapse risk. Solvency capital requirement D18 = (A18-A18A)-(B18-B18B), D18>=0.
D19	Diversification within NSLT health underwriting risk - gross	This is the diversification effect within the NSLT health underwriting risk sub-module (excluding the loss absorbing capacity of technical provisions), as a result of the aggregation of the capital requirements for NSLT health premium and reserve risk and NSLT health lapse risk.
D20	Total gross solvenyc capiatl requirement (excluding the loss absorbing capacity of technical provisions) for NSLT health underwriting	This is the total capital charge for the NSLT health underwriting risk sub module (excluding the loss absorbing capacity of technical provisions) .
<b>D</b> 21	Health Catastrophe risk	The net columny equital requirement for the wave view and the set of the set of the t
DZI	(including loss absorbing capacity of technical provisions) for health catastrophe risks - Mass accident risk sub module	loss absorbing capacity of technical provisions
A21	Gross s solvency capital requirement (excluding loss absorbing capacity of technical provisions) for health catastrophe risks - Mass accident risk sub module	The gross solvency capital requirement for the mass risk sub-module, calculated excluding loss absorbing capacity of technical provisions. It should be equal to the item A23 of SCR – B3F.
B22	Net solvency capital requirement (including loss absorbing capacity of technical provisions) for health catastrophe risks - Accident concentration risk	The net solvency capital requirement for the accident concentration risk sub-module, calculated including loss absorbing capacity of technical provisions

A22	Gross solvency capital requirement (excluding loss absorbing capacity of technical provisions) for health catastrophe risks- Accident concentration risk	The gross solvency capital requirement for the accident concentration risk sub-module calculated excluding loss absorbing capacity of technical provisions. It should be equal to the item A24 of SCR – B3F.
B23	Net solvency capital requirement (including loss absorbing capacity of technical provisions) for health catastrophe risks - Pandemic risk	The net solvency capital requirement for the pandemic risk sub-module, calculated including loss absorbing capacity of technical provisions.
A23	Gross solvency capital requirement (excluding loss absorbing capacity of technical provisions) for health catastrophe risks - Pandemic risk	The gross solvency capital requirement for the pandemic risk sub-module is calculated excluding loss absorbing capacity of technical provisions. It should be equal to the item A25 of SCR – B3F.
B24	Diversification within health catastrophe risk - Net	This is the diversification effect within the health catastrophe risk sub-module as a result of the aggregation of the capital requirements for the risks of a mass accident, accident concentration and pandemic risk, calculated including loss absorbing capacity of technical provisions
A24	Diversification within health catastrophe risk - Gross	This is the diversification effect within the health catastrophe risk sub-module as a result of the aggregation of the capital requirements for the risks of a mass accident, accident concentration and pandemic risk, calculated excluding loss absorbing capacity of technical provisions.
B25	Total net solvency capital requirement for health catastrophe risk (including loss absorbing capacity of technical provisions)	This is the total net capital charge (including loss absorbing capacity of technical provisions) for the health catastrophe risk sub -module
A25	Total gross solvency capital requirement (excluding loss absorbing capacity of technical provisions) for health catastrophe risk	This is the total gross capital charge for the health catastrophe risk sub – module (excluding loss absorbing capacity of technical provisions)
B26	-Diversification within health underwriting risk module – Net	This is the diversification effect within the health underwriting risk sub-module as a result of the aggregation of the capital requirements SLT health underwriting risk sub-module, NSLT health underwriting risk sub-module and health catastrophe risk sub-module, calculated including loss absorbing capacity of technical provision.
		B26=SUM(C10, A17, D20,B25) -B27
A26	Diversification within health underwriting risk module – Gross	This is the diversification effect within the health underwriting risk sub-module as a result of the aggregation of the capital requirements SLT health underwriting risk sub-module, NSLT health underwriting risk sub-module and health catastrophe risk sub-module, calculated excluding loss absorbing capacity of technical provisions
		A26=SUM(D10, A17, D20, A25) - A27
B27	Total net solvency capital requirement for health underwriting risk (including loss absorbing capacity of technical provisions)	This is the total net solvency capital requirement for the health underwriting risk module. The item B27 should agree with item A4 on SCR – B2A.
A27	Total gross solvency capital requirement (excluding loss - absorbing capacity of technical provisions) for health underwriting risk	This is the total gross solvency capital requirement for the health underwriting risk module. The item A27 should agree with item B4 on SCR – B2A.
# Technical Annex II: List of quantitative reporting items S.26.05 Solvency Capital Requirement - Non-life underwriting risk

	ITEM	INSTRUCTIONS
A001	Captives simplifications – non life premium and reserve risk (Y/N)	Identify whether a captive undertaking used simplifications for the calculation of non- life premium and reserve risk. The follwing options shall be used: Y; N.
A30	Ring Fenced Fund? (Y/N )	Identifies whether the reported figures are with regard to RFF or with regard to remaining part . One of the options in the following list shall be used: When the items reported refer to a RFF: Y When the items reported refer to a Remaining part: N
A0	Fund number	Identification number for a ring fenced fund; This number is attributed by the undertaking and must be consistent over time and with the fund number in TP (L) F3, item A3, Assets D1 item A2 and Own Funds items A0115.1n. This item is to be reported only when item A30 = Y.
C1	Premium and Reserve Risk	The volume measure for premium risk for motor vehicle liability, line of husiness
	and reserve risk – volume measure for premium risk: Vprem - Motor vehicle liability	
D1	Volume measure for premium and reserve risk –Volume measure reserve risk: Vres - Motor vehicle liability	The volume measure for reserve risk for motor vehicle liability line of business, equal to the best estimate for the provisions for claims outstanding for the segment, after deduction of the amount recoverable from reinsurance contracts and special purpose vehicles.
E1	Volume measure for premium and reserve risk – Geographical Diversification – Motor vehicle liability	The volume measure for motor vehicle liability line of business If the factor for geographical diversification is not calculated, then this item is set to the default value of 1.
F1	Volume measure for premium and reserve risk - V - Motor vehicle liability	The volume measure for non – life premium and reserve risk for motor vehicle liability line of business $F1=(C1 + D1) \times (0.75 + 0.25E1)$
C2	Volume measure for premium and reserve risk – Vprem - Motor, other classes	The volume measure for premium risk for Motor, other classes , line of business
D2	Volume measure for premium and reserve risk – Vres - Motor, other classes	The volume measure for reserve risk for Motor, other classes, line of business, equal to the best estimate for the provisions for claims outstanding for the segment, after deduction of the amount recoverable from reinsurance contracts and special purpose vehicles.
E2	Volume measure for premium and reserve risk – Geographical Diversification – Motor, other classes	The volume measure for Motor, other classes, line of business If the factor for geographical diversification is not calculated, then this item is set to the default value of 1.
F2	Volume measure for premium and reserve risk - V - Motor, other classes	The volume measure for non-life premium and reserve risk for Motor, other classes F2= (C2 + D2) x $(0.75 + 0.25E2)$
C3	Volume measure for premium and reserve risk – Vprem - Marine, aviation, transport (MAT)	The volume measure for premium risk for Marine, aviation, transport (MAT) line of business
D3	Volume measure for premium and reserve risk – Vres - Marine, aviation, transport (MAT)	The volume measure for reserve risk for Marine, aviation, transport (MAT) line of business, equal to the best estimate for the provisions for claims outstanding for the segment, after deduction of the amount recoverable from reinsurance contracts and special purpose vehicles.
E3	Volume measure for premium and reserve risk – Geographical Diversification – Marine, aviation, transport (MAT)	The volume measure for Marine, aviation, transport (MAT) line of business If the factor for geographical diversification is not calculated, then this item is set to the default value of 1.
F3	Volume measure for premium and reserve risk - V - Marine, aviation, transport (MAT)	The volume measure for non-life premium and reserve risk for Marine, aviation, transport (MAT) line of business F3= (C3 + D3) x (0.75 + 0.25E3)
C4	Volume measure for premium and reserve risk – Vprem – Fire and other property damage	The volume measure for premium risk for Fire and other property damage line of business
D4	Volume measure for premium and reserve risk – Vres - Fire and other property damage	The volume measure for reserve risk for Fire and other property damage line of business, equal to the best estimate for the provisions for claims outstanding for the segment, after deduction of the amount recoverable from reinsurance contracts and special purpose vehicles.

E4	Volume measure for premium and reserve risk – Geographical Diversification – Fire and other property	For Fire and other property damage line of business undertakings may calculate the factor for geographical diversification DIV <sub>s</sub> according to Solvency II requirements. If the factor for geographical diversification is not calculated, then E4 is set to the
	uamage	IF A001 = Y, E4 = $0$
F4	Volume measure for premium and reserve risk - V - Fire and other property damage	The volume measure for non-life premium and reserve risk for Fire and other property damage line of business $F4=(C4 + D4) \times (0.75 + 0.25E4)$
C5	Volume measure for premium and reserve risk – Vprem - Third party liability	The volume measure for premium risk for Third party liability line of business
D5	Volume measure for premium and reserve risk – Vres - Third party liability	The volume measure for reserve risk for Third party liability line of business, equal to the best estimate for the provisions for claims outstanding for the segment, after deduction of the amount recoverable from reinsurance contracts and special purpose vehicles.
E5	Volume measure for premium and reserve risk – Geographical Diversification – Third party liability	The volume measure for Third party liability line of business undertakings If the factor for geographical diversification is not calculated, then this item is set to the default value of 1.
F5	Volume measure for premium and reserve risk - V - Third party liability	The volume measure for non-life premium and reserve risk for Third party liability line of business $F5=(C5 + D5) \times (0.75 + 0.25E5)$
C6	Volume measure for premium and reserve risk – Vprem - Credit and suretyship	The volume measure for premium risk for Credit and suretyship line of business
D6	Volume measure for premium and reserve risk – Vres - Credit and suretyship	The volume measure for reserve risk for Credit and suretyship line of business, equal to the best estimate for the provisions for claims outstanding for the segment, after deduction of the amount recoverable from reinsurance contracts and special purpose vehicles.
E6	Volume measure for premium and reserve risk – Geographical Diversification – Credit and suretyship	The volume measure for Credit and suretyship line of business undertakings If the factor for geographical diversification is not calculated, then this item is set to the default value of 1.
F6	Volume measure for premium and reserve risk - V - Credit and suretyship	The volume measure for non-life premium and reserve risk for Credit and suretyship line of business $F6=(C6 + D6) \times (0.75 + 0.25E6$
C7	Volume measure for premium and reserve risk – Vprem - Legal expenses	The volume measure for premium risk for Legal expenses line of business
D7	Volume measure for premium and reserve risk – Vres - Legal expenses	The volume measure for reserve risk for Legal expenses line of business, equal to the best estimate for the provisions for claims outstanding for the segment, after deduction of the amount recoverable from reinsurance contracts and special purpose vehicles.
E7	Volume measure for premium and reserve risk – Geographical Diversification – Legal expenses	The volume measure for Legal expenses line of business If the factor for geographical diversification is not calculated, then E7 is set to the default value of 1.
F7	Volume measure for premium and reserve risk - V - Legal expenses	The volume measure for non-life premium and reserve risk for Legal expenses line of business $F7=(C7 + D7) \times (0.75 + 0.25E7)$
C8	Volume measure for premium and reserve risk – Vprem – Assistance	The volume measure for premium risk for Assistance line of business
D8	Volume measure for premium and reserve risk – Vres - Assistance	The volume measure for reserve risk for Assistance line of business, equal to the best estimate for the provisions for claims outstanding for the segment, after deduction of the amount recoverable from reinsurance contracts and special purpose vehicles.
E8	Volume measure for premium and reserve risk – Geographical Diversification – Assistance	The volume measure for Assistance line of business If the factor for geographical diversification is not calculated, then this item is set to the default value of 1.
F8	Volume measure for premium and reserve risk - V - Assistance	The volume measure for non-life premium and reserve risk for Assistance line of business $F8 = (C8 + D8) \times (0.75 + 0.25E8)$
C9	Volume measure for premium and reserve risk – Vprem – Miscellaneous	The volume measure for premium risk for Miscellaneous line of business
D9	Volume measure for premium and reserve risk – Vres - Miscellaneous	The volume measure for reserve risk for Miscellaneous line of business, equal to the best estimate for the provisions for claims outstanding for the Miscellaneous line of business, after deduction of the amount recoverable from reinsurance contracts and special purpose vehicles.

E9	Volume measure for premium and reserve risk – Geographical Diversification – Miscellaneous	The volume measure for Miscellaneous line of business If the factor for geographical diversification is not calculated, then this item is set to the default value of 1.
F9	Volume measure for premium and reserve risk - V - Miscellaneous	The volume measure for non-life premium and reserve risk F9= (C9 + D9) x $(0.75 + 0.25E9)$
C10	Volume measure for premium and reserve risk – Vprem – Non – proportional reinsurance - property	The volume measure for premium risk for Non-proportional reinsurance – property line of business
D10	Volume measure for premium and reserve risk – Vres - Non – proportional reinsurance - property	The volume measure for reserve risk for Non-proportional reinsurance – property line of business, equal to the best estimate for the provisions for claims outstanding for the Non-proportional reinsurance – property , after deduction of the amount recoverable from reinsurance contracts and special purpose vehicles.
E10	Volume measure for premium and reserve risk – Geographical Diversification – Non – proportional reinsurance – property	The volume measure for Non-proportional reinsurance – property line of business IF A001 = Y, E10 = 0
F10	Volume measure for premium and reserve risk - V - Non – proportional reinsurance - property	The volume measure for non-life premium and reserve risk for Non-proportional reinsurance – property $F10 = (C10 + D10) \times (0.75 + 0.25E10)$ IF A001 = Y, F10 = 0
C11	Volume measure for premium and reserve risk – Vprem - Non – proportional reinsurance – casualty	The volume measure for premium risk for Non-proportional reinsurance – casualty line of business
D11	Volume measure for premium and reserve risk – Vres - Non – proportional reinsurance - casualty	The volume measure for reserve risk for Non-proportional reinsurance – casualty line of busines, equal to the best estimate for the provisions for claims outstanding for the Non- proportional reinsurance – casualty, after deduction of the amount recoverable from reinsurance contracts and special purpose vehicles.
E11	Volume measure for premium and reserve risk – Geographical Diversification – Non – proportional reinsurance – casualty	The volume measure for Non-proportional reinsurance – casualty line of business If the factor for geographical diversification is not calculated, then this item is set to the default value of 1.
F11	Volume measure for premium and reserve risk - V - Non – proportional reinsurance – casualty	The volume measure for non-life premium and reserve risk for Non-proportional reinsurance – casualty line of business F11= (C11 + D11) x (0.75 + 0.25E11)
C12	Volume measure for premium and reserve risk – Vprem – Non – proportional reinsurance – MAT	The volume measure for premium risk for Non-proportional reinsurance – MAT line of business
D12	Volume measure for premium and reserve risk – Vprem - Non – proportional reinsurance – MAT	The volume measure for reserve risk for Non-proportional reinsurance – MAT line of business, equal to the best estimate for the provisions for claims outstanding for the Non-proportional reinsurance – MAT, after deduction of the amount recoverable from reinsurance contracts and special purpose vehicles.
E12	Volume measure for premium and reserve risk – Geographical Diversification – Non – proportional reinsurance – MAT	The volume measure for Non-proportional reinsurance – MAT line of business If the factor for geographical diversification is not calculated, then this item is set to the default value of 1.
F12	Volume measure for premium and reserve risk - V - Non – proportional reinsurance - MAT	The volume measure for non-life premium and reserve risk for Non-proportional reinsurance – MAT F12= (C12 + D12) x (0.75 + 0.25E12)
A13	Combined standard deviation	This is the combined standard deviation for premium and reserve risk for all segments.
F13	Total Volume measure for premium and reserve risk	The total volume measure for premium and reserve risk, equal to the sum of the volume measures for premium and reserve risk for all lines of business: $F13=sum(F1:F12)$
A14	Total capital requirement for non – life premium and reserve risk	This is the total capital charge for the non–life premium and reserve risk sub module. IF A001=Y, item A14 represents total capital charge for non-life premium and reserve risk sub module calculated using simplified calculation.

	Non life lapse risk	
A15	Initial absolute values before shock – Assets – Non-life underwriting risk - Lapse risk	This is the absolute value of the assets subject to the Non-life lapse risk, before the shock.
A15A	Initial absolute values before shock – Liabilities – Non-life underwriting risk - Lapse risk	This is the absolute value of liabilities subject to the Non-life lapse risk, before the shock.
B15	Absolute values after shock – Assets – Non-life underwriting risk - Lapse risk	This is the absolute value of the assets subject to non life lpase risk, after the shock.
B15A	Absolute values after shock – Liabilities – Non-life underwriting risk - Lapse risk	This is the absolute value of the liabilities subject to non life lapse risk , after the shock.
C15	Solvency capital requirement - Non-life underwriting risk - Lapse risk	This is the capital charge for non life underwiting lapse risk. C15 = (A15-A15A) - (B15-B15B), C15>=0.
	Non – life catastrophe risk	
A16	Capital requirement for non – life catastrophe risk	This is the total non life catastrophe risk capital requirement. This cell should agree with C21 on template SCR – B3F.
A17	Diversification within non - life underwriting risk module	This is the diversification effect within the non-life underwriting risk sub-module as a result of the aggregation of the capital requirements premium and reserve risk, catastrophe risk and lapse risk. A17=A18-C15-A16-A14
A18	Total capital requirement for non-life underwriting risk	This is the solvency capital requirement for non-life underwriting risk sub module. This item should agree with A5 on SCR – B2A.

### Technical Annex II: List of quantitative reporting items S.26.06 Solvency Capital Requirement - Operational risk

	ITEM	INSTRUCTIONS
A30	Ring Fenced Fund? (Y/N)	Identifies whether the reported figures are with regard to RFF or with regard to remaining part . One of the options in the following list shall be used: When the items reported refer to a RFF: Y When the items reported refer to a Remaining part: N
A0	Fund number	Identification number for a ring fenced fund; This number is attributed by the undertaking and must be consistent over time and with the fund number in TP (L) F3, item A3, Assets D1 item A2 and Own Funds items A0115.1n. This item is to be reported only when item A30 = Y.
A1	Life gross technical provisions (excluding risk margin)	This is technical provisions for life insurance obligations. For these purposes, technical provisions should not include the risk margin, and should be without deduction of recoverables from reinsurance contracts and special purpose vehicles.
A2	Life gross technical provisions unit- linked (excluding risk margin)	This is technical provisions for life insurance obligations where the investment risk is borne by the policyholders. For these purposes, technical provisions should not include the risk margin, and should be without deduction of recoverables from reinsurance contracts and special purpose vehicles.
A3	Non-life gross technical provisions (excluding risk margin)	This is technical provisions for non-life insurance obligations. For these purposes, technical provisions should not include the risk margin, and should be without deduction of recoverables from reinsurance contracts and special purpose vehicles.
A4	Capital requirement for operational risk based on technical provisions	This is the capital requirement for operational risk based on technical provisions A4 = 0.0045*max(0, (A1 - A2)) + 0.03*max(0, A3)
A5	Earned life gross premiums (previous 12 months)	Premium earned during the previous 12 months for life insurance obligations, without deducting premium ceded to reinsurance
A6	Earned life gross premiums unit- linked (previous 12 months)	Premium earned during the previous 12 months for life insurance obligations where the investment risk is borne by the policyholders without deducting premium ceded to reinsurance
A7	Earned non-life gross premiums (previous 12 months)	Premium earned during the previous 12 months for non-life insurance obligations, without deducting premiums ceded to reinsurance
A8	Earned life gross premiums (12 months prior to the previous 12 months)	Premium earned during the 12 months prior to the previous 12 months for life insurance obligations, without deducting premium ceded to reinsurance
A9	Earned life gross premiums unit- linked (12 months prior to the previous 12 months)	Premium earned during the 12 months prior to the previous 12 months for life insurance obligations where the investment risk is borne by the policy holders without deducting premium ceded to reinsurance.
A10	Earned non-life gross premiums (12 months prior to the previous 12 months)	Premium earned during the 12 months prior to the previous 12 months for non-life insurance obligations, without deducting premiums ceded to reinsurance
A11	Capital requirement for operational risk based on earned premiums	This is the capital requirement for operational risks based on earned premiums.

A12	Capital requirement for operational risk charge before capping	This is the capital requirement for operational risk before capping adjustment A12 = Max (A4,A11)
A13	Percentage of Basic Solvency Capital Requirement	Without precluding the final design of reporting on SCR, this is the result of the percentage applied to the Basic SCR reported in item B10 on SCR-B2A
A14	Capital requirement for operational risk charge after capping	This is the capital requirement for operational risk after capping adjustment. A14 = min (A12, A13)
A15	Expenses incurred in respect of unit linked business (previous 12 months)	This is the amount of expenses incurred in the previous 12 months in respect of life insurance where the investment risk is borne by the policyholders.
A16	The total capital requirement for operational risk	This is the capital charge for operational risk. Without precluding the final design of reporting on SCR, the figure will correspond to in item A13 on SCR-B2A

## Technical Annex II: List of quantitative reporting items S.27.01

Solvency Capital R	Requirement - No	on-life catastroph	e risk

	ITEM	INSTRUCTIONS
A0	Fund number	Identification number for a ring fenced fund; This number is attributed by the undertaking and must be consistent over time and with the fund number in TP (L) F3, item A3, Assets D1 item A2 and Own Funds items A0115.1n. This item is to be reported only when item $A30 = Y$ .
A30	Ring Fenced Fund? (Y/N)	Identifies whether the reported figures are with regard to RFF or with regard to remaining part . One of the options in the following list shall be used: When the items reported refer to a RFF: Y When the items reported refer to a Remaining part: N
	Non-life catastrophe	risk – Summary
A1	Gross SCR – Natural catastrophe risk	This is the total gross catastrophe risk arising from all natural catastrophe perils and taking into consideration the diversification effect between the perils given in A7.
A2:A6	Gross SCR – Natural catastrophe risk perils	This is the total gross capital requirement per natural catastrophe peril, taking into consideration the diversification effect between zones and regions. Amounts for the following risk perils are to be reported, when present: Windstorm Earthquake Flood Hail Subsidence Per natural peril this amount is equal to the Gross Catastrophe Risk Charge: A2=AF39 A3=BE39 A4=CF33 A5=DF28 A6=EE3
A7	Gross SCR – Diversification between perils	Diversification effect arising from the aggregation of the total gross capital charges relating to different natural catastrophe perils. A7=SUM(A2:A6)-A1
B1	Total risk mitigation – Natural catastrophe risk	This is the total risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles arising from all natural catastrophe perils and taking into consideration the diversification effect between the perils given in B7. B1=C1-A1
B2:B6	Total risk mitigation – Natural catastrophe risk perils	This is the total risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles per natural catastrophe peril. Amounts for the following risk perils are to be reported, when present: Windstorm Earthquake Flood Hail Subsidence B2=A2-C2 B3=A3-C3 B4=A4-C4 B5=A5-C5 B6=A6-C6
B7	Total risk mitigation – Diversification between perils	Diversification effect arising from the aggregation of the risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to different natural catastrophe perils. B7=A7-C7
C1	Net SCR – Natural catastrophe risk	This is the total net catastrophe risk arising from all natural catastrophe perils and taking into consideration the diversification effect between the perils given in C7.
C2:C6	Net SCR – Natural catastrophe risk perils	This is the total net capital requirement per natural catastrophe peril, taking into consideration the diversification effect between zones and regions. Amounts for the following risk perils are to be reported, when present: Windstorm Earthquake Flood Hail Subsidence Per natural peril this amount is equal to the Net Catastrophe Risk Charge: C2=AI39 C3=BH39 C4=CI33 C5=DI28 C6=EH3

	ITEM	INSTRUCTIONS
C7	Net SCR – Diversification between perils	Diversification effect arising from the aggregation of the total net capital charges relating to different natural catastrophe perils. C7=SUM(C2:C6)-C1
A8	Gross SCR – Catastrophe risk non- proportional property	This is the total gross catastrophe risk arising from non-proportional property reinsurance. A8=FB1
B8	Total risk mitigation – Catastrophe risk non- proportional property reinsurance	This is the total risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles for non-proportional property reinsurance. B8=A8-C8
C8	Net SCR – Catastrophe risk non- proportional property reinsurance	This is the total net catastrophe risk arising from non-proportional property reinsurance. C8=FE1
A9	Gross SCR – Man- made catastrophe risk	This is the total gross catastrophe risk arising from all man-made perils and taking into consideration the diversification between the perils given in A16.
A10:A15	Gross SCR – Man- made catastrophe risk perils	This is the total gross capital requirement per man-made peril, taking into consideration the diversification effect between sub-perils. Amounts for the following risk perils are to be reported, when present: Motor vehicle liability Marine Aviation Fire Liability Credit & Suretyship Per man-made peril this amount is equal to the Gross Catastrophe Risk Charge: A10=GA3 A11=HC3 A12=IC1 A13=JA1 A14=KC8 A15=LC12
A16	Gross SCR – Diversification between perils	Diversification effect arising from the aggregation of the total gross capital charges relating to different man-made perils. A16=SUM(A10:A15)-A9
В9	Total risk mitigation – Man-made catastrophe risk	This is the total risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles arising from all man-made perils and taking into consideration the diversification effect between the perils given in B16. B9=A9-C9
B10:B15	Total risk mitigation – Man-made catastrophe risk perils	This is the total risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles per man-made catastrophe peril. Amounts for the following risk perils are to be reported, when present: Motor vehicle liability Marine Aviation Fire Liability Credit & Suretyship B10=A10-C10 B11=A11-C11 B12=A12-C12 B13=A13-C13 B14=A14-C14 B15=A15-C15
B16	Total risk mitigation – Diversification between perils	Diversification effect arising from the aggregation of the risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to different man-made perils. B16=A16-C16
C9	Net SCR – Man-made catastrophe risk	This is the total net catastrophe risk arising from all man-made catastrophe perils and taking into consideration the diversification effect between the perils given in C16.

	ITEM	INSTRUCTIONS
C10:C15	Net SCR – Man-made catastrophe risk perils	This is the total net capital requirement per man-made catastrophe peril, taking into consideration the diversification effect between zones and regions. Amounts for the following risk perils are to be reported, when present: Motor vehicle liability Marine Aviation Fire Liability Credit & Suretyship Per man-made peril this amount is equal to the Net Catastrophe Risk Charge: C10=GA6 C11=HC5 C12=IF1 C13=JA4 C14=KC10 C15=LC14
C16	Net SCR – Diversification between perils	Diversification effect arising from the aggregation of the total net capital charges relating to different man-made catastrophe perils. C16=SUM(C10:C15)-C9
A17	Gross SCR – Other non-life catastrophe risk	This is the total gross catastrophe risk arising from all "other non-life" perils and taking into consideration the diversification between the perils given in A18.
A18	Gross SCR – Diversification between perils	Diversification effect arising from the aggregation of the total gross capital charges relating to different "other non-life" perils. A18=MG2
B17	Total risk mitigation – Other non-life catastrophe risk	This is the total risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles arising from all "other non-life" perils and taking into consideration the diversification effect between the perils given in B18. B17=A17-C17
B18	Total risk mitigation – Diversification between perils	Diversification effect arising from the aggregation of the risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to different "other non-life" perils. B18=A18-C18
C17	Net SCR – Other non- life catastrophe risk	This is the total net catastrophe risk arising from all "other non-life" catastrophe perils and taking into consideration the diversification effect between the perils given in C18.
C18	Net SCR – Diversification between perils	Diversification effect arising from the aggregation of the total net capital charges relating to different "other non-life" catastrophe perils. C18=MG4
A19	Gross SCR - Total Non-life catastrophe risk before diversification	This is the total gross catastrophe risk arising from all the sub-modules (Natural catastrophe, Non-proportional property reinsurance, Man-made and "Other non-life" catastrophe risks) before the diversification between the sub-modules. A19=A1+A8+A9+A17
A20	Gross SCR - Diversification between sub-modules	Diversification effect arising from the aggregation of the total gross capital charges relating to different sub-modules (Natural catastrophe, Non-proportional property reinsurance, Man-made and "Other non-life" catastrophe risks). A20=A19-A21
A21	Gross SCR - Total Non-life catastrophe risk after diversification	This is the total gross catastrophe risk arising from all the sub-modules (Natural catastrophe, Non-proportional property reinsurance, Man-made and "Other non-life" catastrophe risks), taking into consideration the diversification between the sub-modules given in A20.
B19	Total risk mitigation – Total Non-life catastrophe risk before diversification	This is the total risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles arising from all the sub-modules (Natural catastrophe, Non- proportional property reinsurance, Man-made and "Other non-life" catastrophe risks), before the diversification between the sub-modules. B19=A19-C19
B20	Total risk mitigation – Diversification between sub-modules	Diversification effect arising from the aggregation of the risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to different sub-modules (Natural catastrophe, Non-proportional property reinsurance, Man-made and "Other non-life" catastrophe risks). B20=A20-C20
B21	Total risk mitigation – Total Non-life catastrophe risk after diversification	This is the total risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles arising from all the sub-modules (Natural catastrophe, Non- proportional property reinsurance, Man-made and "Other non-life" catastrophe risks), taking into consideration the diversification effect between the sub-modules given in B20. B21=A21-C21

	ITEM	INSTRUCTIONS
C19	Net SCR - Total Non- life catastrophe risk before diversification	This is the total net catastrophe risk arising from all the sub-modules (Natural catastrophe, Non-proportional property reinsurance, Man-made and "Other non-life" catastrophe risks), before the diversification between the sub-modules. C19=C1+C8+C9+C17
C20	Net SCR - Diversification between sub-modules	Diversification effect arising from the aggregation of the total net capital charges relating to different sub-modules (Natural catastrophe, Non-proportional property reinsurance, Man-made and "Other non-life" catastrophe risks). C20=C19-C21
C21	Net SCR - Total Non- life catastrophe risk after diversification	This is the total net catastrophe risk arising from all the sub-modules (Natural catastrophe, Non-proportional property reinsurance, Man-made and "Other non-life" catastrophe risks), taking into consideration the diversification between the sub-modules given in item C20.
	Health catastrophe r	risk – Summary
A22	Gross SCR – Health catastrophe risk	This is the total gross catastrophe risk arising from all Health catastrophe risk sub- modules and taking into consideration the diversification between the sub-modules given in A26.
A23:A25	Gross SCR – Health catastrophe risk sub- modules	This is the total gross capital requirement per Health catastrophe risk sub-modules, taking into consideration the diversification effect between the countries. Amounts for the following risk perils are to be reported, when present: Mass accident Accident concentration Pandemic Per Health catastrophe risk sub-module this amount is equal to the Gross Catastrophe Risk Charge: A23=NK34 A24=OG34 A25=PJ33
A26	Gross SCR – Diversification between sub-modules	Diversification effect arising from the aggregation of the total gross capital charges relating to different Health risk catastrophe sub-modules. A26=SUM(A23:A25)-A22
B22	Total risk mitigation – Health catastrophe risk	This is the total risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles arising from all Health risk catastrophe sub-modules and taking into consideration the diversification effect between the sub-modules given in B26. B22=A22-C22
B23:B25	Total risk mitigation – Health catastrophe risk sub-modules	This is the total risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles per Health catastrophe risk sub-module. Amounts for the following risk perils are to be reported, when present: Mass accident Accident concentration Pandemic B23=A23-C23 B24=A24-C24 B25=A25-C25
B26	Total risk mitigation – Diversification between sub-modules	Diversification effect arising from the aggregation of the risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to different Health catastrophe risk sub-modules. B26=A26-C26
C22	Net SCR – Health catastrophe risk	This is the total net catastrophe risk arising from all Health catastrophe risk sub- modules and taking into consideration the diversification effect between the sub- modules diven in C26. Amount must be equal with the amount for Total capital requirement for health catastrophe risk (item A25) mentioned in the template for SCR Health underwriting risk (SCR-B3D).
C23:C25	Net SCR – Health catastrophe risk sub- modules	This is the total net capital requirement per Health catastrophe risk sub-module, taking into consideration the diversification effect between countries. Amounts for the following risk perils are to be reported, when present: Mass accident Accident concentration Pandemic Per Health catastrophe risk sub-module this amount is equal to the Net Catastrophe Risk Charge: C23=NN34 C24=OJ34 C25=PM33
C26	Net SCR – Diversification between sub-modules	Diversification effect arising from the aggregation of the total net capital charges relating to different Health catastrophe risk sub-modules. C26=SUM(C23:C25)-C22

	ITEM	INSTRUCTIONS
AA1:AA20	Natural catastrophe Estimation of the	<b>risk – Windstorm</b> An estimate of the premiums to be earned by the insurance or reinsurance undertaking,
	gross premium to be earned – EEA Region	<ul> <li>auring the following year in relation to the 20 EEA regions for the contract in relation to the obligations of lines of business : <ul> <li>Fire and other damage, including the proportional reinsurance obligations;</li> <li>Marine, aviation and transport insurance, including the proportional reinsurance obligations.</li> </ul> </li> <li>Premiums shall be gross, without deduction of premiums for reinsurance contracts.</li> <li>EEA regions are the following ones:</li> </ul>
		Republic of Austria Kingdom of Belgium Czech Republic Swiss Confederation; Principality of Lichtenstein Kingdom of Denmark French Republic [except Guadeloupe, Martinique, the Collectivity of Saint Martin and Réunion1 Federal Republic of Germany Republic of Iceland Ireland Grand Duchy of Luxemburg Kingdom of the Netherlands Kingdom of Norway Republic of Poland Kingdom of Spain; Principality of Andorra Kingdom of Sweden United Kingdom of Great Britain and Northern Ireland Guadeloupe Martinique Collectivity of Saint Martin Réunion
AA21	Estimation of the gross premium to be earned – Total Windstorm EEA Regions before diversification	AA21=SUM(AA1:AA20)
AA22:AA35	Estimation of the gross premium to be earned – Other Regions	An estimate of the premiums to be earned by the insurance or reinsurance undertaking, during the following year in relation to the 14 regions other than the EEA regions, for the contract in relation to the obligations of lines of business : • Fire and other damage, including the proportional reinsurance obligations; • Marine, aviation and transport insurance, including the proportional reinsurance obligations. Premiums shall be gross, without deduction of premiums for reinsurance contracts. The 14 other that the EEA regions are the following ones: Central and Western Asia Eastern Asia South and South-Eastern Asia Oceania Northern Africa Southern Africa Northern Africa Northern America excluding the United States of America Caribbean and Central America Eastern South America Northern, southern and western South America Northern, southern and western South America South-east United States of America Morth-east United States of America South-east United States of America Mid-west United States of America Western United States of America
AA36	Estimation of the gross premium to be earned - Total Windstorm Other Regions before diversifications	AA36=SUM(AA22:AA35)
AA37	Estimation of the gross premium to be earned - Total Windstorm all Regions before diversification	AA37=AA21+AA36
AB1:AB20	Exposure – EEA Region	The sum of the total sum insured per each of the 20 EEA regions: • For lines of business Fire and other damage, including the proportional reinsurance obligations, in relation to contracts that cover windstorm risk and where the risk is situated in this particular EEA region and

	ITEM	INSTRUCTIONS
		<ul> <li>For lines of business Marine, aviation and transport insurance, including the proportional reinsurance obligations, in relation to contracts that cover onshore property damage by Windstorm and where the risk is situated in this particular EEA region.</li> <li>The 20 EEA regions are the ones identifies in the instructions for items AA1:AA20</li> </ul>
AB21	Exposure – Total Windstorm EEA Regions before diversification	AB21=SUM(AB1:AB20)
AB22:AB35	Exposure – Other Regions	<ul> <li>The sum of the total sum insured in relation to the 14 regions other than the EEA regions: <ul> <li>Fire and other damage, including the proportional reinsurance obligations;</li> <li>Marine, aviation and transport insurance, including the proportional reinsurance obligations.</li> </ul> </li> <li>The 14 other that the EEA regions are the ones identifies in the instructions for items AA22:AA35</li> </ul>
AB36	Exposure - Total Windstorm Other Regions before diversifications	AB36=SUM(AB22:AB35)
AB37	Exposure - Total Windstorm all Regions before diversification	AB37=AB21+AB36
AC1:AC20	Specified Gross Loss – EEA Region	Specified gross windstorm loss per each of the 20 EEA regions, taking into consideration the effect of diversification between zones. The 20 EEA regions are the ones identifies in the instructions for items AA1:AA20.
AC21	Specified Gross Loss – Total Windstorm EEA Regions before diversification	AC21=SUM(AC1:AC20)
AD1:AD20	Gross Cat Risk Charge Factor – EEA Region	The Risk Charge Factor per each of the 20 EEA regions for Windstorm according to the Standard Formula, taking into consideration the effect of diversification between zones. The 20 EEA regions are the ones identifies in the instructions for items AA1:AA20. AD1=AC1/AB1 AD2=AC2/AB2 AD3=AC3/AB3 AD4=AC4/AB4 AD5=AC4/AB5 AD6=AC6/AB6 AD7=AC7/AB7 AD8=AC8/AB8 AD9=AC9/AB9 AD10=AC10/AB10 AD11=AC11/AB11 AD12=AC12/AB12 AD13=AC13/AB13 AD14=AC14/AB14 AD15=AC15/AB15 AD16=AC16/AB16 AD17=AC17/AB17 AD18=AC18/AB18 AD19=AC19/AB19 AD20=AC20/AB20
AD21	Gross Cat Risk Charge Factor – Total Windstorm EEA Regions before diversification	AD21=SUM(AD1:AD20)
AE1:AE20	Scenario A or B – EEA Region	The larger of the capital requirement for Windstorm risk for each of the 20 EEA regions according to scenario A or scenario B. The 20 EEA regions are the ones identifies in the instructions for items AA1:AA20. By determining the largest amount of scenario A and B, the risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril, must be taken into account.
AF1:AF20	Gross Catastrophe Risk Charge – EEA Region	Gross capital requirement arising from Windstorm for each of the 20 EEA Regions corresponding to the larger of scenario A or B. The 20 EEA regions are the ones identifies in the instructions for items AA1:AA20.

	ITEM	INSTRUCTIONS
AF21	Gross Catastrophe Risk Charge – Total Windstorm EEA Regions before diversification	AF21=SUM(AF1:AF20)
AF 36	Gross Catastrophe Risk Charge – Total Windstorm Other Regions before diversifications	Regions. It is the amount of the instantaneous loss, without deduction of the amounts recoverable from reinsurance contracts and Special Purpose Vehicles. The Other than the EEA Regions are the ones identified in the instructions for items AA22:AA35
AF37	Gross Catastrophe Risk Charge – Total Windstorm all Regions before diversification	AF37=AF21+AF36
AF38	Gross Catastrophe Risk Charge – Diversification effect between regions	Diversification effect arising from the aggregation of the Windstorm risks relating to the different regions (both EEA Regions and "other regions") The EEA regions are the ones identified in the instructions for items AA1:AA20. The Other than the EEA Regions are the ones identified in the instructions for items AA22:AA35. AF38=AF37-AF39
AF39	Gross Catastrophe Risk Charge – Total Windstorm after diversification	This is the total gross capital requirement for Windstorm risk, taking into consideration the diversification effect reported in item AF38.
AG1:AG20	Estimated Risk Mitigation – EEA Region	Per each of the 20 EEA Regions, the estimated risk mitigation effect, corresponding to the selected scenario, of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril, excluding the estimated reinstatement premiums. The EEA regions are the ones identified in the instructions for items AA1:AA20.
AG21	Estimated Risk Mitigation – Total Windstorm EEA Regions before diversification	AG21=SUM(AG1:AG20)
AG36	Estimated Risk Mitigation – Total Windstorm Other Regions before diversifications	For all the regions other the EEA Regions, the estimated risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril, excluding the estimated reinstatement premiums. The Other than the EEA Regions are the ones identified in the instructions for items AA22:AA35
AG37	Estimated Risk Mitigation – Total Windstorm all Regions before diversification	AG37=AG21+AG36
AH1:AH20	Estimated Reinstatement Premiums – EEA Region	For each of the 20 EEA Regions, the estimated reinstatement premiums, corresponding to the selected scenario, as a result of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril. The EEA regions are the ones identified in the instructions for items AA1:AA20.
AH21	Estimated Reinstatement Premiums – Total Windstorm EEA Regions before diversification	AH21=SUM(AH1:AH20)
AH36	Estimated Reinstatement Premiums – Total Windstorm Other Regions before diversifications	For all the regions other than the EEA Regions, the estimated reinstatement premiums, as a result of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril. The Other than the EEA Regions are the ones identified in the instructions for items AA22:AA35
AH37	Estimated Reinstatement Premiums – Total Windstorm all Regions before diversification	AH37=AH21+AH36

	ITEM	INSTRUCTIONS
AI1:AI20	Net Catastrophe Risk Charge – EEA Region	Net capital requirement, after the deduction of the risk mitigating effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril, arising from Windstorms in each of the EEA regions, corresponding to the selected scenario. The EEA regions are the ones identified in the instructions for items AA1:AA20.
		AII = AF1-AG1+AH1 AI2 = AF2-AG2+AH2 AI3 = AF3-AG3+AH3 AI4 = AF4-AG4+AH4 AI5 = AF5-AG5+AH5 AI6 = AF6-AG6+AH6 AI7 = AF7-AG7+AH7 AI8 = AF8-AG8+AH8 AI9 = AF9-AG9+AH9 AI10 = AF10-AG10+AH10 AI11 = AF11-AG11+AH11 AI12 = AF12-AG12+AH12 AI13 = AF13-AG13+AH13 AI14 = AF14-AG14+AH14 AI15 = AF15-AG15+AH15 AI16 = AF16-AG16+AH16 AI17 = AF17-AG17+AH17 AI18 = AF18-AG18+AH18
		AI19=AF19-AG19+AH19 AI20=AF20=AG20+AH20
AT21	Net Catastrophe Rick	A120-A120-A320+A120
A121	Charge – Total Windstorm EEA Regions before diversification	A121-SUN(A11.A120)
AI36	Net Catastrophe Risk Charge – Total Windstorm Other Regions before diversifications	Net capital requirement for Windstorm risk in regions other than the EEA Regions. It is the amount of the instantaneous loss, including the deduction of the amounts recoverable from reinsurance contracts and Special Purpose Vehicles. The Other than the EEA Regions are the ones identified in the instructions for items AA22:AA35
AI37	Net Catastrophe Risk Charge - Total Windstorm all Regions before diversification	AI37=AI21+AI36
AI38	Net Catastrophe Risk Charge – Diversification effect between regions	Diversification effect arising from the aggregation of the net capital requirements for Windstorm risks relating to the different regions (both EEA Regions and "other regions"). The EEA regions are the ones identified in the instructions for items AA1:AA20. The Other than the EEA Regions are the ones identified in the instructions for items AA22:AA35. AI38=AI37-AI39
AI39	Net Catastrophe Risk Charge – Total Windstorm after diversification	This is the total net capital requirement for Windstorm risk, taking into consideration the diversification effect given in item AI38.

	ITEM	INSTRUCTIONS
BA1:BA20	Natural catastrophe     Estimation of the	risk – Earthquake An estimate of the premiums to be earned, by the insurance or reinsurance
	gross premium to be earned – EEA Region	<ul> <li>undertaking, during the following year in relation to the 20 EEA regions, for the contract in relation to the oblications of lines of business: <ul> <li>Fire and other damage, including the proportional reinsurance obligations;</li> <li>Marine, aviation and transport insurance, including the proportional reinsurance obligations.</li> </ul> </li> </ul>
		The 20 EEA regions are the following ones:
		Republic of Austria Kingdom of Belgium Republic of Bulgaria Republic of Croatia Republic of Cyprus Czech Republic Swiss Confederation; Principality of Lichtenstein French Republic [except Guadeloupe, Martinique, the Collectivity of Saint Martin and Réunion]
		Federal Republic of Germany Hellenic Republic Republic of Hungary Italian Republic; Republic of San Marino; Vatican City State Republic of Malta Portuguese Republic Romania
		Slovak Republic Republic of Slovenia Guadeloupe Martinique Collectivity of Saint Martin
BA21	Estimation of the gross premium to be earned – Total Earthquake EEA Regions before diversification	BA21=SUM(BA1:BA20)
BA22:BA35	Estimation of the gross premium to be earned – Other Regions	<ul> <li>An estimate of the premiums to be earned by the insurance or reinsurance undertaking, during the following year in relation to each of the 14 regions other than the EEA Regions, for the contract in relation to the obligations of lines of business : <ul> <li>Fire and other damage, including the proportional reinsurance obligations;</li> <li>Marine, aviation and transport insurance, including the proportional reinsurance contracts.</li> </ul> </li> <li>Premiums shall be gross, without deduction of premiums for reinsurance contracts.</li> <li>The Other than the EEA Regions are the ones identified in the instructions for items AA22:AA35</li> </ul>
BA36	Estimation of the gross premium to be earned – Total Earthquake Other Regions before diversification	BA36=SUM(BA22:BA35)
BA37	Estimation of the gross premium to be earned – Total Earthquake all Regions before diversification	BA37=BA21+BA36
BB1:BB20	Exposure – EEA Region	<ul> <li>The sum of the total sum insured per each of the 20 EEA regions:         <ul> <li>For lines of business Fire and other damage, including the proportional reinsurance obligations, in relation to contracts that cover Earthquake risk and where the risk is situated in this particular EEA region and</li> <li>For lines of business Marine, aviation and transport insurance, including the proportional reinsurance obligations, in relation to contracts that cover onshore property damage by Earthquake and where the risk is situated in this particular FEA region.</li> </ul> </li> <li>The 20 EEA regions are the ones identifies in the instructions for items BA1:BA20.</li> </ul>
BB21	Exposure – Total Earthquake EEA Regions before diversification	BB21=SUM(BB1:BB20)

	ITEM	INSTRUCTIONS
BB22:BB35	Exposure – Other Regions	<ul> <li>The sum of the total sum insured in relation to each of the 14 regions other than the EEA Regions: <ul> <li>Fire and other damage, including the proportional reinsurance obligations;</li> <li>Marine, aviation and transport insurance, including the proportional reinsurance obligations.</li> </ul> </li> <li>The Other than the EEA Regions are the ones identified in the instructions for items AA22:AA35</li> </ul>
BB36	Exposure – Total Earthquake Other Regions before diversification	BB36=SUM(BB22:BB35)
BB37	Exposure – Total Earthquake All Regions before diversification	BB37=BB21+BB36
BC1:BC20	Specified Gross Loss – EEA Region	Specified gross Earthquake loss for each of the 20 EEA regions, taking into consideration the effect of diversification between zones. The 20 EEA regions are the ones identifies in the instructions for items BA1:BA20.
BC21	Specified Gross Loss – Total Earthquake EEA Regions before diversification	BC21=SUM(BC1:BC20)
BD1:BD20	Gross Cat Risk Charge Factor – EEA Region	The Risk Charge Factor per each of the 20 EEA regions for Earthquake according to the Standard Formula, taking into consideration the effect of diversification between zones. The 20 EEA regions are the ones identifies in the instructions for items BA1:BA20.
		BD1=BC1/BB1 BD2=BC2/BB2 BD3=BC3/BB3 BD4=BC4/BB4 BD5=BC5/BB5 BD6=BC6/BB6 BD7=BC7/BB7 BD8=BC8/BB8 BD9=BC9/BB9 BD10=BC10/BB10 BD11=BC11/BB11 BD12=BC12/BB12 BD13=BC13/BB13 BD14=BC14/BB14 BD15=BC15/BB15 BD16=BC16/BB16 BD17=BC17/BB17 BD18=BC18/BB18 BD19=BC19/BB19 BD20=BC20/BB20
BD21	Gross Cat Risk Charge Factor – Total Earthquake EEA Regions before diversification	BD21=BC21/BB21
BE1:BE20	Gross Catastrophe Risk Charge – EEA Region	Gross capital requirement arising from Earthquakes in each of the 20 EEA Regions. The 20 EEA regions are the ones identifies in the instructions for items BA1:BA20.
BE21	Gross Catastrophe Risk Charge – Total Earthquake EEA Regions before diversification	BE21=SUM(BE1:BE20)
BE36	Gross Catastrophe Risk Charge – Other Regions before diversification	The gross capital requirement for Earthquake risk in regions other than the EEA Regions. It is the amount of the instantaneous loss, without deduction of the amounts recoverable from reinsurance contracts and Special Purpose Vehicles.
BE37	Gross Catastrophe Risk Charge – All Regions before diversification	BE37=BE21+BE36
BE38	Gross Catastrophe Risk Charge – Diversification effect between regions	Diversification effect arising from the aggregation of the Earthquake risks relating to the different regions (both EEA Regions and Other regions). BE38=BE37-BE39

	ITEM	INSTRUCTIONS
BE39	Gross Catastrophe Risk Charge – Total Earthquake	This is the total gross capital requirement for Earthquake risk, taking into consideration the diversification effect given in BE38.
BF1:BF20	Estimated Risk Mitigation – EEA Region	Per each of the 20 EEA Regions the estimated risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril, excluding the estimated reinstatement premiums. The 20 EEA regions are the ones identifies in the instructions for items BA1:BA20.
BF21	Estimated Risk Mitigation – Total Earthquake EEA Regions before diversification	BF21=SUM(BF1:BF20)
BF36	Estimated Risk Mitigation – Other Regions before diversification	For all the regions other than the EEA Regions, the estimated risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril, excluding the estimated reinstatement premiums.
BF37	Estimated Risk Mitigation – All Regions before diversification	BF37=BF21+BF36
BG1:BG20	Estimated Reinstatement Premiums – EEA Region	Per each of the 20 EEA Regions the estimated reinstatement premiums as a result of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril. The 20 EEA regions are the ones identifies in the instructions for items BA1:BA20.
BG21	Estimated Reinstatement Premiums – Total Earthquake EEA Regions before diversification	BG21=SUM(BG1:BG20)
BG36	Estimated Reinstatement Premiums – Other Regions before diversification	For all the regions other than the EEA Regions, the estimated reinstatement premiums, as a result of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril.
BG37	Estimated Reinstatement Premiums – All Regions before diversification	BG37=BG21+BG36
BH1:BH20 BH21	Net Catastrophe Risk Charge – EEA Region Net Catastrophe Risk	Net capital requirement, after the deduction of the risk mitigating effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril, arising from Earthquake in each of the 20 EEA regions. The 20 EEA regions are the ones identifies in the instructions for items BA1:BA20. BH1=BE1-BF1+BG1 BH2=BE2-BF2+BG2 BH3=BE3-BF3+BG3 BH4=BE4-BF4+BG4 BH5=BE5-BF5+BG5 BH6=BE6-BF6+BG6 BH7=BE7-BF7+BG7 BH8=BE8-BF8+BG8 BH9=BE9-BF9+BG9 BH10=BE10-BF10+BG10 BH11=BE11-BF11+BG11 BH12=BE12-BF12+BG12 BH13=BE13-BF13+BG13 BH14=BE14-BF14+BG14 BH15=BE15-BF15+BG15 BH16=BE16-BF16+BG16 BH17=BE17-BF17+BG17 BH18=BE18-BF18+BG18 BH19=BE19-BF19+BG19 BH20=BE20-BF20+BG20 BH21=SUM(BH1:BH20)
	Charge – Total Earthquake EEA Region before diversification	

	ITEM	INSTRUCTIONS
BH36	Net Catastrophe Risk Charge – Other Regions before diversification	Net capital requirement for Earthquake risk in regions other than the EEA Regions. It is the amount of the instantaneous loss, including the deduction of the amounts recoverable from reinsurance contracts and Special Purpose Vehicles. BH36=BE36-BF36+BG36
BH37	Net Catastrophe Risk Charge – All Regions before diversification	BH37=BH21+BH36
BH38	Net Catastrophe Risk Charge – Diversification effect between regions	Diversification effect arising from the aggregation of the net capital requirements for Earthquake risks relating to the different regions (both EEA Regions and Other regions). BH38=BH37-BH39
ВН39	Net Catastrophe Risk Charge – Total Earthquake	This is the total net capital requirement for Earthquake risk, taking into consideration the diversification effect given in BH38.
	Natural catastrophe	risk – Flood
CA1:CA14	Estimation of the gross premium to be earned – EEA Region	An estimate of the premiums to be earned, by the insurance or reinsurance undertaking, during the following year in relation to each of the 14 EEA regions, for the contract in relation to the oblications of lines of business : • Fire and other damage, including the proportional reinsurance obligations; • Marine, aviation and transport insurance, including the proportional reinsurance oblications: • Other motor insurance, including the proportional reinsurance obligations. Premiums shall be gross, without deduction of premiums for reinsurance contracts. The 14 EEA regions are the ones defined in Annex NLUR7 from Level II Implementing Measures: Republic of Austria Kingdom of Belgium Republic of Bulgaria Czech Republic Swiss Confederation; Principality of Lichtenstein French Republic [except Guadeloupe, Martinique, the Collectivity of Saint Martin and Réunion]; Principality of Monaco Federal Republic of Germany Republic of Hungary Italian Republic; Republic of San Marino; Vatican City State Republic of Poland Romania Slovak Republic Slovak Republic Slovak Republic Republic of Slovenia United Kingdom of Great Britain and Northern Ireland
CA15	Estimation of the gross premium to be earned – Total Flood EEA Regions before diversification	CA15=SUM(CA1:CA14)
CA16:CA29	Estimation of the gross premium to be earned – Other Regions	<ul> <li>An estimate of the premiums to be earned by the insurance or reinsurance undertaking, during the following year in relation to each of the 14 regions other than the EEA Regions, for the contract in relation to the obligations of lines of business : <ul> <li>Fire and other damage, including the proportional reinsurance obligations;</li> <li>Marine, aviation and transport insurance, including the proportional reinsurance obligations;</li> <li>Other motor insurance, including the proportional reinsurance obligations.</li> </ul> </li> <li>Premiums shall be gross, without deduction of premiums for reinsurance contracts.</li> <li>The Other than the EEA Regions are the ones identified in the instructions for items AA22:AA35</li> </ul>
CA30	Estimation of the gross premium to be earned – Total Flood Other Regions before diversification	CA30=SUM(CA16:CA29)
CA31	Estimation of the gross premium to be earned – Total Flood All Regions before diversification	CA31=CA15+CA30

	ITEM	INSTRUCTIONS
CB1:CB14	Exposure – EEA Region	<ul> <li>The sum of the total sum insured per each of the 20 EEA regions:</li> <li>For lines of business Fire and other damage, including the proportional reinsurance obligations, in relation to contracts that cover Flood risk and where the risk is situated in this particular EEA region and</li> <li>For lines of business Marine, aviation and transport insurance, including the proportional reinsurance obligations, in relation to contracts that cover onshore property damage by Flood and where the risk is situated in this particular EEA region and</li> <li>For lines of business Other motor insurance, including the proportional reinsurance obligations, multiplied by 1.5, in relation to contracts that cover onshore property damage by Flood and where the risk is situated in this particular EEA region.</li> </ul>
CB15	Exposure – Total Flood EEA Regions before diversification	CB15=SUM(CB1:CB14)
CB16:CB29	Exposure – Other Regions	<ul> <li>The sum of the total sum insured in relation to each of the 14 regions other than the EEA Regions: <ul> <li>Fire and other damage, including the proportional reinsurance obligations;</li> <li>Marine, aviation and transport insurance, including the proportional reinsurance obligations;</li> <li>Other motor insurance, including the proportional reinsurance obligations.</li> </ul> </li> <li>The Other than the EEA Regions are the ones identified in the instructions for items AA22:AA35</li> </ul>
СВ30	Exposure – Total Flood Other Regions before diversification	CB30=SUM(CB16:CB29)
CB31	Exposure – Total Flood All Regions before diversification	CB31=CB15+CB30
CC1:CC14	Specified Gross Loss – EEA Region	Specified gross Flood loss in each of the 14 EEA regions, taking into consideration the effect of diversification between zones. The 14 EEA regions are the ones identifies in the instructions for items CA1:CA14.
CC15	Specified Gross Loss – Total Flood EEA Regions before diversification	CC15=SUM(CC1:CC14)
CD1:CD14	Gross Cat Risk Charge Factor – EEA Region	The Risk Charge Factor per each of the 14 EEA regions for Flood according to the Standard Formula, taking into consideration the effect of diversification between zones. The 14 EEA regions are the ones identifies in the instructions for items CA1:CA14. CD1=CC1/CB1 CD2=CC2/CB2 CD3=CC3/CB3 CD4=CC4/CB4 CD5=CC5/CB5 CD6=CC6/CB6 CD7=CC7/CB7 CD8=CC8/CB8 CD9=CC9/CB9 CD10=CC10/CB10 CD11=CC11/CB11 CD12=CC12/CB12 CD13=CC13/CB13 CD14=CC14/CB14
CD15	Gross Cat Risk Charge Factor – Total Flood EEA Regions before diversification	CD15=CC15/CB15
CE1:CE14	Scenario A or B – EEA Region	The larger of the capital requirement for Flood risk in each of the 14 EEA regions according to scenario A or scenario B. The 14 EEA regions are the ones identifies in the instructions for items CA1:CA14. By determining the largest amount of scenario A and B, the risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril, must be taken into account.
CF1:CF14	Gross Catastrophe Risk Charge – EEA Region	Gross capital requirement arising from Floods in each of th 14 EEA Regions, corresponding to the larger of scenario A or B. The 14 EEA regions are the ones identifies in the instructions for items CA1:CA14.

	ITEM	INSTRUCTIONS
CF15	Gross Catastrophe Risk Charge – Total Flood EEA Regions before diversification	CF15=SUM(CF1:CF14)
CF30	Gross Catastrophe Risk Charge – Total Flood Other Regions before diversification	The gross capital requirement for Flood risk in regions other than the EEA Regions. It is the amount of the instantaneous loss, without deduction of the amounts recoverable from reinsurance contracts and Special Purpose Vehicles.
CF31	Gross Catastrophe Risk Charge – Total Flood All Regions before diversification	CF31=CF15+CF30
CF32	Gross Catastrophe Risk Charge – Diversification effect between regions	Diversification effect arising from the aggregation of the Flood risks relating to the different regions (both EEA Regions and Other regions). CF32=CF31-CF33
CF33	Gross Catastrophe Risk Charge – Total Flood after diversification	This is the total gross capital requirement for Flood risk, taking into consideration the diversification effect given in CF32.
CG1:CG14	Estimated Risk Mitigation – EEA Region	Per each of the 14 EEA Regions the estimated risk mitigation effect, corresponding to the selected scenario, of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril, excluding the estimated reinstatement premiums. The 14 EEA regions are the ones identifies in the instructions for items CA1:CA14.
CG15	Estimated Risk Mitigation – Total Flood EEA Regions before diversification	CG15=SUM(CG1:CG14)
CG30	Estimated Risk Mitigation – Flood Other Regions before diversification	For all the regions other than the EEA Regions, the estimated risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril, excluding the estimated reinstatement premiums.
CG31	Estimated Risk Mitigation – Flood All Regions before diversification	CG31=CG15+CG30
CH1:CH14	Estimated Reinstatement Premiums – EEA Region	Per each of the 14 EEA Regions the estimated reinstatement premiums, corresponding to the selected scenario, as a result of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril. The 14 EEA regions are the ones identifies in the instructions for items CA1:CA14.
CH15	Estimated Reinstatement Premiums – EEA Regions before diversification	CH15=SUM(CH1:CH14)
CH30	Estimated Reinstatement Premiums – Other Regions before diversification	For all the regions other than the EEA Regions, the estimated reinstatement premiums, as a result of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril.
CH31	Estimated Reinstatement Premiums – All Regions before diversification	CH31=CH15+CH30

	ITEM	INSTRUCTIONS
CI1:CI14	Net Catastrophe Risk Charge – EEA Region before diversification	Net capital requirement, after the deduction of the risk mitigating effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril, arising from Flood in each of the 14 EEA regions, corresponding to the selected
		The 14 EEA regions are the ones identifies in the instructions for items CA1:CA14.
		CII=CFI-CGI+CHI CI2=CF2-CG2+CH2 CI3=CF3-CG3+CH3
		CI4=CF4-CG4+CH4 CI5=CF5-CG5+CH5 CI6=CF6-CG6+CH6
		CI7=CF7-CG7+CH7 CI8=CF8-CG8+CH8
		CI9=CF9-CG9+CH9 CI10=CF10-CG10+CH10 CI11=CF11-CG11+CH11 CI12=CF12-CG12+CH12 CI13=CF13-CG13+CH13
		CI14=CF14-CG14+CH14
CI15	Net Catastrophe Risk Charge – Flood EEA Regions before diversification	CI15=SUM(CI1:CI14)
CI30	Net Catastrophe Risk Charge – Flood Other Regions before diversification	Net capital requirement for Flood risk in regions other than the EEA Regions. It is the amount of the instantaneous loss, including the deduction of the amounts recoverable from reinsurance contracts and Special Purpose Vehicles. CI30=CF30-CG30+CH30
CI31	Net Catastrophe Risk Charge – Flood All Regions before diversification	CI31=CI15+CI30
CI32	Net Catastrophe Risk Charge – Diversification effect between regions	Diversification effect arising from the aggregation of the net capital requirements for Flood risks relating to the different regions (both EEA Regions and Other regions). CI32=CI31-CI33
CI33	Net Catastrophe Risk Charge – Total Flood after diversification	This is the total net capital requirement for Flood risk, taking into consideration the diversification effect given in CI32.
	Natural catastrophe	risk – Hail
DA1:DA9	Estimation of the gross premium to be earned – EEA Region	<ul> <li>An estimate of the premiums to be earned, by the insurance or reinsurance undertaking, during the following year in relation to each of the 9 EEA regions, for the contract in relation to the obligations of lines of business : <ul> <li>Fire and other damage, including the proportional reinsurance obligations;</li> <li>Marine, aviation and transport insurance, including the proportional reinsurance obligations;</li> <li>Other motor insurance, including the proportional reinsurance obligations.</li> </ul> </li> <li>Premiums shall be gross, without deduction of premiums for reinsurance contracts.</li> <li>The 9 EEA regions are the ones defined in Annex NLUR8 from Level II Implementing Measures:</li> </ul>
		Republic of Austria Kingdom of Belgium Swiss Confederation; Principality of Lichtenstein French Republic [except Guadeloupe, Martinique, the Collectivity of Saint Martin and Réunion]; Principality of Monaco Federal Republic of Germany Italian Republic; Republic of San Marino; Vatican City State Grand Duchy of Luxemburg Kingdom of the Netherlands Kingdom of Spain; Principality of Andorra
DA10	Estimation of the gross premium to be earned – Total Hail EEA Regions before diversification	DA10=SUM(DA1:DA9)

	ITEM	INSTRUCTIONS
DA11:DA24	Estimation of the gross premium to be earned – Other Regions	An estimate of the premiums to be earned by the insurance or reinsurance undertaking, during the following year and in relation to each of the 14 regions other than the EEA Regions, for the contract in relation to the obligations of lines of business :
		<ul> <li>Fire and other damage, including the proportional reinsurance obligations;</li> <li>Marine, aviation and transport insurance, including the proportional reinsurance obligations;</li> <li>Other motor insurance, including the proportional reinsurance obligations.</li> <li>Premiums shall be gross, without deduction of premiums for reinsurance contracts.</li> <li>The Other than the EEA Regions are the ones identified in the instructions for items AA22:AA35</li> </ul>
DA25	Estimation of the	DA25-SUM(DA11:DA24)
	gross premium to be earned – Total Hail Other Regions before diversification	UA23-30((UA11.UA24)
DA26	Estimation of the gross premium to be earned – Total Hail All Regions before diversification	DA26=DA10+DA25
DB1:DB9	Exposure – EEA Region	The sum of the total sum insured per each of th 9 EEA regions: • For lines of business Fire and other damage, including the proportional reinsurance obligations, in relation to contracts that cover Hail risk and where the risk is situated in this particular EEA region and
		<ul> <li>For lines of business Marine, aviation and transport insurance, including the proportional reinsurance obligations, in relation to contracts that cover onshore property damage by Hail and where the risk is situated in this particular EEA region and</li> </ul>
		<ul> <li>For lines of business Other motor insurance, including the proportional reinsurance obligations, multiplied by 5, in relation to contracts that cover onshore property damage by Hail and where the risk is situated in this particular EEA region.</li> <li>The 9 EEA regions are the ones identifies in the instructions for items DA1:DA9.</li> </ul>
DB10	Exposure – Total Hail EEA Regions before diversification	DB10=SUM(DB1:DB9)
DB11:DB24	Exposure – Other Regions	<ul> <li>The sum of the total sum insured in relation to each of the 14 regions other than the EEA Regions: <ul> <li>Fire and other damage, including the proportional reinsurance obligations;</li> <li>Marine, aviation and transport insurance, including the proportional reinsurance obligations: <ul> <li>Other motor insurance, including the proportional reinsurance obligations.</li> </ul> </li> <li>The Other than the EEA Regions are the ones identified in the instructions for items AA22:AA35</li> </ul></li></ul>
DB25	Exposure – Total Hail Other Regions before diversification	DB25=SUM(DB11:DB24)
DB26	Exposure – Total Hail All Regions before diversification	DB26=DB10+DB25
DC1:DC9	Specified Gross Loss – EEA Region	Specified gross Hail loss in each of the 9 EEA regions, taking into consideration the effect of diversification between zones. The 9 EEA regions are the ones identifies in the instructions for items DA1:DA9.
DC10	Specified Gross Loss – Total Hail EEA Regions before diversification	DC10=SUM(DC1:DC9)
DD1:DD9	Gross Cat Risk Charge Factor – EEA Region	The Risk Charge Factor per each of the 9 EEA region for Hail according to the Standard Formula, taking into consideration the effect of diversification between zones. The 9 EEA regions are the ones identifies in the instructions for items DA1:DA9.
		DD1=DC1/DB1 DD2=DC2/DB2 DD3=DC3/DB3 DD4=DC4/DB4 DD5=DC5/DB5 DD6=DC6/DB6 DD7=DC7/DB7 DD8=DC8/DB8

1	ITEM	INSTRUCTIONS
		DD9=DC9/DB9
DD10	Gross Cat Risk Charge Factor – Total Hail EEA Regions before diversification	DD10=DC10/DB10
DE1:DE9	Scenario A or B - EEA Region	The larger of the capital requirement for Hail risk in each of the 9 EEA regions according to scenario A or scenario B. The 9 EEA regions are the ones identifies in the instructions for items DA1:DA9. By determining the largest amount of scenario A and B, the risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril, must be taken into account.
DF1:DF9	Gross Catastrophe Risk Charge – EEA Region	Gross capital requirement arising from Hails in each of the 9 EEA Regions corresponding to the larger of scenario A or B. The 9 EEA regions are the ones identifies in the instructions for items DA1:DA9.
DF10	Gross Catastrophe Risk Charge – Total Hail EEA Regions before diversification	DF10=SUM(DF1:DF9)
DF25	Gross Catastrophe Risk Charge – Total Hail Other Regions before diversification	The gross capital requirement for Hail risk in regions other than the EEA Regions. It is the amount of the instantaneous loss, without deduction of the amounts recoverable from reinsurance contracts and Special Purpose Vehicles.
DF26	Gross Catastrophe Risk Charge – Total Hail All Regions before diversification	DF26=DF10+DF25
DF27	Gross Catastrophe Risk Charge – Diversification effect between regions	Diversification effect arising from the aggregation of the Hail risks relating to the different regions (both EEA Regions and other regions) DF27=DF26-DF28
DF28	Gross Catastrophe Risk Charge – Total Hail after diversification	This is the total gross capital requirement for Hail risk, taking into consideration the diversification effect given in DF27.
DG1:DG9	Estimated Risk Mitigation – EEA Region	Per each of the 9 EEA Regions the estimated risk mitigation effect, corresponding to the selected scenario, of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril, excluding the estimated reinstatement premiums. The 9 EEA regions are the ones identifies in the instructions for items DA1:DA9.
DG10	Estimated Risk Mitigation – Total Hail EEA Region before diversification	DG10=SUM(DG1:DG9)
DG25	Estimated Risk Mitigation – Total Hail Other Regions before diversification	For all the regions other than the EEA Regions, the estimated risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril, excluding the estimated reinstatement premiums.
DG26	Estimated Risk Mitigation – Total Hail All Regions before diversification	DG26=DG10+DG25
DH1:DH9	Estimated Reinstatement Premiums – EEA Region	Per each of the 9 EEA Regions the estimated reinstatement premiums, corresponding to the selected scenario, as a result of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril. The 9 EEA regions are the ones identifies in the instructions for items DA1:DA9.
DH10	Estimated Reinstatement Premiums – Total Hail EEA Regions before diversification	DH10=SUM(DH1:DH9)
DH25	Estimated Reinstatement Premiums – Total Hail Other Regions before diversification	For all the regions other than the EEA Regions, the estimated reinstatement premiums, as a result of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril.

	ITEM	INSTRUCTIONS
DH26	Estimated Reinstatement Premiums – Total Hail All Regions before diversification	DH26=DH10+DH25
DI1:DI9	Net Catastrophe Risk Charge – EEA Region	Net capital requirement, after the deduction of the risk mitigating effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril, arising from Hail in each of the 9 EEA Regions, corresponding to the selected scenario. The 9 EEA regions are the ones identifies in the instructions for items DA1:DA9. DI1=DF1-DG1+DH1 DI2=DF2-DG2+DH2 DI3=DF3-DG3+DH3 DI4=DF4-DG4+DH4 DI5=DF5-DG5+DH5 DI6=DF6-DG6+DH6 DI7=DF7-DG7+DH7 DI8=DF8-DG8+DH8 DI9=DF9-DG9+DH9
DI10	Net Catastrophe Risk Charge – Total Hail EEA Regions before diversification	DI10=SUM(DI1:DI9)
DI25	Net Catastrophe Risk Charge – Total Hail Other Regions before diversification	Net capital requirement for Hail risk in regions other than the EEA Regions. It is the amount of the instantaneous loss, including the deduction of the amounts recoverable from reinsurance contracts and Special Purpose Vehicles. DI25=DF25-DG25+DH25
DI26	Net Catastrophe Risk Charge – Total Hail All Regions before diversification	DI26=DI10+DI25
DI27	Net Catastrophe Risk Charge – Diversification effect between regions	Diversification effect arising from the aggregation of the net capital requirements for Hail risks relating to the different regions (both EEA Regions and Other regions). DI27=DI26-DI28
DI28	Net Catastrophe Risk Charge – Total Hail after diversification	This is the total net capital requirement for Hail risk, taking into consideration the diversification effect given in DI27.
	Natural catastrophe	risk – Subsidence
EA1	Estimation of the gross premium to be earned	An estimate of the premiums to be earned, by the insurance or reinsurance undertaking, during the following year, for the contract in relation to the obligations of lines of business : · Fire and other damage, including the proportional reinsurance obligations. Premiums shall be gross, without deduction of premiums for reinsurance contracts, and in relation to the territory of the French Republic.
EB1	Exposure	The sum of the total sum insured made up of the geographical divisions of the territory of the French Republic: • For lines of business Fire and other damage, including the proportional reinsurance obligations, which are sufficiently homogeneous in relation to the subsidence risk that the insurance and reinsurance undertakings are exposed to in relation to the territory. Together the zones shall comprise the whole territory.
EC1	Specified Gross Loss	Specified gross Subsidence loss, taking into consideration the effect of diversification between zones.
ED1	Gross Cat Risk Charge Factor	The Risk Charge Factor of the territory of the French Republic for Subsidence according to the Standard Formula, taking into consideration the effect of diversification between zones. ED1=EC1/EB1
EE1	Gross Catastrophe Risk Charge	The gross capital requirement for Subsidence risk in the territory of the French Republic. It is the amount of the instantaneous loss, without deduction of the amounts recoverable from reinsurance contracts and Special Purpose Vehicles, which for Subsidence is equal to the Specified Gross Loss (item EC1).
EE2	Gross Catastrophe Risk Charge – Diversification effect between zones	Diversification effect arising from the aggregation of the Subsidence risks relating to the different zones of the territory of the French Republic. EE2=EE1-EE3
EE3	Gross Catastrophe Risk Charge – Total Subsidence	This is the total gross capital requirement for Subsidence risk, taking into consideration the diversification effect given in item EE2.

	ITEM	INSTRUCTIONS
EF1	Estimated Risk Mitigation	The estimated risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril, excluding the estimated reinstatement premiums.
EG1	Estimated Reinstatement Premiums	The estimated reinstatement premiums as a result of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril.
EH1	Net Catastrophe Risk Charge	Net capital requirement, after the deduction of the risk mitigating effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril, arising from Subsidence. EH1=EE1-EF1+EG1
EH2	Net Catastrophe Risk Charge – Diversification effect between zones	Diversification effect arising from the aggregation of the net capital requirements for Subsidence risks relating to the different zones of the territory of the French Republic. EH2=EH1-EH3
EH3	Net Catastrophe Risk Charge – Total Subsidence	This is the total net capital requirement for Subsidence risk, taking into consideration the diversification effect given in item EH2.
	Natural catastrophe	risk – Non-proportional property reinsurance
FA1	Estimation of the gross premium to be earned	An estimate of the premiums to be earned, by the insurance or reinsurance undertaking, during the following year, for the contract in relation to the obligations of the line of business Non-proportional property reinsurance. Premiums shall be gross, without deduction of premiums for reinsurance contracts.
FB1	Gross Catastrophe Risk Charge	The gross capital requirement for non-proportional property reinsurance. It is the amount of the instantaneous loss, without deduction of the amounts recoverable from reinsurance contracts and Special Purpose Vehicles.
FC1	Estimated Risk Mitigation	The estimated risk mitigation effect of the undertaking's specific retrocession contracts and special purpose vehicles relating to risks arising from accepted non-proportional property reinsurance, excluding the estimated reinstatement premiums.
FD1	Estimated Reinstatement Premiums	The estimated reinstatement premiums as a result of the undertaking's specific retrocession contracts and special purpose vehicles relating to risks arising from accepted non-proportional property reinsurance.
FE1	Net Catastrophe Risk Charge	Net capital requirement, after the deduction of the risk mitigating effect of the undertaking's specific retrocession contracts and special purpose vehicles relating to risks arising from accepted non-proportional property reinsurance. FE1=FB1-FC1+FD1
	Man-made catastrop	he risk – Motor Vehicle Liability
GA1	Number of vehicles policy limit above 24M€	Number of vehicles insured by the insurance or reinsurance undertaking in lines of business Motor vehicle liability insurance, including proportional reinsurance obligations, with a deemed policy limit above 24,000,000 Euro.
GA2	Number of vehicles policy limit below or equal to 24M€	Number of vehicles insured by the insurance or reinsurance undertaking in lines of business lines of business Motor vehicle liability insurance, including proportional reinsurance obligations, with a deemed policy limit below or equal to 24,000,000 Euro.
GA3	Gross Cat Risk Charge Motor Vehicle Liability	This is the total gross capital requirement for Motor Vehicle Liability risk.
GA4	Estimated Risk Mitigation	The estimated risk mitigation effect of the undertaking's specific retrocession contracts and special purpose vehicles relating to risks arising from Motor Vehicle Liability, excluding the estimated reinstatement premiums.
GA5	Estimated Reinstatement Premiums	The estimated reinstatement premiums as a result of the undertaking's specific reinsurance contracts and special purpose vehicles relating to risks arising from Motor Vehicle Liability.
GA6	Net Catastrophe Risk Charge Motor Vehicle Liability	Net capital requirement, after the deduction of the risk mitigating effect of the undertaking's specific retrocession contracts and special purpose vehicles, relating to risks arising from Motor Vehicle Liability. GA6=GA3-GA4+GA5
	Man-made catastrop	he risk – Marine Tanker Collision
	Cat Risk Charge Cat Risk Charge Share marine hull in tanker t	<ul> <li>Inis is the gross capital requirement, per each marine null cover, for risks arising from</li> <li>Marine Tanker Collision.</li> <li>The maximum relates to all oil and gas tankers insured by the insurance or reinsurance</li> <li>undertaking in respect of tanker collision in lines of business:         <ul> <li>Marine, aviation and transport, including proportional reinsurance</li> <li>obligations;</li> <li>Non-proportional marine, aviation and transport reinsurance.</li> </ul> </li> <li>The amount for this cover is equal to the sum insured accepted by the insurance or reinsurance or reinsurance in relation to each</li> </ul>
		tanker.

	ITEM	INSTRUCTIONS
HB1	Gross Cat Risk Charge	This is the gross capital requirement, per marine liability cover, for risks arising from
	in tanker t	The maximum relates to all oil and gas tankers insured by the insurance or reinsurance
		undertaking in respect of tanker collision in lines of business:
		<ul> <li>Marine, aviation and transport, including proportional reinsurance obligations;</li> </ul>
		<ul> <li>Non-proportional marine, aviation and transport reinsurance.</li> </ul>
		reinsurance undertaking for marine insurance and reinsurance in relation to each
		tanker.
HC1	Gross Cat Risk Charge	This is the gross capital requirement, per marine oil polution liability cover, for risks
	Share marine oil	arising from Marine Tanker Collision. The maximum relates to all oil and gas tankers incured by the insurance or reinsurance.
	pollution liability in	undertaking in respect of tanker collision in lines of husiness.
		• Marine, aviation and transport, including proportional reinsurance
		obligations;
		<ul> <li>Non-proportional marine, aviation and transport reinsurance.</li> </ul>
		reinsurance undertaking for marine insurance and reinsurance in relation to each
		tanker.
HD1	Gross Cat Risk Charge	This is the total gross capital requirement for risks arising from Marine Tanker Collision.
	Marine Tanker	HD1=SUM(HA1:HC1)
	Collision	
HE1	Estimated Risk	The estimated risk mitigation effect of the undertaking's specific reinsurance contracts
	muyauon	excluding the estimated reinstatement premiums.
HF1	Estimated	The estimated reinstatement premiums as a result of the undertaking's specific
+	Reinstatement	reinsurance contracts and special purpose vehicles relating to risks arising from Marine
	Premiums	Tanker Collision.
HG1	Net Catastrophe Risk	The total net capital requirement, after the deduction of the risk mitigating effect of the
	Charge Marine Tanker	undertaking's specific retrocession contracts and special purpose vehicles, relating to
	Collision	risks arising from Marine Tanker Collision. HG1-HD1-HE1+HE1
НН1	Name vessel	Name of the corresponding vessel
HA2.HE5	Gross Cat Risk Charge	ne risk – Marine Platform Explosion This is the gross capital requirement per type of cover (Property damage Removal of
	Marine Platform	wreckage, Loss of production income, Capping of the well or making the well secure,
	Explosion – Type of	Liability insurance and reinsurance obligations), for risks arising from Marine Platform
	cover	Fxnlosion.
		The maximum relates to all oil and gas offshore platforms insured by the insurance or
		reinsurance undertaking in respect of platform explosion in lines of business:
		<ul> <li>Marine, aviation and transport, including proportional reinsurance obligations;</li> </ul>
		<ul> <li>Non-proportional marine, aviation and transport reinsurance.</li> </ul>
		The amount per type of cover is equal to the sum insured for the specific type of cover
		accepted by the insurance or reinsurance undertaking in relation to the selected
		platform.
HF2	Gross Cat Risk Charge	This is the total gross capital requirement for risks arising from Marine Platform
	Marine Platform	Explosion.
	Explosion	
HG2	Estimated Risk	The estimated risk mitigation effect of the undertaking's specific reinsurance contracts
	Miligation	excluding the estimated reinstatement premiums.
HH2	Estimated	The estimated reinstatement premiums as a result of the undertaking's specific
	Reinstatement	reinsurance contracts and special purpose vehicles relating to risks arising from Marine
	Premiums	Platform Explosion.
HI2	Net Catastrophe Risk	Net capital requirement, after the deduction of the risk mitigating effect of the
	Charge Marine	undertaking's specific retrocession contracts and special purpose vehicles, relating to
	Platform Explosion	HI2=HE2-HG2+HH2
HJ2	Name platform	Name of the corresponding platform.
НЈ2	Name platform Man-made catastrop	Name of the corresponding platform. he risk – Marine
НЈ2	Name platform Man-made catastrop Gross Cat Risk Charge	Name of the corresponding platform. he risk – Marine This is the total gross capital requirement, before diversification between types of
НЈ2	Name platform Man-made catastrop Gross Cat Risk Charge Marine – Total before diversification	Name of the corresponding platform. <b>he risk – Marine</b> This is the total gross capital requirement, before diversification between types of events, for marine risks. HA2=HD1+HE2
HJ2 HA3	Name platform <b>Man-made catastrop</b> Gross Cat Risk Charge Marine – Total before diversification	Name of the corresponding platform. <b>he risk – Marine</b> This is the total gross capital requirement, before diversification between types of events, for marine risks. HA3=HD1+HF2

-	ITEM	INSTRUCTIONS
HB3	Gross Cat Risk Charge Marine – Diversification between type of event	Diversification effect arising from the aggregation of the total gross capital charges relating to different type of events for marine risks. HB3=HA3-HC3
HC3	Gross Cat Risk Charge Marine – Total after diversification	This is the total gross capital requirement, after diversification between the types of events, for marine risks.
HA4	Estimated Total Risk Mitigation - Total before diversification	This is the total risk mitigation effect, before diversification between types of events, of the undertaking's specific reinsurance contracts and special purpose vehicles arising from the marine risks. HA4=HA3-HA5
HB4	Estimated Total Risk Mitigation - Diversification between type of event	Diversification effect arising from the aggregation of the estimated total risk mitigation relating to different type of events for marine risks. HB4=HA4-HC4
HC4	Estimated Total Risk Mitigation - Total after diversification	This is the total risk mitigation effect, after diversification between types of events, of the undertaking's specific reinsurance contracts and special purpose vehicles arising from the marine risks. HC4=HC3-HC5
HA5	Net Cat Risk Charge Marine – Total before diversification	This is the total net capital requirement, before diversification between types of events, for marine risks. HA5=HG1+HI2
HB5	Net Cat Risk Charge Marine – Diversification between type of event	Diversification effect arising from the aggregation of the total net capital charges relating to different type of events for marine risks. HB5=HA5-HC5
HC5	Net Cat Risk Charge Marine – Total after diversification	This is the total net capital requirement, after diversification between the types of events, for marine risks.
	Man-made catastrop	he risk – Aviation
IA1:IB1	Gross Cat Risk Charge Aviation – Type of cover	<ul> <li>This is the gross capital requirement, per type of cover (Aviation hull and Aviation liability), for risks arising from Aviation.</li> <li>The maximum relates to all aircrafts insured by the insurance or reinsurance undertaking in lines of business: <ul> <li>Marine, aviation and transport, including proportional reinsurance obligations;</li> <li>Non-proportional marine, aviation and transport reinsurance.</li> </ul> </li> <li>The amount per type of cover is equal to the sum insured for the specific type of cover accepted by the insurance or reinsurance and reinsurance and in relation to the selected aircraft.</li> </ul>
IC1	Gross Cat Risk Charge Aviation	This is the total gross capital requirement for risks arising from Aviation. IC1=IA1+IB1
ID1	Estimated Risk Mitigation	The estimated risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to risks arising from Aviation, excluding the estimated reinstatement premiums.
IE1	Estimated Reinstatement Premiums	The estimated reinstatement premiums as a result of the undertaking's specific reinsurance contracts and special purpose vehicles relating to risks arising from Aviation.
IF1	Net Catastrophe Risk Charge Aviation – Total (row)	The total net capital requirement, after the deduction of the risk mitigating effect of the undertaking's specific retrocession contracts and special purpose vehicles, relating to risks arising from Aviation. IF1=IC1-ID1+IE1
	Man-made catastrop	he risk – Fire
JA1	Gross Cat Risk Charge	This is the total gross capital requirement for Fire risks.
		<ul> <li>Amount is equal to the largest fire risk concentration of an insurance or reinsurance undertaking being the set of buildings with the largest sum insured that meets the following conditions:         <ul> <li>The insurance or reinsurance undertaking has insurance or reinsurance obligations in lines of business Fire and other damage to property insurance, including proportional reinsurance obligations, in relation to each building which cover damage due to fire or explosion, including as a result of terrorist attacks.</li> <li>All buildings are partly or fully located within a radius of 200 meters.</li> </ul> </li> </ul>

	ITEM	INSTRUCTIONS
JA2	Estimated Risk Mitigation	The estimated risk mitigation effect of the undertaking's specific retrocession contracts and special purpose vehicles relating to risks arising from Fire, excluding the estimated reinstatement premiums.
JA3	Estimated Reinstatement Premiums	The estimated reinstatement premiums as a result of the undertaking's specific reinsurance contracts and special purpose vehicles relating to risks arising from Fire.
JA4	Net Catastrophe Risk Charge Fire	The total net capital requirement, after the deduction of the risk mitigating effect of the undertaking's specific retrocession contracts and special purpose vehicles, relating to risks arising from Fire. JA4=JA1-JA2+JA3
	Man-made catastrop	he risk – Liability
KA1:KE1	Earned premium last 12 months	<ul> <li>Premiums earned, per type of cover, by the insurance or reinsurance undertaking, during the last 12 months, in relation to insurance and reinsurance obligations in liability risks, for the following type of covers: <ol> <li>Professional malpractice liability insurance and proportional reinsurance obligations other than professional malpractice liability insurance and reinsurance afor self-employed crafts persons or artisans:</li> <li>Employers liability insurance and proportional reinsurance obligations;</li> <li>Directors and officers liability insurance and proportional reinsurance obligations;</li> <li>Liability insurance, including proportional reinsurance obligations, other than obligations included in liability risk groups 1 to 3 and other than personal liability insurance and reinsurance for self-employed crafts persons or artisans:</li> <li>Non-proportional reinsurance.</li> </ol> </li> </ul>
KA2:KE2	Largest liability limit	The largest liability limit, per type of cover, provided by the insurance or reinsurance
KA3·KE3	provided	undertaking in liability risks.
		exceeds the amount according to the provided formula.
KA4:KE4	Gross Cat Risk Charge Liability -Type of cover	This is the gross capital requirement, per type of cover, for liability risks.
KA5:KE5	Estimated Risk Mitigation – Type of cover	The estimated risk mitigation effect, per type of cover, of the undertaking's specific reinsurance contracts and special purpose vehicles relating to risks arising from Liability, excluding the estimated reinstatement premiums.
KA6:KE6	Estimated Reinstatement Premiums – Type of cover	The estimated reinstatement premiums, per type of cover, as a result of the undertaking's specific reinsurance contracts and special purpose vehicles relating to risks arising from Liability.
KA7:KE7	Net Catastrophe Risk Charge Liability - Type of cover	Net capital requirement, per type of cover, after the deduction of the risk mitigating effect of the undertaking's specific retrocession contracts and special purpose vehicles, relating to risks arising from Liability.
KF1	Earned premium last 12 months - Total	KF1=SUM(KA1:KE1)
KF4	Gross Cat Risk Charge Liability – Total	KF4=SUM(KA4:KE4)
KF5	Estimated Risk Mitigation – Total	KF5=SUM(KA5:KE5)
KF6	Estimated Reinstatement Premiums – Total	KF6=SUM(KA6:KE6)
KF7	Net Catastrophe Risk Charge Liability - Total	KF7=SUM(KA7:KE7)
KA8	Gross Cat Risk Charge Liability – Total before diversification	This is the total gross capital requirement, before diversification between types of cover, for liability risks. KA8=KF4
КВ8	Gross Cat Risk Charge Liability – Diversification between type of cover	Diversification effect arising from the aggregation of the total gross capital charges relating to different type of covers for liability risks. KB8=KA8-KC8

	ITEM	INSTRUCTIONS
КС8	Gross Cat Risk Charge Liability – Total after diversification	This is the total gross capital requirement, after diversification between the types of covers, for liability risks.
КА9	Estimated Total Risk Mitigation – Total before diversification	This is the estimated total risk mitigation, before diversification between types of cover, for liability risks. KA9=KF5+KF6
КВ9	Estimated Total Risk Mitigation – Diversification between type of cover	Diversification effect arising from the aggregation of the estimated total risk mitigation relating to different type of covers for liability risks. KB9=KA9-KC9
КС9	Estimated Total Risk Mitigation – Total after diversification	This is the estimated total risk mitigation, after diversification between the types of covers, for liability risks. KC9=KC8-KC10
KA10	Net Cat Risk Charge Liability – Total before diversification	This is the total net capital requirement, before diversification between types of cover, for liability risks. KA10=KF7
КВ10	Net Cat Risk Charge Liability – Diversification between type of cover	Diversification effect arising from the aggregation of the total net capital charges relating to different type of covers for liability risks. KB10=KA10-KC10
КС10	Net Cat Risk Charge Liability – Total after diversification	This is the total net capital requirement, after diversification between the types of covers, for liability risks.
	Man-made catastrop	he risk – Credit & Suretyship
LA1:LB1	Exposure (individual or group) – Largest exposure	Two largest gross credit insurance exposures of the insurance or reinsurance undertaking based on a comparison of the net loss-given-default of the credit insurance exposures, being the loss-given-default after deduction of the amounts recoverable from reinsurance contracts and special purpose vehicles.
LC1	Exposure (individual or group) – Total	Total of the two largest gross credit insurance exposures of the insurance or reinsurance undertaking based on a comparison of the net loss-given-default of the credit insurance exposures, being the loss-given-default after deduction of the amounts recoverable from reinsurance contracts and special purpose vehicles. LC1=LA1+LB1
LA2:LB2	Proportion of damaged caused by scenario – Largest exposure	Percentage representing the loss given default of the gross credit exposure without deduction of the amounts recoverable from reinsurance contracts and special purpose vehicles, for each of the two largest gross credit insurance exposures of the insurance or reinsurance undertaking.
LC2	Proportion of damaged caused by scenario – Total	Average loss given default of the two largest gross credit exposures without deduction of the amounts recoverable from reinsurance contracts and special purpose vehicles. LC2=LC3/LC1
LA3:LB3	Gross Cat Risk Charge Credit & Suretyship – Large Credit Default –Largest exposure	This is the gross capital requirement, per largest exposure, arising from the Large Credit Default scenario of Credit & Suretyship risks. LA3=LA1 x LA2 LB3=LB1 x LB2
LC3	Gross Cat Risk Charge Credit & Suretyship – Large Credit Default – Total	This is the total gross capital requirement arising from the Large Credit Default scenario of Credit & Suretyship risks. LC3=LA3+LB3
LA4:LB4	Estimated Risk Mitigation – Largest exposure	The estimated risk mitigation effect, per largest exposure, of the undertaking's specific reinsurance contracts and special purpose vehicles relating to risks arising from the Large Credit Default scenario of Credit & Suretyship, excluding the estimated reinstatement premiums.
LC4	Estimated Risk Mitigation – Total	The estimated risk mitigation effect, for the two largest exposures, of the undertaking's specific reinsurance contracts and special purpose vehicles relating to risks arising from the Large Credit Default scenario of Credit & Suretyship, excluding the estimated reinstatement premiums. LC4=LA4+LB4
LA5:LB5	Estimated Reinstatement Premiums – Largest exposure	The estimated reinstatement premiums, per largest exposure, as a result of the undertaking's specific reinsurance contracts and special purpose vehicles relating to risks arising from the Large Credit Default scenario of Credit & Suretyship.

	ITEM	INSTRUCTIONS
LC5	Estimated Reinstatement Premiums – Total	The estimated reinstatement premiums, for the two largest exposures, as a result of the undertaking's specific reinsurance contracts and special purpose vehicles relating to risks arising from the Large Credit Default scenario of Credit & Suretyship. LC5=LA5+LB5
LA6:LB6	Net Catastrophe Risk Charge Credit & Suretyship – Large Credit Default – Type of cover	Net capital requirement, per largest exposure, after the deduction of the risk mitigating effect of the undertaking's specific retrocession contracts and special purpose vehicles, relating to risks arising from the Large Credit Default scenario of Credit & Suretyship. LA6=LA3-LA4+LA5 LB6=LB3-LB4+LB5
LC6	Net Catastrophe Risk Charge Credit & Suretyship – Large Credit Default – Total	The total net capital requirement, after the deduction of the risk mitigating effect of the undertaking's specific retrocession contracts and special purpose vehicles, relating to risks arising from the Large Credit Default scenario of Credit & Suretyship. LC6=LA6+LB6
LA7	Earned premium last 12 months	Gross premiums earned by the insurance or reinsurance undertaking, during the last 12 months, in lines of business Credit and Suretyship insurance.
LA8	Gross Cat Risk Charge Credit & Suretyship – Recession Risk	This is the total gross capital requirement for the Recession scenario of Credit & Suretyship risks.
LA9	Estimated Risk Mitigation	The estimated risk mitigation effect of the undertaking's specific retrocession contracts and special purpose vehicles relating to risks arising from the Recession scenario of Credit & Suretyship, excluding the estimated reinstatement premiums.
LA10	Estimated Reinstatement Premiums	The estimated reinstatement premiums as a result of the undertaking's specific reinsurance contracts and special purpose vehicles relating to risks arising from the Recession scenario of Credit & Suretyship.
LA11	Net Catastrophe Risk Charge Credit & Suretyship – Recession Risk	The total net capital requirement, after the deduction of the risk mitigating effect of the undertaking's specific retrocession contracts and special purpose vehicles, relating to risks arising from the Recession scenario of Credit & Suretyship. LA11=LA8-LA9+LA10
LA12	Gross Cat Risk Charge Credit & Suretyship – Total before diversification	This is the total gross capital requirement, before diversification between types of events, for Credit & Suretyship risks. LA12=LC3+LA8
LB12	Gross Cat Risk Charge Credit & Suretyship – Diversification between type of event	Diversification effect arising from the aggregation of the total gross capital charges relating to different type of events for Credit & Suretyship risks. LB12=LA12-LC12
LC12	Gross Cat Risk Charge Credit & Suretyship – Total after diversification	This is the total gross capital requirement, after diversification between the types of events, for Credit & Suretyship risks.
LA13	Estimated Total Risk Mitigation - Total before diversification	This is the total risk mitigation effect, before diversification between types of events, of the undertaking's specific reinsurance contracts and special purpose vehicles arising from the Credit & Suretyship risks. LA13=LA12-LA14
LB13	Estimated Total Risk Mitigation - Diversification between type of event	Diversification effect arising from the aggregation of the estimated total risk mitigation relating to different type of events for Credit & Suretyship risks. LB13=LB12-LB14
LC13	Estimated Total Risk Mitigation - Total after diversification	This is the total risk mitigation effect, after diversification between types of events, of the undertaking's specific reinsurance contracts and special purpose vehicles arising from the Credit & Suretyship risks. LC13=LC12-LC14
LA14	Net Cat Risk Charge Credit & Suretyship – Total before diversification	This is the total net capital requirement, before diversification between types of events, for Credit & Suretyship risks. LA14=LC6+LA11
LB14	Net Cat Risk Charge Credit & Suretyship – Diversification between type of event	Diversification effect arising from the aggregation of the total net capital charges relating to different type of events for Credit & Suretyship risks. LB14=LA13-LC14

	ITEM	INSTRUCTIONS
LC14	Net Cat Risk Charge Credit & Suretyship –	This is the total net capital requirement, after diversification between the types of events, for Credit & Suretyship risks.
	diversification	
	Man-made catastrop	he risk – Other non-life catastrophe risk
MA1:ME1	Estimation of the gross premium to be earned	<ul> <li>An estimate of the premiums to be earned by the insurance or reinsurance undertaking, during the following year, for the contracts in relation to the following group of obligations: <ol> <li>Insurance and reinsurance obligations included in lines of business Marine, aviation and transport insurance, including proportional reinsurance obligations, other than marine insurance and reinsurance and aviation insurance and reinsurance.</li> <li>Reinsurance obligations included in line of business Non-proportional marine, aviation and transport reinsurance, other than marine reinsurance and aviation reinsurance.</li> <li>Insurance and reinsurance obligations included in line of business Non-proportional marine, aviation and transport reinsurance, other than marine reinsurance and aviation reinsurance:</li> <li>Insurance and reinsurance obligations included in lines of business Misitemaneous financial loss, including proportional reinsurance obligations;</li> <li>Reinsurance, other than general liability reinsurance;</li> <li>Non-proportional reinsurance obligations relating to insurance obligations included in lines of business contracts.</li> </ol> </li> </ul>
		Fremiums shan be gloss, without deduction of premiums for reinsurance contracts.
MA2:ME2	Gross Cat Risk Charge Other non-life catastrophe – Group of obligations	This is the gross capital requirement, per group of obligations, for Other non-life catastrophe risks.
MF2	Gross Cat Risk Charge Other non-life catastrophe – Total before diversification	This is the total gross capital requirement, before diversification between groups of obligations, for Other non-life catastrophe risks. MF2=SUM(MA2:ME2)
MG2	Gross Cat Risk Charge Other non-life catastrophe – Diversification between groups of obligations	Diversification effect arising from the aggregation of the total gross capital charges relating to different groups of obligations for Other non-life catastrophe risks. MG2=MF2-MH2
MH2	Gross Cat Risk Charge Other non-life catastrophe – Total after diversification	This is the total gross capital requirement, after diversification between groups of obligations, for Other non-life catastrophe risks.
MF3	Estimated Total Risk Mitigation – Total before diversification	This is the estimated total risk mitigation, before diversification between groups of obligations, for Other non-life catastrophe risks.
MG3	Estimated Total Risk Mitigation – Diversification between groups of obligations	Diversification effect arising from the aggregation of the estimated total risk mitigation relating to different groups of obligations for Other non-life catastrophe risks. MG3=MG2-MG4
МНЗ	Estimated Total Risk Mitigation – Total after diversification	This is the estimated total risk mitigation, after diversification between groups of obligations, for Other non-life catastrophe risks. MH3=MH2-MH4
MF4	Net Cat Risk Charge Other non-life catastrophe – Total before diversification	This is the total net capital requirement, before diversification between groups of obligations, for Other non-life catastrophe risks.
MG4	Net Cat Risk Charge Other non-life catastrophe – Diversification between groups of obligations	Diversification effect arising from the aggregation of the total net capital charges relating to different groups of obligations for Other non-life catastrophe risks. MG4=MF4-MH4
MH4	Net Cat Risk Charge Other non-life catastrophe – Total after diversification	This is the total net capital requirement, after diversification between groups of obligations, for Other non-life catastrophe risks.

	ITEM	INSTRUCTIONS
	Health catastrophe	risk – Mass accident
NA1:NA31,	Policyholders per	All insured persons of the insurance or reinsurance undertaking who are inhabitants of
NC1:NC31,	type of event –	each of the following countries:
NE1:NE31,	Countries	
NG1:NG31,		
NT1·NT31		Popublic of Austria
		Kingdom of Belgium
		Republic of Bulgaria
		Republic of Croatia
		Republic of Cyprus
		Czech Republic
		Kingdom of Denmark
		Republic of Estonia
		Republic of Finland
		French Republic
		Hellenic Republic
		Federal Republic of Germany
		Republic of Hungary
		Republic of Iceland
		Ireland
		Italian Republic
		Republic of Lithuania
		Grand Duchy of Luxemburg
		Republic of Malta
		Kingdom of the Netherlands
		Kingdom of Norway
		Republic of Poland
		Portuguese Republic
		Romania
		Slovak Republic
		Republic of Slovenia
		Kingdom of Spain
		Swiss Confederation
		United Kingdom of Great Britain and Northern Ireland
		and are insured against the following types of event:
		1. Death caused by an accident;
		2. Permanent disability caused by an accident;
		<ol><li>Disability that lasts 10 years caused by an accident;</li></ol>
		<ol><li>Disability that lasts 12 months caused by an accident;</li></ol>
		5. Medical treatment caused by an accident.
ND1-ND21	Value of bonofite	The value of the herefite shall be the even included or where the inclusion contract
	value of benefits	The value of the benefits shall be the sum insured or where the insurance contract
NE1·NE31	event - Countries	using the cash-flow projection in case of event type 1-5 identified in Items NA1 to
NH1·NH31	event - countries	NI31 for each of the countries identified in Items NA1 to NI31
N11·N131		
		Where the benefits of an insurance contract depend on the nature or extent of any
		injury resulting from event 1-5 identified in Items NA1 to NI31, the calculation of the
		value of the benefits shall be based on the maximum benefits obtainable under the
		contract which are consistent with the event.
		For medical expense insurance and reinsurance obligations the value of the benefits
		shall be based on an estimate of the average amounts paid in case of event 1-5
		identified in Items NA1 to NI31, taking into account the specific guarantees the
		obligations include.
NK1:NK31	Gross Catastrophe	Gross capital requirement, for each of the countries identified in Items NA1 to NI31,
	Risk Charge –	arising from the health sub-module mass accident.
	Countries	
NK32	Gross Catastrophe	This is the total gross capital requirement, before diversification between countries, for
	Risk Charge - Total	the health sub-module mass accident.
	Mass accident all	NK32=SUM(NK1:NK31)
	countries before	
	diversification	
NK33	Gross Catastrophe	Diversification effect arising from the aggregation of the health sub-module mass
	Risk Charge –	accident relating to the different countries.
	Diversification effect	NK33=NK32-NK34
	between countries	
NK34	Gross Catastrophe	This is the total gross capital requirement, after diversification between countries, for
	Risk Charge - Total	the health sub-module mass accident.
	Mass accident all	
	countries after	
	diversification	

	ITEM	INSTRUCTIONS
NL1:NL31	Estimated Risk Mitigation – Countries	For each of the countries identified in Items NA1 to NI31, the estimated risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril, excluding the estimated reinstatement premiums.
NL32	Estimated Risk Mitigation – Total	NL32=SUM(NL1:NL31)
NM1:NM31	Estimated Reinstatement Premiums – Countries	For each of the countries identified in Items NA1 to NI31, the estimated reinstatement premiums as a result of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril.
NM32	Estimated Reinstatement Premiums – Total	NM32=SUM(NM1:NM31)
NN1:NN31	Net Catastrophe Risk Charge – Countries	Net capital requirement, after the deduction of the risk mitigating effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril, arising from the health sub-module mass accident, for each of the countries identified in Items NA1 to NI31. NN1=NK1-NL1+NM1
NN32	Net Catastrophe Risk Charge - Total Mass accident all countries before diversification	This is the total net capital requirement, before diversification between countries, for the health sub-module mass accident. NN32=SUM(NN1:NN31)
NN33	Net Catastrophe Risk Charge – Diversification effect between countries	Diversification effect arising from the aggregation of the net capital requirements for the health sub-module mass accident risks relating to the different countries. NN33=NN32-NN34
NN34	Net Catastrophe Risk Charge – Total Mass accident all countries after diversification	This is the total net capital requirement for the health sub-module mass accident risk, taking into consideration the diversification effect given in NN33.
	Health catastrophe	isk – Concentration accident
OA1:OA31	Largest known accident risk concentration – Countries	<ul> <li>The largest accident risk concentration of an insurance or reinsurance undertaking, for each of the countries identified in Items NA1 to NI31, shall be equal to the largest number of persons for which the following conditions are met: <ul> <li>The insurance or reinsurance undertaking has a workers' compensation insurance or reinsurance obligation or a group income protection insurance or reinsurance obligation to each of the persons: <ul> <li>The obligations in relation to each of the persons cover at least one of the events set out in the next item;</li> <li>The persons are working in the same building which is situated in this particular country.</li> </ul> </li> <li>These persons are insured against the following types of event: <ul> <li>Death caused by an accident;</li> <li>Disability that lasts 10 years caused by an accident;</li> <li>Medical treatment caused by an accident.</li> </ul> </li> </ul></li></ul>
OB1:OB31, OC1:OC31, OD1:OD31, OE1:OE31, OF1:OF31	Average sum insured per type of event – Countries	The value of the benefits shall be the sum insured or where the insurance contract provides for recurring benefit payments the best estimate of the benefit payments in case of event type 1-5 identified in Item NA1 to NI31. Where the benefits of an insurance contract depend on the nature or extent of any injury resulting from event 1-5, the calculation of the value of the benefits shall be based on the maximum benefits obtainable under the contract which are consistent with the event. For medical expense insurance and reinsurance obligations the value of the benefits shall be based on an estimate of the average amounts paid in case of event 1-5, taking into account the specific guarantees the obligations include.
OG1:OG31	Gross Catastrophe Risk Charge – Countries	Gross capital requirement, for each of the countries identified in Items NA1 to NI31, arising from the health sub-module concentration accident.

	ITEM	INSTRUCTIONS
OG32	Gross Catastrophe Risk Charge - Total Concentration accident all countries before diversification	This is the total gross capital requirement, before diversification between countries, for the health sub-module concentration accident. OG32=SUM(OG1:OG31)
OG33	Gross Catastrophe Risk Charge – Diversification effect between countries	Diversification effect arising from the aggregation of the health sub-module concentration accident relating to the different countries. OG33=OG34-OG32
OG34	Gross Catastrophe Risk Charge - Total Concentration accident all countries after diversification	This is the total gross capital requirement, after diversification between countries, for the health sub-module concentration accident.
OH1:OH31	Estimated Risk Mitigation – Countries	For each of the countries identified in Items NA1 to NI31, the estimated risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril, excluding the estimated reinstatement premiums.
OH32	Estimated Risk Mitigation – Total	OH32=SUM(OH1:OH31)
OI1:OI31	Estimated Reinstatement Premiums – Countries	For each of the countries identified in Items NA1 to NI31, the estimated reinstatement premiums as a result of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril.
0132	Estimated Reinstatement Premiums – Total	OI32=SUM(OI1:OI31)
0J1:0J31	Net Catastrophe Risk Charge – Countries	Net capital requirement, after the deduction of the risk mitigating effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril, arising from the health sub-module concentration accident for each of the countries identified in Trems NA1 to NI31
0J32	Net Catastrophe Risk Charge - Total Concentration accident all countries before diversification	The total net capital requirement, before diversification between countries, for the health sub-module concentration accident. OJ32=SUM(OJ1:OJ31)
OJ33	Net Catastrophe Risk Charge – Diversification effect between countries	Diversification effect arising from the aggregation of the net capital requirements for the health sub-module concentration accident risks relating to the different countries. OJ33=OJ34-OJ32
0J34	Net Catastrophe Risk Charge – Total Concentration accident all countries after diversification	This is the total net capital requirement for the health sub-module concentration accident risk, taking into consideration the diversification effect given in OJ33.
	Health catastrophe r	isk – Pandemic
PA32	Income protection – Number of insured persons - Total all countries	Total number of insured persons for all countries covered by the income protection insurance or reinsurance obligations other than workers' compensation insurance or reinsurance obligations.
PB32	Income protection - Total pandemic exposure - Total all countries	The total of all income protection pandemic exposure for all countries of insurance and reinsurance undertakings. The value of the benefits payable for the insured person shall be the sum insured or where the insurance contract provides for recurring benefit payments the best estimate of the benefit payments assuming that the insured person is permanently disabled and will not recover.
PC1:PC31	Medical expense - Number of insured persons – Countries	<ul> <li>The number of insured persons of insurance and reinsurance undertakings, for each of the countries identified in Items NA1 to NI31, which meet the following conditions: <ul> <li>The insured persons are inhabitants of this particular country;</li> <li>The insured persons are covered by medical expense insurance or reinsurance obligations, other than workers' compensation insurance or reinsurance obligations that cover medical expenses resulting from an infectious disease.</li> </ul> </li> <li>These insured persons may claim benefits for the following healthcare utilisation: <ul> <li>Hospitalisation;</li> <li>Consultation with a medical practitioner;</li> <li>No formal medical care sought.</li> </ul> </li> </ul>

	ITEM	INSTRUCTIONS
PD1:PD31, PE1:PE31,	Medical expense – Unit claim cost per	Best estimate of the amounts payable, using the cash-flow projection, by insurance and reinsurance undertakings for an insured person in relation to medical expense insurance.
PH1:PH31	type of healthcare - Countries	or reinsurance obligations, other than workers' compensation insurance or reinsurance obligations per healthcare utilisation type 1-3, as identified in item PC1 to PC31, in the event of a pandemic, for each of the countries identified in Items NA1 to NI31.
PE1:PE31,	Medical expense –	The ratio of insured persons with clinical symptoms utilising healthcare type 1-3, as
PG1:PG31, PI1:PI31	Expected number of uses per type of healthcare – Countries	identified in item PC1 to PC31, for each of the countries identified in Items NA1 to NI31.
PJ1:PJ31	Gross Catastrophe Risk Charge – Countries	Gross capital requirement, for each of the countries identified in Items NA1 to NI31, arising from the health sub-module pandemic.
РЈ32	Gross Catastrophe Risk Charge – Total income protection - Total all countries	This is the total gross capital requirement for the income protection pandemic exposure for all countries of insurance and reinsurance undertakings based on the total income protection pandemic exposure multiplied with the ratio.
PJ33	Gross Catastrophe Risk Charge - Total Pandemic all countries	This is the total gross capital requirement for the health sub-module pandemic. PJ33=SUM(PJ1:PJ31) + PJ32
РК33	Estimated Risk Mitigation	The total estimated risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril, excluding the estimated reinstatement premiums.
PL33	Estimated Reinstatement Premiums	The total estimated reinstatement premiums as a result of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril.
PM33	Net Catastrophe Risk Charge - Total Pandemic all countries	The total net capital requirement for the health sub-module pandemic. PM33=PJ33-PK33+PL33

### Technical Annex II: List of quantitative reporting items S.28.01 Minimum Capital Requirement (except for composite undertakings)

	ITEM	INSTRUCTIONS
A1	Linear Formula component for non-life insurance or reinsurance obligations	This is the linear formula component for non-life insurance or reinsurance obligations and is calculated in accordance with Solvency 2 requirements.
В2	Medical expense insurance and proportional reinsurance – net best estimate	This is the technical provisions for medical expense insurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero. See cross-templates checks tab CQS 45 See cross-templates checks tab CAS 59
C2	Medical expense insurance and proportional reinsurance – net written premiums	This is the premiums written for medical expense insurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero
В3	Income protection insurance and proportional reinsurance – net best estimate	This is the technical provisions for income protection insurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero See cross-templates checks tab CQS 46 See cross-templates checks tab CAS 60
СЗ	Income protection insurance and proportional reinsurance – net written premiums	This is the premiums written for income protections insurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero
В4	Workers' compensation insurance and proportional reinsurance – net best estimate	This is the technical provisions for workers' compensation insurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero See cross-templates checks tab CQS 47 See cross-templates checks tab CAS 61
C4	Workers' compensation insurance and proportional reinsurance – net written premiums	This is the premiums written for workers' compensations insurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero
В5	Motor vehicle liability insurance and proportional reinsurance – net best estimate	This is the technical provisions for motor vehicle liability insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero See cross-templates checks tab CQS 48 See cross-templates checks tab CAS 62
С5	Motor vehicle liability insurance and proportional reinsurance – net written premiums	This is the premiums written for motor vehicle liability insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero
В6	Other motor insurance and proportional reinsurance – net best estimate	This is the technical provisions for other motor insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero See cross-templates checks tab CQS 49 See cross-templates checks tab CAS 63
C6	Other motor insurance and proportional reinsurance – net written premiums	This is the premiums written for other motor insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero
В7	Marine, aviation and transport insurance and proportional reinsurance – net best estimate	This is the technical provisions for marine, aviation and transport insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero See cross-templates checks tab CQS 50 See cross-templates checks tab CAS 64
С7	Marine, aviation and transport insurance and proportional reinsurance – net written premiums	This is the premiums written for marine, aviation and transport insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero
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В8	Fire and other damage to property insurance and proportional reinsurance – net best estimate	This is the technical provisions for fire and other damage to property insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero See cross-templates checks tab CQS 51 See cross-templates checks tab CAS 65
C8	Fire and other damage to property insurance and proportional reinsurance – net written premiums	This is the premiums written for fire and other damage to property insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero
В9	General liability insurance and proportional reinsurance – net best estimate	This is the technical provisions for general liability insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero See cross-templates checks tab CQS 52 See cross-templates checks tab CAS 66
С9	General liability insurance and proportional reinsurance – net written premiums	This is the premiums written for general liability insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero
B10	Credit and suretyship insurance and proportional reinsurance – net best estimate	This is the technical provisions for credit and suretyship insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero See cross-templates checks tab CQS 53 See cross-templates checks tab CAS 67
C10	Credit and suretyship insurance and proportional reinsurance – net written premiums	This is the premiums written for credit and suretyship insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero
B11	Legal expenses insurance and proportional reinsurance – net best estimate	This is the technical provisions for legal expenses insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero See cross-templates checks tab CQS 54 See cross-templates checks tab CAS 68
C11	Legal expenses insurance and proportional reinsurance – net written premiums	This is the premiums written for legal expenses insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero
B12	Assistance and its proportional reinsurance – net best estimate	This is the technical provisions for assistance and its proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero See cross-templates checks tab CQS 55 See cross-templates checks tab CAS 69
C12	Assistance and its proportional reinsurance – net written premiums	This is the premiums written for assistance and its proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero
B13	Miscellaneous financial loss insurance and proportional reinsurance – net best estimate	This is the technical provisions for miscellaneous financial loss insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero See cross-templates checks tab CQS 56 See cross-templates checks tab CAS 70

C13	Miscellaneous financial loss insurance and proportional reinsurance – net written premiums	This is the premiums written for miscellaneous financial loss insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero	
B14	Non-proportional casualty reinsurance – net best estimate	This is the technical provisions for non-proportional casualty reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero See cross-templates checks tab CQS 57 See cross-templates checks tab CAS 71	
C14	Non-proportional casualty reinsurance – net written premiums	This is the premiums written for non-proportional casualty reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero	
B15	Non-proportional property reinsurance – net best estimate	This is the technical provisions for non-proportional property reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero See cross-templates checks tab CQS 60 See cross-templates checks tab CAS 74	
C15	Non-proportional property reinsurance – net written premiums	This is the premiums written for non-proportional property reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero	
B16	Non-proportional marine, aviation and transport reinsurance – net best estimate	This is the technical provisions for non-proportional marine, aviation and transport reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero See cross-templates checks tab CQS 59 See cross-templates checks tab CAS 73	
C16	Non-proportional marine, aviation and transport reinsurance – net written premiums	This is the premiums written for non-proportional marine, aviation and transport reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero	
B17	Non-proportional health reinsurance – net best estimate	This is the technical provisions for non-proportional health reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero See cross-templates checks tab CQS 58 See cross-templates checks tab CAS 72	
C17	Non-proportional health reinsurance – net written premiums	This is the premiums written for non-proportional health reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero	
A18	$MCR_{L}$ result	This is the result of the linear formula component for life insurance or reinsurance obligations in accordance with Solvency 2 requirements.	
		'A18=(0.05+B19)-(0.088*B20)+(0.005*B21)+(0.029*B22)+(0.001*C23)	
B19	Net best estimate for obligations with profit participation – guaranteed benefits	This is the technical provisions without a risk margin in relation to guaranteed benefits for life insurance obligations with profit participation, after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero and technical provisions without a risk margin for reinsurance obligations where the underlying life insurance obligations include profit participation, after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero See cross-templates checks tab CQS 61 See cross-templates checks tab CAS 75	
B20	Net best estimate for obligations with profit participation – future discretionary benefits	This is the technical provisions without a risk marginin relation to future discretionary benefits for life insurance obligations with profit participation, after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero See cross-templates checks tab CQS 61 See cross-templates checks tab CAS 75	

Net best estimate for index- linked and unit-linked obligations	This is the technical provisions without a risk margin for index-linked and unit-linked life insurance obligations and reinsurance obligations relating to such insurance obligations, after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero. See cross-templates checks tab CQS 62 See cross-templates checks tab CAS 76
Net best estimate for other life (re)insurance obligations	This is the technical provisions without a risk margin for all other life insurance obligations and reinsurance obligations relating to such insurance obligations, after deduction of the amounts recoverable from reinsurance contracts and SPV, with a floor equal to zero Annuities related to non-life contracts should be reported here. See cross-templates checks tab CQS 63 See cross-templates checks tab CAS 77
Capital at risk for all life (re)insurance obligations	This is the capital at risk, being the sum in relation to all contracts that give rise to life insurance or reinsurance obligations of the capital at risk of the contracts.
Linear MCR	The linear Minimum Capital Requirement shall equal to the sum of the MCR linear formula component for non life insurance and reinsurance and the MCR the linear formula component for life insurance and reinsurance obligations.
	A24=A1+A18
SCR	This is the latest SCR to be calculated, either the annual one or a more recent one in case the SCR has been recalculated (e.g. due to a change in risk profile) since the last value of the SCR was reported, including capital add on. Undertakings using internal models to calculate the SCR should refer to IM SCR, except where under L1 Article 129(3) the national supervisor requires standard formula reference.
MCR cap	This is calculated as 45% of the SCR including any capital add-on in accordance with Art 129(3) of the Solvency II Directive
MCR floor	This is calculated as 25% of the SCR including any capital add-on in accordance with Art 129(3) of the Solvency II Directive
Combined MCR	This is calculated in accordance with Solvency 2 requirements. 'A28=min(max(A24,A27),A26)
Absolute floor of the MCR	This is as defined in Art 129(1)d of the Solvency II Directive
MCR	This is calculated in accordance with Solvency 2 requirements. A31=max(A29,A30)
	Net best estimate for index-linked and unit-linked obligations         Net best estimate for other life (re)insurance obligations         Capital at risk for all life (re)insurance obligations         Linear MCR         SCR         MCR cap         MCR floor         Combined MCR         Absolute floor of the MCR         MCR

## Technical Annex II: List of quantitative reporting items S.28.02 Minimum capital Requirement - Composite undertakings

ITEM		INSTRUCTIONS
В1	Linear Formula component for non-life insurance or reinsurance obligations – $\ensuremath{MCR}_{(\ensuremath{NL},\ensuremath{NL})}$ result	This is the linear formula component for non-life insurance or reinsurance obligations of non-life insurance activities, and is calculated in accordance with Solvency 2 requirements.
C1	Linear Formula component for non-life insurance or reinsurance obligations – $\ensuremath{MCR}_{(NL,L)}$ result	This is the linear formula component for non-life insurance or reinsurance obligations of life insurance activities, and is calculated in accordance with Solvency 2 requirements
D2	Medical expense insurance and proportional reinsurance – net best estimate – non-life activities	This is the technical provisions for medical expense insurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities See cross-templates checks tab CQS 26 See cross-templates checks tab CAS 40
E2	Medical expense insurance and proportional reinsurance – net written premiums – non-life activities	This is the premiums written for medical expense insurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to non-life activities
F2	Medical expense insurance – net best estimate – life activities	This is the technical provisions for medical expense insurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities See cross-templates checks tab CQS 26 See cross-templates checks tab CAS 40
G2	Medical expense insurance and proportional reinsurance – net written premiums – life activities	This is the premiums written for medical expense insurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to life activities
D3	Income protection insurance and proportional reinsurance – net best estimate – non-life activities	This is the technical provisions for income protection insurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities See cross-templates checks tab CQS 27 See cross-templates checks tab CAS 41
E3	Income protection insurance and proportional reinsurance – net written premiums – non-life activities	This is the premiums written for income protections insurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to non-life activities
F3	Income protection insurance and proportional reinsurance – net best estimate – life activities	This is the technical provisions for income protection insurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities See cross-templates checks tab CQS 27 See cross-templates checks tab CAS 41
G3	Income protection insurance and proportional reinsurance – net written premiums – life activities	This is the premiums written for income protections insurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to life activities
D4	Workers' compensation insurance and proportional reinsurance – net best estimate – non-life activities	This is the technical provisions for workers' compensation insurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities See cross-templates checks tab CQS 28 See cross-templates checks tab CAS 42
E4	Workers' compensation insurance – net written premiums – non-life activities	This is the premiums written for workers' compensations insurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to non-life activities
F4	Workers' compensation insurance and proportional reinsurance – net best estimate – life activities	This is the technical provisions for workers' compensation insurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities See cross-templates checks tab CQS 28 See cross-templates checks tab CAS 42
G4	Workers' compensation insurance and proportional reinsurance – net written premiums – life activities	This is the premiums written for workers' compensations insurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to life activities

D5	Motor vehicle liability insurance and proportional reinsurance and proportional reinsurance – net best estimate – non-life activities	This is the technical provisions for motor vehicle liability insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities See cross-templates checks tab CQS 29 See cross-templates checks tab CAS 43
E5	Motor vehicle liability insurance and proportional reinsurance – net written premiums – non-life activities	This is the premiums written for motor vehicle liability insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to non-life activities
F5	Motor vehicle liability insurance and proportional reinsurance – net best estimate – life activities	This is the technical provisions for motor vehicle liability insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities See cross-templates checks tab CQS 29 See cross-templates checks tab CAS 43
G5	Motor vehicle liability insurance and proportional reinsurance – net written premiums – life activities	This is the premiums written for motor vehicle liability insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to life activities
D6	Other motor insurance and proportional reinsurance – net best estimate – non-life activities	This is the technical provisions for other motor insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities See cross-templates checks tab CQS 30 See cross-templates checks tab CAS 44
E6	Other motor insurance and proportional reinsurance – net written premiums – non-life activities	This is the premiums written for other motor insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to non-life activities
F6	Other motor insurance and proportional reinsurance – net best estimate – life activities	This is the technical provisions for other motor insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities See cross-templates checks tab CQS 30 See cross-templates checks tab CAS 44
G6	Other motor insurance and proportional reinsurance – net written premiums – life activities	This is the premiums written for other motor insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to life activities
D7	Marine, aviation and transport insurance and proportional reinsurance – net best estimate – non-life activities	This is the technical provisions for marine, aviation and transport insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities See cross-templates checks tab CQS 31 See cross-templates checks tab CAS 45
E7	Marine, aviation and transport insurance and proportional reinsurance – net written premiums – non-life activities	This is the premiums written for marine, aviation and transport insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to non-life activities
F7	Marine, aviation and transport insurance and proportional reinsurance – net best estimate – life activities	This is the technical provisions for marine, aviation and transport insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities See cross-templates checks tab CQS 31 See cross-templates checks tab CAS 45
G7	Marine, aviation and transport insurance and proportional reinsurance – net written premiums – life activities	This is the premiums written for marine, aviation and transport insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to life activities
D8	Fire and other damage to property insurance and proportional reinsurance – net best estimate – non-life activities	This is the technical provisions for fire and other damage to property insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities See cross-templates checks tab CQS 32 See cross-templates checks tab CAS 46

E8	Fire and other damage to property insurance and proportional reinsurance – net written premiums – non-life activities	This is the premiums written for fire and other damage to property insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to non- life activities
F8	Fire and other damage to property insurance and proportional reinsurance – net best estimate – life activities	This is the technical provisions for fire and other damage to property insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities See cross-templates checks tab CQS 32 See cross-templates checks tab CAS 46
G8	Fire and other damage to property insurance and proportional reinsurance – net written premiums – life activities	This is the premiums written for fire and other damage to property insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to life activities
D9	General liability insurance and proportional reinsurance – net best estimate – non-life activities	This is the technical provisions for general liability insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities See cross-templates checks tab CQS 33 See cross-templates checks tab CAS 47
E9	General liability insurance and proportional reinsurance – net written premiums – non-life activities	This is the premiums written for general liability insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to non-life activities
F9	General liability insurance and proportional reinsurance – net best estimate – life activities	This is the technical provisions for general liability insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities See cross-templates checks tab CQS 33 See cross-templates checks tab CAS 47
G9	General liability insurance and proportional reinsurance – net written premiums – life activities	This is the premiums written for general liability insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to life activities
D10	Credit and suretyship insurance and proportional reinsurance – net best estimate – non-life activities	This is the technical provisions for credit and suretyship insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities See cross-templates checks tab CQS 34 See cross-templates checks tab CAS 48
E10	Credit and suretyship insurance and proportional reinsurance – net written premiums – non-life activities	This is the premiums written for credit and suretyship insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to non-life activities
F10	Credit and suretyship insurance and proportional reinsurance – net best estimate – life activities	This is the technical provisions for credit and suretyship insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities See cross-templates checks tab CQS 34 See cross-templates checks tab CAS 48
G10	Credit and suretyship insurance and proportional reinsurance – net written premiums – life activities	This is the premiums written for credit and suretyship insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to life activities
D11	Legal expenses insurance and proportional reinsurance – net best estimate – non-life activities	This is the technical provisions for legal expenses insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities See cross-templates checks tab CQS 35 See cross-templates checks tab CAS 49
E11	Legal expenses insurance and proportional reinsurance – net written premiums – non-life activities	This is the premiums written for legal expenses insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to non-life activities

F11	Legal expenses insurance and proportional reinsurance – net best estimate – life activities	This is the technical provisions for legal expenses insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities See cross-templates checks tab CQS 35 See cross-templates checks tab CAS 49	
G11	Legal expenses insurance and proportional reinsurance – net written premiums – life activities	This is the premiums written for legal expenses insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to life activities	
D12	Assistance and its proportional reinsurance – net best estimate – non- life activities	This is the technical provisions for assistance and its proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities See cross-templates checks tab CQS 36 See cross-templates checks tab CAS 50	
E12	Assistance and its proportional reinsurance – net written premiums – non-life activities	This is the premiums written for assistance and its proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to non-life activities	
F12	Assistance and its proportional reinsurance – net best estimate – life activities	This is the technical provisions for assistance and its proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities See cross-templates checks tab CQS 36 See cross-templates checks tab CAS 50	
G12	Assistance and its proportional reinsurance – net written premiums – life activities	This is the premiums written for assistance and its proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to life activities	
D13	Miscellaneous financial loss insurance and proportional reinsurance – net best estimate – non-life activities	This is the technical provisions for miscellaneous financial loss insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities See cross-templates checks tab CQS 37 See cross-templates checks tab CAS 51	
E13	Miscellaneous financial loss insurance and proportional reinsurance – net written premiums – non-life activities	This is the premiums written for miscellaneous financial loss insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to non-life activities	
F13	Miscellaneous financial loss insurance and proportional reinsurance – net best estimate – life activities	This is the technical provisions for miscellaneous financial loss insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities See cross-templates checks tab CQS 37 See cross-templates checks tab CAS 51	
G13	Miscellaneous financial loss insurance and proportional reinsurance – net written premiums – life activities	This is the premiums written for miscellaneous financial loss insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to life activities	
D14	Non-proportional casualty reinsurance – net best estimate – non-life activities	This is the technical provisions for non-proportional casualty reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities See cross-templates checks tab CQS 38 See cross-templates checks tab CAS 52	
E14	Non-proportional casualty reinsurance – net written premiums – non-life activities	This is the premiums written for non-proportional casualty reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to non-life activities	
F14	Non-proportional casualty reinsurance – net best estimate – life activities	This is the technical provisions for non-proportional casualty reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities See cross-templates checks tab CQS 38 See cross-templates checks tab CAS 52	
G14	Non-proportional casualty reinsurance – net written premiums – life activities	This is the premiums written for non-proportional casualty reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to life activities	

D15	Non-proportional property reinsurance – net best estimate – non-life activities	This is the technical provisions for non-proportional property reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities See cross-templates checks tab CQS 41 See cross-templates checks tab CAS 55
E15	Non-proportional property reinsurance – net written premiums – non-life activities	This is the premiums written for non-proportional property reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to non-life activities
F15	Non-proportional property reinsurance – net best estimate – life activities	This is the technical provisions for non-proportional property reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities See cross-templates checks tab CQS 41 See cross-templates checks tab CAS 55
G15	Non-proportional property reinsurance – net written premiums – life activities	This is the premiums written for non-proportional property reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to life activities
D16	Non-proportional marine, aviation and transport reinsurance – net best estimate – non-life activities	This is the technical provisions for non-proportional marine, aviation and transport reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities See cross-templates checks tab CQS 40 See cross-templates checks tab CAS 54
E16	Non-proportional marine, aviation and transport reinsurance – net written premiums – non-life activities	This is the premiums written for non-proportional marine, aviation and transport reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to non-life activities
F16	Non-proportional marine, aviation and transport reinsurance – net best estimate – life activities	This is the technical provisions for non-proportional marine, aviation and transport reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities See cross-templates checks tab CQS 40 See cross-templates checks tab CAS 54
G16	Non-proportional marine, aviation and transport reinsurance – net written premiums – life activities	This is the premiums written for non-proportional marine, aviation and transport reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to life activities
D17	Non-proportional health reinsurance – net best estimate – non-life activities	This is the technical provisions for non-proportional health reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities See cross-templates checks tab CQS 39 See cross-templates checks tab CAS 53
E17	Non-proportional health reinsurance – net written premiums – non-life activities	This is the premiums written for non-proportional health reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to non-life activities
F17	Non-proportional health reinsurance – net best estimate – life activities	This is the technical provisions for non-proportional health reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities See cross-templates checks tab CQS 39 See cross-templates checks tab CAS 53
G17	Non-proportional health reinsurance – net written premiums – life activities	This is the premiums written for non-proportional health reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to life activities
B18	MCR <sub>(L,NL)</sub> result	This is the linear formula component for life insurance or reinsurance obligations of non-life insurance activities, and is calculated in accordance with Solvency 2 requirements 'B18=(0.05+D19)- (0.088*D20)+(0.005*D21)+(0.029*D22)+(0.001*E23
C18	MCR <sub>(L,L)</sub> result	This is the linear formula component for life insurance or reinsurance obligations of life insurance activities, and is calculated in accordance with Solvency 2 requirements 'C18=(0.05+F19)- (0.088*F20)+(0.005*F21)+(0.029*F22)+(0.001*G23)

D19	Net best estimate for obligations with profit participation – guaranteed benefits – non-life activities	This is the technical provisions without a risk margin for guaranteed benefits in respect of life insurance obligations with profit participation, after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities and technical provisions without a risk margin for reinsurance obligations where the underlying insurance obligations include profit participation, after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities See cross-templates checks tab CQS 42 See cross-templates checks tab CAS 56
F19	Net best estimate provisions for obligations with profit participation – guaranteed benefits – life activities	This is the technical provisions without a risk margin for guaranteed benefits in respect of life insurance obligations with profit participation, after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities and technical provisions without a risk margin for reinsurance obligations where the underlying insurance obligations include profit participation, after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities See cross-templates checks tab CQS 42 See cross-templates checks tab CAS 56
D20	Net best estiamte for obligations with profit participation – future discretionary benefits – non-life activities	This is the technical provisions without a risk margin for future discretionary benefits in respect of life insurance obligations with profit participation, after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities See cross-templates checks tab CQS 42 See cross-templates checks tab CAS 56
F20	Net best estimate for obligations with profit participation – future discretionary benefits – life activities	This is the technical provisions without a risk margin for future discretionary benefits in respect of life insurance obligations with profit participation, after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities See cross-templates checks tab CQS 42 See cross-templates checks tab CAS 56
D21	Net best estimate for index-linked and unit-linked obligations – non-life activities	This is the technical provisions without a risk margin for index- linked and unit-linked life insurance obligations and reinsurance obligations relating to such insurance obligations, after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities. See cross-templates checks tab CQS 43 See cross-templates checks tab CAS 57
F21	Net best estimate for index-linked and unit-linked obligations – life activities	This is the technical provisions without a risk margin for index- linked and unit-linked life insurance obligations and reinsurance obligations relating to such insurance obligations, after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities. See cross-templates checks tab CQS 43 See cross-templates checks tab CAS 57
D22	Net best estimate for other life (re)insurance obligations – non-life activities	This is the technical provisions without a risk margin for other life insurance obligations and reinsurance obligations relating to such insurance obligations, after deduction of the amounts recoverable from reinsurance contracts and SPV, with a floor equal to zero, relating to non-life activities See cross-templates checks tab CQS 44 See cross-templates checks tab CAS 58
F22	Net best estimate for other life (re)insurance obligations – life activities	This is the technical provisions without a risk margin for other life insurance obligations and reinsurance obligations relating to such insurance obligations, after deduction of the amounts recoverable from reinsurance contracts and SPV, with a floor equal to zero, relating to life activities See cross-templates checks tab CQS 44 See cross-templates checks tab CAS 58
E23	Capital at risk for all life (re)insurance obligations – non-life activities	This is the capital at risk, being the sum over all contracts that give rise to life insurance or reinsurance obligations of the highest amounts that the insurance or reinsurance undertaking would pay in the event of the death or disability of the persons insured under the contract after deduction of the amounts recoverable from reinsurance contracts and special purpose vehicles in such event, and the expected present value of annuities payable on death or disability less the net best estimate, with a floor equal to zero, relating to non-life activities

G23	Capital at risk for all life (re)insurance obligations – life activities	This is the capital at risk, being the sum over all contracts that give rise to life insurance or reinsurance obligations of the highest amounts that the insurance or reinsurance undertaking would pay in the event of the death or disability of the persons insured under the contract after deduction of the amounts recoverable from reinsurance contracts and special purpose vehicles in such event, and the expected present value of annuities payable on death or disability less the net best estimate, with a floor equal to zero, relating to life activities
A24	Linear MCR	This is calculated in accordance Solvency II requirements.
A25	SCR	This is the latest SCR to be calculated, either the annual one or a more recent one in case the SCR has been recalculated (e.g. due to a change in risk profile) since the last value of the SCR was reported, including capital add on. Undertakings using internal models to calculate the SCR should refer to IM SCR, except where under L1 Article 129(3) the national supervisor requires standard formula reference.
A26	MCR cap	This is calculated as 45% of the SCR including any capital add-on in accordance with Art 129(3) of the Solvency II Directive
A27	MCR floor	This is calculated as 25% of the SCR including any capital add-on in accordance with Art 129(3) of the Solvency II Directive
A28	Combined MCR	This is calculated in accordance with Solvency 2 requirements
A29	Absolute floor of the MCR	This is as defined in Art 129(1)d of the Solvency II Directive
A30	MCR	This is calculated in accordance with Solvency 2 requirements

# Technical Annex II: List of quantitative reporting items S.32.01.g Undertakings in the scope of the group ITEM

Country

A1

Β1

INSTRUCTIONS Country in which the registered head office of each undertaking within the group is located Identification code: Identification code Legal Entity Identifier (LEI);
Interim entity identifier (Pre-LEI);

		- Specific code (by this order of priority)
		Specific code: - For EEA (re) insurance undertakings within the group: identification code used in the local market, attributed by the undertaking's supervisory authority - For non-EEA undertakings and non-regulated undertakings within the group, identification code provided will be provided by the group. When allocating an identification code to each non-EEA or non-regulated undertaking, it should comply with the following format in a consistent manner: identification code of the parent undertaking + ISO 3166-1 alpha-2 code of the country of the undertaking + 5 digits
V1	Type of code	Identification of the code used in B1: - LEI - Pre-LEI - Specific code
C1	Legal name of the undertaking	Legal name of the undertaking
D1	Type of undertaking	Type of undertaking should give information on the type of activity of the undertaking. The closed list is the following: 1.Life insurance undertaking 2. Non life insurance undertaking 3. Composite undertaking 4. Insurance holding company as defined in Art. 212§ (f) of Directive 2009/138/EC 5. Mixed-activity insurance holding company as defined in Art. 212§1 (g) of Directive 2009/138/EC 6.Mixed financial holding company as defined in Art. 212§1(h) of Directive 2009/138/EC 7. Credit institution, investment firm and financial institution 8. Institution for occupational retirement provision 9. Ancillary services undertaking as defined in Art. 1bis (23) of Level 2 10. Non-regulated undertaking carrying out financial activities as defined in Art. 1bis (33) of Level 2 11. Special purpose vehicle authorized in accordance with Art. 211 of Directive 2009/138/EC 12. Special purpose vehicle other special purpose vehicle authorized in accordance with Art. 211 of Directive 2009/138/EC
E1	Legal form	Form of the undertaking consistent with Annex III of Directive 2009/138/EC
F1	Category of the undertaking	High level information on the legal form, i.e. whether the undertaking is a mutual or not The closed list is the following: 1.Mutual 2. Non-mutual
G1	Supervisory Authority	Name of the Supervisory Authority responsible for the supervision of the individual undertaking
H1a	Total Balance Sheet (for (re)insurance undertakings)	For (re)insurance undertakings, total amount of Solvency II balance sheet as reported in item A30 in BS-C1. The currency used should be the group currency
H1b	Total Balance Sheet (for other regulated undertakings)	For other regulated undertakings, total amount of balance sheet used for prudential purposes. The currency used should be the group currency
H1c	Total Balance Sheet (non- regulated undertakings)	For non-regulated undertakings, total amount of balance sheet used for accounting purposes. The currency used should be the group currency

I1a	Written premium or Turn Over (written premiums net of reinsurance ceded under IFRS or local GAAP for insurance undertakings)	For insurance and reinsurance undertakings: written premiums net of reinsurance ceded under IFRS or local GAAP. The currency used should be the group currency
I1b	Written premium or Turn Over (turn over defined as the gross revenue under IFRS or local GAAP for other types of undertakings or insurance holding companies)	For other types of undertakings : turn over defined as the gross revenue under IFRS or local GAAP For insurance holding companies where appropriate turnover defined as the gross revenue under IFRS or local GAAP will be used as a ranking criteria. The currency used should be the group currency
]1	Underwriting performance if applicable	(Re)insurance undertakings should report their underwriting performance in accordance to financial statements. An absolute amount should be reported. The currency used should be the group currency.
К1	Investment performance	(Re)insurance undertakings should report their investment performance in accordance to financial statements. An absolute amount should be reported. The currency used should be the group currency. This value should not include any value already reported in J1.
L1	Total performance	All the related undertakings within the group should report their total performance. An absolute amount should be reported. The currency used should be the group currency.
M1	Criteria of influence - % capital share	Proportion of the subscribed capital that is held, directly or indirectly, by the participating undertaking in the undertaking (as referred to in article 221 of Directive 2009/138/EC)
N1	Criteria of influence - %used for establishment of statutory (GAAP/IFRS) consolidated accounts	Percentage as defined by the consolidated account directive for the integration of consolidated undertakings into the consolidation which may differ from item M1. For full integration, minority interests should also be reported in this item.
01	Criteria of influence - %voting rights	Proportion of voting rights that is held, directly or indirectly, by the participating undertaking in the undertaking
P1	Criteria of influence - other criteria	Other criteria useful to assess type of influence exercised by the parent undertaking, e.g centralized risk management
Q1	Criteria of influence - level of influence	Influence can be either dominant or significant, depending on former criteria mentioned; the group is responsible for assessing the level of influence exercised by the parent undertaking over any undertaking but as stated in article 212-2 of Directive 2009/138/EC the group supervisor may have a differing view from the group's assessment and if so the group should take into account any decision made by the group supervisor The closed list is the following: 1. Dominant
R1	Criteria of influence - proportional share retained	Proportional share is the proportion that will be used to calculate the group solvency.
S1	Inclusion in the scope of group supervision - Y/N	Indicates if the undertaking is included or not in the scope of group supervision as referred in article 214 of Directive 2009/138/EC; if an undertaking on which a significant/dominant influence is exercised is not included in the scope of supervision as provided for in article 214, then it should be indicated which of a,b or c of article 214.2 is the reason The closed list is the following: 1.Yes 2. No (art. 214 a) 3. No (art. 214 b) 4. No (art. 214 c)
U1	Group solvency assessment - Method used and, under method 1 treatment of the undertaking	The item gathers information on the method used for group solvency assessment and the treatment of each undertaking. The closed list is the following: 1.Consolidation/full integration 2.Consolidation/proportional integration 3.Consolidation/equity method 4.Deduction and Aggregation- Solvency II 5. Deduction and Aggregation- Other sectoral Rules 6. Deduction and Aggregation- Local rules 7. Deduction of the participation in relation to article 229 of Directive 2009/138/EC 8. No inclusion into the Solvency II consolidated data as defined in Art. 323bis SCG3 of Level 2 9. Other method

#### Technical Annex II: List of quantitative reporting items S.33.01.g

## Insurance and reinsurance individual requirements ITEM

	ITEM	INSTRUCTIONS
A1	Legal name of the undertaking	Legal name of each undertaking
A2	Identification code	Identification code: - Legal Entity Identifier (LEI); - Interim entity identifier (Pre-LEI); - Specific code (by this order of priority)
		Specific code: - For EEA (re) insurance undertakings within the group: identification code used in the local market, attributed by the undertaking's supervisory authority - For non-EEA undertakings and non-regulated undertakings within the group, identification code provided will be provided by the group. When allocating an identification code to each non-EEA or non-regulated undertaking, it should comply with the following format in a consistent manner: identification code of the parent undertaking + ISO 3166-1 alpha-2 code of the country of the undertaking + 5 digits
Q1	Type of code	Identification of the code used in A2: - LEI - Pre-LEI - Specific code
R1	Entity Level/RFF/ Remaining Part	Identify if the information is related to: - Entity level - RFF - Remaining part
S1	Fund Number	This number is attributed by the undertaking and must be consistent over time. It should be reported when cell R1 is "RFF"
	EEA entities and non EEA	entities (using SII rules) included only via D&A
B1	SCR Market Risk	Solo SCR Market Risk for each undertaking
B2	SCR Counterparty Default Risk	Solo SCR Counterparty Default Risk for each undertaking
В3	SCR Life Underwriting Risk	Solo SCR Life Underwriting Risk for each undertaking
B4	SCR Health Underwriting Risk	Solo SCR Health Underwriting Risk for each undertaking
B5	SCR Non-life Underwriting Risk	Solo SCR Non-life Underwriting Risk for each undertaking
B6	SCR Operational Risk	Solo SCR Operational Risk for each undertaking
B7	Solo SCR	Solo SCR for each undertaking
C1	Solo MCR	Solo MCR for each undertaking within EEA
D1	Eligible Solo Own Funds	Eligible Solo Own Funds to cover the SCR. Total own funds are to be reported in this item. No restrictions on availability for the group apply.
F1	If Simplifications used specify where	When an entity used simplifications for calculating solo SCR, report the area(s) for which these simplifications are used.
G1	if Partial Internal Model used specify where	When an entity used a partial internal model(s) for calculating solo SCR, report the area(s) for which this/these are used.
H1	Group or solo internal model	When an entity used a full internal model for calculating solo SCR, it has to be stated whether this regards a solo internal model or group internal model.
	Non EEA entities (both us	ing SII rules and not using SII rules) regardless of the method used
N1	Local capital requirement	Local solo capital requirement that triggers first intervention by local supervisor.
01	Local minimum capital requirement	Local solo minimum capital requirement that triggers final intervention - withdrawal of the authorisation- by local supervisor. This figure is needed to calculate the group SCR floor.
P1	Eligible own funds in accordance with local rules	Eligible Solo Own Funds to cover the local capital requirement, as calculated according to local rules, without applying restrictions on availability for the group.

## Technical Annex II: List of quantitative reporting items S.34.01.g

Other regulated and non-regulated finar	icial undertakings including insurance holding companies individual requirements
ITEM	INSTRUCTIONS

A1	Legal name of the undertaking	Legal name of each undertaking
A2	Identification code	Identification code: - Legal Entity Identifier (LEI); - Interim entity identifier (Pre-LEI); - Specific code (by this order of priority) Specific code: - For EEA (re) insurance undertakings within the group: identification code used in the local market, attributed by the undertaking's supervisory authority - For non-EEA undertakings and non-regulated undertakings within the group, identification code provided will be provided by the group. When allocating an identification code to each non-EEA or non-regulated undertaking, it should comply with the following format in a consistent manner: identification code of the parent undertaking + ISO 3166-1 alpha-2 code of the country of the undertaking + 5 digits
F1	Type of code	Identification of the code used in A2: - LEI - Pre-LEI - Specific code
A3	Aggregated or not (Y/N)	When the entities of other financial sectors form a group with a specific capital requirement, this consolidated capital requirement can be accepted instead of the list of each solo requirement. One of the options in the following closed If the capital requirement is then provided on aggregated basis under this specific case: Y; Otherwise: N.
B1	Type of capital requirement	One of the options in the following closed list shall be used: For Insurance holding company, Mixed financial holding company, and non- regulated undertaking carrying out financial activities the requirement: Notional; For Mixed activity holding company: Non; For credit institution, investment firm and financial institution, institution for occupational retirement provision: Sectoral
C1	Notional SCR or Sectoral capital requirement	The capital requirement, either sectoral or notional, that triggers first intervention by solo supervisor, assuming a so-called intervention ladder.
D1	Notional MCR or Sectoral minimum capital requirement	Minimum capital requirement, either sectoral or notional, that triggers final intervention, assuming a so-called intervention ladder. This figure is needed to calculate the aroup SCR floor. This item is not reported for entities for which a final trigger level is not set.
E1	Eligible Own Funds	Total own funds to cover the (notional or sectoral) capital requirement. No restrictions on availability for the group apply.

#### Technical Annex II: List of quantitative reporting items S.35.01.g Contribution to group Technical Provisions

	ITEM	INSTRUCTIONS
A1	Identification code	Identification code: - Legal Entity Identifier (LEI); - Interim entity identifier (Pre-LEI); - Specific code (by this order of priority) Specific code: - For EEA (re) insurance undertakings within the group: identification code used in the local market, attributed by the undertaking's supervisory authority - For non-EEA undertakings and non-regulated undertakings within the group, identification code provided will be provided by the group. When allocating an identification code to each non-EEA or non-regulated undertaking, it should comply with the following format in a consistent manner: identification code of the parent undertaking + ISO 3166-1 alpha-2 code of the country of the undertaking + 5 digits
S1	Type of code	Identification of the code used in A1: - LEI - Pre-LEI - Specific code
B1	Legal name of the undertaking	Legal name of each undertaking
S1	Method of group solvency calculation	One of the options in the following closed list shall be used: Method 1 Method 2
C1, F1, I1, L1, O1	Amount of gross TP	Overall amount of technical provisions (TP calculated as a whole or the sum of the best estimate and the risk margin) of the EEA or non-EEA undertaking calculated according to Solvency II rules. The cell should be filled in gross figures, i. e. gross of IGT and before cession of reinsurance . The currency used should be the group currency. This item is reported for the (re)insurance undertakings under method 1 and method 2, except for the (re)insurance undertakings under method 2 situated in equivalent non-EEA countries.
D1,G1,J 1,M1,P1	Amount of net TP	Overall amount of technical provisions (TP calculated as a whole or the sum of the best estimate and the risk margin) of the EEA or non-EEA undertaking calculated according to Solvency II rules. The cell should be filled in net of IGT but gross of reinsurance ceded outside the group. The currency used should be the group currency. This item is reported for the (re)insurance undertakings under method 1 and method 2, except for the (re)insurance undertakings under method 2 situated in equivalent non-EEA countries. See cross-templates checks tab CGS 1 See cross-templates checks tab CGS 3 See cross-templates checks tab CGS 4 See cross-templates checks tab CGS 5
E1, H1, K1, N1, Q1	Net Contribution to Group TP (%)	The percentage share of TP (TP calculated as a whole or the sum of the best estimate and the risk margin) of the (re) insurance undertaking to the group TP under method 1 net of IGT but gross of reinsurance ceded outside the group , split by respective main categories (Life excluding health and unit linked index-linked, Unit-linked and index linked, Health – SLT and non-SLT, Non-life excluding health) This item is not reported for undertakings under method 2.

R1	Total amount of TP	This item equals to the sum of items D1+G1+J1+M1+P1, except for (re)insurance
		this case items D1,G1,J1,M1 and P1 are not required to be reported for this type of undertakings, with only item R1 being reported.
		When method 1 as defined under Article 230 of the Solvency II Directive is used for the (re)insurance undertaking, the total amount of technical provisions in cell R1 accounts for its contribution net of reinsurance ceded within the group to the group technical provisions. The total amount of technical provisions in cell R1 for all (re)insurance undertakings under method 1 can be reconciled with the amount of group technical provisions in the group balance sheet (sum of the cells L1+L4+L6B+L7+L10)
		When method 2 is used for the (re)insurance undertaking, the total amount of technical provisions in cell R1 cannot be reconciled with the amount of group technical provisions in the group balance sheet.

#### Technical Annex III: Lines of business

This Annex contains the lines of business to be used when submitting information by Line of Business.

Line of Business	Description
	Medical expense insurance obligations where the underlying business is not pursued on a similar
	technical basis to that of life insurance, other than obligations included in the line of business 3.
1.Medical expense insurance	
	Income protection insurance obligations where the underlying business is not pursued on a similar technical basis to that of life insurance, other than obligations included in the line of business 3
2.Income protection insurance	
	Health insurance obligations which relate to accidents at work, industrial injury and occupational
	diseases and where the underlying business is not pursued on a similar technical basis to that of
3.Workers' compensation insurance	Ine insurance, obligations which cover all liabilities arising out of the use of motor vehicles operating.
4.Motor vehicle liability insurance	on land (including carrier's liability).
5 Other motor insurance	Insurance obligations which cover all damage to or loss of land vehicles (including railway rolling stock).
	Insurance obligations which cover all damage or loss to sea, lake, river and canal vessels, aircraft,
	and damage to or loss of goods in transit or baggage irrespective of the form of transport.
	Insurance obligations which cover liabilities arising out of the use of aircraft, ships, vessels or boats on the sea, lakes, rivers or canals (including carrier's liability).
6.Marine, aviation and transport insurance	The second s
	Insurance obligations which cover all damage to or loss of property other than those included in the lines of business 5 and 6 due to fire, explosion, natural forces including storm, hail or frost.
7.Fire and other damage to property insurance	nuclear energy, land subsidence and any event such as theft.
	Insurance obligations which cover all liabilities other than those in the lines of business 4 and 6.
8.General liability insurance	Insurance obligations which cover insolvency, export credit instalment credit mortgages
9.Credit and suretyship insurance	agricultural credit and direct and indirect suretyship.
10 Legal expenses insurance	Insurance obligations which cover legal expenses and cost of litigation.
	Insurance obligations which cover assistance for persons who get into difficulties while travelling,
11.Assistance	while away from home or while away from their habitual residence.
	Insurance obligations which cover employment risk, insufficiency of income, bad weather, loss of
	rent or revenue, indirect trading losses other than those mentioned above, other financial loss
	(non-trading) as well as any other risk of non-life insurance not covered by the lines of business 1
12.Miscellaneous financial loss	to 11. The lines of husiness 13 to 24 shall include proportional reinsurance obligations which relate to
B. Proportional non-life reinsurance obligations	the obligations included in lines of business 1 to 12 respectively.
C. Non-proportional non-life reinsurance	
obligations	Non-proportional reinsurance obligations relating to insurance obligations included in lines of
25.Non-proportional health reinsurance	business 1 to 3.
	Non-proportional reinsurance obligations relating to insurance obligations included in lines of
26.Non-proportional casualty reinsurance	business 4 and 8.
27.Non-proportional marine, aviation and transport reinsurance	Non-proportional reinsurance obligations relating to insurance obligations included in line of business 6.
	Non-proportional reinsurance obligations relating to insurance obligations included in lines of
28.Non-proportional property reinsurance	business 5, 7 and 9 to 12.
D. Life insurance obligations	Health insurance obligations where the underlying business is pursued on a similar technical basis
29.Health insurance	to that of life insurance, other than those included in line of business 33.
	Insurance obligations with profit participation other than obligations included in line of business
30.Insurance with profit participation	33 and 34. Insurance obligations with index linked and unit linked benefits other than these included in lines
31.Index-linked and unit-linked insurance	of business 33 and 34.
	Other life insurance obligations other than obligations included in lines of business 29 to 31, 33
32.Other life insurance	and 34.
33. Annuities stemming from non-life insurance	
contracts and relating to health insurance obligations	
34.Annuities stemming from non-life insurance obligations other	
than health insurance obligations	
E. Life reinsurance obligations	
35 Health reinsurance	Reinsurance obligations which relate to the obligations included in lines of business 29 and 33.
	Reinsurance obligations which relate to the obligations included in lines of business 30 to 32 and
36. Life reinsurance	34.

This Annex contains the Complementary Identification Code Categories to be used when submitting the assets and derivatives information.

	Category	Definition				
1	Government bonds	Bonds issued by public authorities, whether by central governments supra-national government institutions, regional governments or municipal governments				
2	Corporate bonds	Bonds issued by corporations				
3	Equity	Shares and other securities equivalent to shares representing corporations' capital, i.e., representing ownership in a corporation				
4	Investment funds	Undertakings the sole purpose of which is the collective investment in transferrable securities and/or in other financial assets				
5	Structured notes	Hybrid securities, combining a fixed income instrument with a series of derivative components. Excluded from this category are fixed income securities that are issued by sovereign governments. Concerns securities that have embedded one or a combination of categories of derivatives, including Credit Default Swaps (CDS), Constant Maturity Swaps (CMS), Credit Default Options (CDOp). Assets under this category are not subject to unbundling				
6	Collateralised securities	Securities whose value and payments are derived from a portfolio of underlying assets. Includes Asset Backed Securities (ABS), Mortgage Backed securities (MBS), Commercial Mortgage Backed securities (CMBS), Collateralised Debt Obligations (CDO), Collateralised Loan Obligations (CLO), Collateralised Mortgage Obligations (CMO). Assets under this category are not subject to unbundling				
7	Cash and deposits	Money in the physical form, bank deposits and other money deposits				
8	Mortgages and loans	Financial assets created when creditors lend funds to debtors, with collateral or not, including cash pools.				
9	Property	Buildings, land, other constructions that are immovable and equipment				
A	Futures	Standardised contract between two parties to buy or sell a specified asset of standardised quantity and quality at a specified future date at a price agreed today				
В	Call Options	Contract between two parties concerning the buying of an asset at a reference price during a specified time frame, where the buyer of the call option gains the right, but not the obligation, to buy the underlying asset				
С	Put Options	Contract between two parties concerning the selling of an asset at a reference price during a specified time frame, where the buyer of the put option gains the right, but not the obligation, to sell the underlying asset				
D	Swaps	Contract in which counterparties exchange certain benefits of one party's financial instrument for those of the other party's financial instrument, and the benefits in question depend on the type of financial instruments involved				
E	Forwards	Non-standardised contract between two parties to buy or sell an asset at a specified future time at a price agreed today				
F	Credit derivatives	Derivative whose value is derived from the credit risk on an underlying bond, loan or any other financial asset				

This Annex contains the Complementary Identification Code Table to be used when submitting the assets and derivatives information.

First 2 positions	Asset listed in		ISO 3166-1-alpha-2 country code or XL (for not listed) or XT (for not exchange tradable)													
		1	2	3	4	5	6	7	8	9	А	В	С	D	E	F
Third position	Category	Government bonds	Corporate bonds	Equity	Investment funds	Structured notes	Collateralised securities	Cash and deposits	Mortgages and loans	Property	Futures	Call Options	Put Options	Swaps	Forwards	Credit derivatives
		1	1	1	1	1	1	1	1	1	1	1	1	1	1	1
		Central Government bonds	Corporate bonds	Common equity	Equity funds	Equity risk	Equity risk	Cash	Uncollateralized loans made	Property (office and commercial)	Equity and index futures	Equity and index options	Equity and index options	Interest rate swaps	Forward interest rate agreement	Credit default swap
		2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
		Supra-national bonds	Convertible bonds	Equity of real estate related corporation	Debt funds	Interest rate risk	Interest rate risk	Transferable deposits (cash equivalents)	Loans made collateralized with securities	Property (residential)	Interest rate futures	Bond options	Bond options	Currency swaps	Forward exchange rate agreement	Credit spread option
		3	3	3	3	3	3	3		3	3	3	3	3		3
		Regional government bonds	Commercial paper	Equity rights	Money market funds	Currency risk	Currency risk	Other deposits short term (less than one year)		Property (for own use)	Currency futures	Currency options	Currency options	Interest rate and currency swaps		Credit spread swap
		4	4	4	4	4	4	4	4	4		4	4			4
Fourth position	Sub- category or main	Municipal government bonds	Money market instruments	Preferred equity	Asset allocation funds	Credit risk	Credit risk	Other deposits with term longer than one year	Mortgages	Property (under construction)		Warrants	Warrants			Total return swap
	risk	5	5		5	5	5	5	5	5	5	5	5	5		
		Treasury bonds	Hybrid bonds		Real estate funds	Real estate risk	Real estate risk	Deposits to cedants	Other collateralized loans made	Plant and equipment (for own use)	Commodity futures	Commodity options	Commodity options	Security swaps		
		6	6		6	6	6		6			6	6			
		Covered bond	Common covered bonds		Alternative funds	Commodity risk	Commodity risk		Loans on policies			Swaptions	Swaptions			
			7		7	7	7				7	7	7	7	7	
			Covered bonds subject to specific law		Private equity funds	Catastrophe and Weather risk	Catastrophe and Weather risk				Catastrophe and Weather risk	Catastrophe and Weather risk	Catastrophe and Weather risk	Catastrophe and Weather risk	Catastrophe and Weather risk	
			8		8	8	8				8	8	8	8	8	
			Subordinated bonds		Infrastructure funds	Mortality risk	Mortality risk				Mortality risk	Mortality risk	Mortality risk	Mortality risk	Mortality risk	
		9	9	9	9	9	9	9	9	9	9	9	9	9	9	9
		Other	Other	Other	Other	Other	Other	Other	Other	Other	Other	Other	Other	Other	Other	Other

#### Definition of CIC

Assets listed in		Definition
Country	ISO 3166-1-alpha-2 country code	Identify the country ISO code where the asset is listed in. An asset is considered as being listed if it is negotiated on a regulated market or on a multilateral trading facility, as defined by Directive 2004/39/EC. If the asset is listed in more than one country, the country should be the one used as the reference for valuation purposes
XL	Assets that are not listed in a stock exchange	Identify assets that are not negotiated on a regulated market or on a multilateral trading facility, as defined by Directive 2004/39/EC
ХТ	Assets that are not exchange tradable	Identify assets that by their nature are not subject to negotiation on a regulated market or on a multilateral trading facility, as defined by Directive 2004/39/CE. This applies to asset categories 7, 8 and 9
	Category	Definition
1	Government bonds	Bonds issued by public authorities, whether by central governments supra-national government institutions, regional governments or municipal governments
11	Central Government bonds	Bonds issued by central governments
12	Supra-national bonds	Bonds issued by public institutions established by a commitment between national states, e.g. issued by a multilateral development bank as listed in Annex VI, Part 1, Number 4 of the Capital Requirements Directive (2006/48/EC) or issued by an international organisation listed in Annex VI, Part 1, Number 5 of the Capital Requirements Directive (2006/48/EC)
13	Regional government bonds	Regional government or autonomous communities debt instruments offered to the public in a public offering on the capital market
14	Municipal government bonds	Bonds issued by municipalities, including cities, provinces, districts and other municipal authorities
15	Treasury bonds	Short term government bonds, issued by central governments (issued with a maturity term up to 1 year)
16	Covered bonds	Government bonds which have a pool of assets that secures or "covers" the bond. Those assets remain on the issuer balance sheet.
19	Other	Other government bonds, not classified under the above categories
2	Corporate bonds	Bonds issued by corporations
21	Corporate bonds	Bonds issued by corporations, with simple characteristics, usually covering the ones referred to as "plain vanilla", and that don't have any special feature described in the categories 22 to 28
22	Convertible bonds	Corporate bonds that the holder can convert into shares of common stock in the issuing company or cash of equal value, having debt and equity-like features
23	Commercial paper	Unsecured, short-term debt instrument issued by a corporation, typically for the financing of accounts receivable, inventories and meeting short-term liabilities, usualy with original maturity lesser than 270 days.
24	Money market instruments	Very short term debt securities (usualy with maturities ranging form 1 day up to 1 year), consisting mainly of negotiable certificates of deposit (CDs), bankers acceptances, repurchase agreements (repos) and other highly liquid instruments. Commercial Paper is excluded from this category
25	Hybrid bonds	Corporate bonds that have debt and equity-like features, but are not convertible.
26	Common covered bonds	Corporate bonds which have a pool of assets that secures or "covers" the bond. Those assets remain on the issuer balance sheet. Covered bonds subject to specific law are excluded from this category

#### Definition of CIC

	Assets listed in	Definition
27	Covered bonds subject to specific law	Corporate bonds which have a pool of assets that secures or "covers" the bond if the originator becomes insolvent and are subject by law to special public supervision designed to protect bond-holders, as definid in Article 22(4) of Directive 85/611/EEC. An example of this category is Pfandbrief: "Covered bonds which are issued on the basis of the Pfandbrief Act. They are used to refinance loans for which collateral is furnished in the form of loans secured by real estate liens (Mortgage Pfandbriefe), public-sector loans (Public Pfandbriefe), ship mortgages (Ship Pfandbriefe) or aircraft mortgages (Aircraft Pfandbriefe). Thus, the distinction made between these Pfandbrief types refers to the cover pool created for each type of Pfandbrief."
28	Subordinated bonds	Corporate bonds which have a lower priority than other bonds of the issuer in case of liquidation.
29	Other	Other corporate bonds, with other characteristics than the ones identified in the above categories
3	Equity	Shares and other securities equivalent to shares representing corporations' capital, i.e., representing ownership in a corporation
31	Common equity	Equity that represents basic property rights on corporations
32	Equity of real estate related corporation	Equity representing capital from real estate related corporations
33	Equity rights	Rights to subscribe to additional shares of equity at a set price
34	Preferred equity	Equity security that is senior to common equity, having a higher claim on the assets and earnings than common equity, but is subordinate to bonds
39	Other	Other equity, not classified under the above categories
4	Investment funds	Undertakings the sole purpose of which is the collective investment in transferrable securities and/or in other financial assets
41	Equity funds	Investment funds mainly invested in equity
42	Debt funds	Investment funds mainly invested in bonds
43	Money market funds	Investment funds mainly invested in money market instruments
44	Asset allocation funds	Fund which invests its assets pursuing a specific asset allocation objective, e.g. primarily investing in the securities of companies in countries with nascent stock markets or small economies, specific sectors or group of sectors, specific countries or other specific investment objective
45	Real estate funds	Investment funds mainly invested in real estate
46	Alternative funds	Funds whose investment strategies include such as hedging, event driven, fixed income directional and relative value, managed futures, commodities etc.
47	Private equity funds	Investment funds used for making investments in equity securities following strategies associated with private equity.
48	Infrastructure funds	Funds that invest in utilities such as toll roads, bridges, tunnels, ports and airports, oil and gas distribution, electricity distribution and social infrastructure such as healthcare and educational facilities
49	Other	Other investment funds, not classified under the above categories
5	Structured notes	Hybrid securities, combining a fixed income instrument with a series of derivative components. Excluded from this category are fixed income securities that have embedded one or a combination of categories of derivatives, including Credit Default Swaps (CDS), Constant Maturity Swaps (CMS), Credit Default Options (CDOp). Assets under this category are not subject to unbundling

#### **Technical Annex V: Complementary Identification Code (CIC) Table** Definition of CIC

#### Assets listed in Definition 51 Equity risk Structured notes mainly exposed to equity risk 52 Interest rate risk Structured notes mainly exposed to interest rate risk 53 Structured notes mainly exposed to currency risk Currency risk Credit risk Structured notes mainly exposed to credit risk 54 55 Real estate risk Structured notes mainly exposed to real estate risk Structured notes mainly exposed to commodity risk 56 Commodity risk Structured notes mainly exposed to catastrophe or weather risk 57 Catastrophe and Weather risk Mortality risk Structured notes mainly exposed to mortality risk 58 59 Other structured notes, not classified under the above categories Other 6 Collateralised securities Securities whose value and payments are derived from a portfolio of underlying assets. Includes Asset Backed Securities (ABS), Mortgage Backed securities (MBS), Commercial Mortgage Backed securities (CMBS), Collateralised Debt Obligations (CDO), Collateralised Loan Obligations (CLO), Collateralised Mortgage Obligations (CMO). Assets under this category are not subject to unbundling 61 Equity risk Collateralised securities mainly exposed to equity risk Collateralised securities mainly exposed to interest rate risk 62 Interest rate risk Collateralised securities mainly exposed to currency risk 63 Currency risk Credit risk Collateralised securities mainly exposed to credit risk 64 Collateralised securities mainly exposed to real estate risk 65 Real estate risk 66 Commodity risk Collateralised securities mainly exposed to commodity risk Catastrophe and Weather risk Collateralised securities mainly exposed to catastrophe or weather risk 67 Collateralised securities mainly exposed to mortality risk 68 Mortality risk 69 Other Other collateralised securities, not classified under the above categories Money in the physical form, bank deposits and other money deposits 7 Cash and deposits 71 Notes and coins in circulation that are commonly used to make payments Cash 72 Transferable deposits (cash equivalents) Deposits exchangeable for currency on demand at par and which are directly usable for making payments by cheque, draft, giro order, direct debit/credit, or other direct payment facility, without penalty or restriction Deposits other than transferable deposits, with remaining maturity inferior to 1 year, that cannot be used to make payments at any time and that are not 73 Other deposits short term (less than one year) exchangeable for currency or transferable deposits without any kind of significant restriction or penalty 74 Other deposits with term longer than one year Deposits other than transferable deposits, with remaining maturity superior to 1 year, that cannot be used to make payments at any time and that are not exchangeable for currency or transferable deposits without any kind of significant restriction or penalty 75 Deposits to cedants Deposits relating to reinsurance accepted 79 Other Other cash and equivalents, not classified under the above categories 8 Mortgages and loans Financial assets created when creditors lend funds to debtors, with collateral or not, including cash pools.

#### **Technical Annex V: Complementary Identification Code (CIC) Table** Definition of CIC

	Assets listed in	Definition
81	Uncollateralized loans made	Loans made without collateral
82	Loans made collateralized with securities	Loans made with collateral in the form of financial securities
84	Mortgages	Loans made with collateral in the form of real estate
85	Other collateralized loans made	Loans made with collateral in any other form
86	Loans on policies	Loans made with insurance policies as collateral
89	Other	Other mortgages and loans, not classified under the above categories
9	Property	Buildings, land, other constructions that are immovable and equipment
91	Property (office and commercial)	Office and commercial building used for investment
92	Property (residential)	Residential buildings used for investment
93	Property (for own use)	Real estate for the own use of the undertaking
94	Property (under construction)	Real estate that is under construction, for future own usage or future usage as investment
95	Plant and equipment (for own use)	Plant and equipment for the own use of the undertaking
99	Other	Other real estate, not classified under the above categories
A	Futures	Standardised contract between two parties to buy or sell a specified asset of standardised quantity and quality at a specified future date at a price agreed
A1	Equity and index futures	Futures with equity or stock exchange indices as underlying
A2	Interest rate futures	Futures with bonds or other interest rate dependent security as underlying
A3	Currency futures	Futures with currencies or other currencies dependent security as underlying
A5	Commodity futures	Futures with commodities or other commodities dependent security as underlying
A7	Catastrophe and Weather risk	Futures mainly exposed to catastrophe or weather risk
A8	Mortality risk	Futures mainly exposed to mortality risk
A9	Other	Other futures, not classified under the above categories
В	Call Options	Contract between two parties concerning the buying of an asset at a reference price during a specified time frame, where the buyer of the call option gains the right but not the obligation to buy the underlying asset
B1	Equity and index options	Call options with equity or stock exchange indices as underlying
B2	Bond options	Call options with bonds or other interest rate dependent security as underlying
B3	Currency options	Call options with currencies or other currencies dependent security as underlying
B4	Warrants	Call options that entitles the holder to buy stock of the issuing company at a specified price
B5	Commodity options	Call options with commodities or other commodities dependent security as underlying
B6	Swaptions	Call options granting its owner the right but not the obligation to enter into a long position in an underlying swap, i.e., enter into a swap where the owner pays the fixed leg and receive the floating leg
B7	Catastrophe and Weather risk	Call options mainly exposed to catastrophe or weather risk
B8	Mortality risk	Call options mainly exposed to mortality risk

#### Definition of CIC

	Assets listed in	Definition
B9	Other	Other call options, not classified under the above categories
С	Put Options	Contract between two parties concerning the selling of an asset at a reference price during a specified time frame, where the buyer of the put option gains the right, but not the obligation, to sell the underlying asset
C1	Equity and index options	Put options with equity or stock exchange indices as underlying
C2	Bond options	Put options with bonds or other interest rate dependent security as underlying
C3	Currency options	Put options with currencies or other currencies dependent security as underlying
C4	Warrants	Put options that entitles the holder to sell stock of the issuing company at a specified price
C5	Commodity options	Put options with commodities or other commodities dependent security as underlying
C6	Swaptions	Put options granting its owner the right but not the obligation to enter into a short position in an underlying swap, i.e., enter into a swap in which the owner will receive the fixed leg, and pay the floating leg
C7	Catastrophe and Weather risk	Put options mainly exposed to catastrophe or weather risk
C8	Mortality risk	Put options mainly exposed to mortality risk
C9	Other	Other put options, not classified under the above categories
D	Swaps	Contract in which counterparties exchange certain benefits of one party's financial instrument for those of the other party's financial instrument, and the benefits in question depend on the type of financial instruments involved
D1	Interest rate swaps	Swap that exchange interest flows
D2	Currency swaps	Swap that exchange currency
D3	Interest rate and currency swaps	Swap that exchange interest and currency flows
D5	Security swaps	Swap that exchange securities
D7	Catastrophe and Weather risk	Swaps mainly exposed to catastrophe or weather risk
D8	Mortality risk	Swaps mainly exposed to mortality risk
D9	Other	Other swaps, not classified under the above categories
E	Forwards	Non-standardised contract between two parties to buy or sell an asset at a specified future time at a price agreed today
E1	Forward interest rate agreement	Forward contract in which typicaly one party pays a fixed interest rate, and receives a variable interest rate usualy based on an underlying index rate, at the predefined forward date
E2	Forward exchange rate agreement	Forward contract in which one party pays an amount in one currency, and receives an equivalent amount in a different currency resulting from the conversion using the contractual exchange rate, at the predefined forward date
E7	Catastrophe and Weather risk	Forwards mainly exposed to catastrophe or weather risk
E8	Mortality risk	Forwards mainly exposed to mortality risk
E9	Other	Other forwards, not classified under the above categories
F	Credit derivatives	Derivative whose value is derived from the credit risk on an underlying bond, loan or any other financial asset
F1	Credit default swap	Credit derivative transaction in which two parties enter into an agreement whereby one party pays the other a fixed periodic coupon for the specified life on the agreement and the other party makes no payments unless a credit event relating to a predetermined reference asset occurs

#### **Technical Annex V: Complementary Identification Code (CIC) Table** Definition of CIC

Assets listed in		Definition
F2	Credit spread option	Credit derivative that will generate cash flows if a given credit spread between two specific assets or benchmarks changes from its current level
F3	Credit spread swap	A swap in which one party makes a fixed payment to the other on the swap's settlement date and the second party pays the first an amount based on the actual credit spread
F4	Total return swap	A swap in which the non-floating rate side is based on the total return of an equity or fixed income instrument with the life longer that the swap
F9	Other	Other credit derivatives, not classified under the above categories

This Annex contains the checks that data received should comply with.

#### Cross-templates Checks Annual SOLO (CAS)

N° of Check Annual Solo (CAS)	Templates	Assertion
CAS 1	S.02.01.b-S.02.02.b	S.02.01.b.A30 = sum(S.02.02.b.A7A[CUR])
CAS 2	S.02.01.b-S.02.02.b	S.02.01.b.L25A = sum(S.02.02.b.A15[CUR])
CAS 3	S.02.01.b-S.02.02.b	S.02.01.b.A4 = sum(S.02.02.b.A3[CUR])
CAS 4	S.02.01.b-S.02.02.b	S.02.01.b.A3+S.02.01.b.A27 + S.02.01.b.A14A + S.02.01.b.A14B + S.02.01.b.A14BC = sum(S.02.02.b.A4[CUR])
CAS 5	S.02.01.b-S.02.02.b	S.02.01.b.A12 = sum (S.02.02.b.A5[CUR])
CAS 6	S.02.01.b-S.02.02.b	S.02.01.b.A16 = sum(S.02.02.b.A5A[CUR])
CAS 7	S.02.01.b-S.02.02.b	S.02.01.b.A13+S.02.01.b.A21+S.02.01.b.A20 = sum(S.02.02.b.A6[CUR])
CAS 8	S.02.01.b-S.02.02.b	S.02.01.b.A2+S.02.01.b.A26+S.02.01.b.A25B+S.02.01.b.A23+S.02.01.b.A29 + S.02.01.b.A28A + S.02.01.b.A28B = sum(S.02.02.b.A7[CUR])
CAS 9	S.02.01.b-S.02.02.b	S.02.01.b.L1+S.02.01.b.L4+S.02.01.b.L6B+S.02.01.b.L7 = sum(S.02.02.b.A8[CUR])
CAS 10	S.02.01.b-S.02.02.b	S.02.01.b.L10 = sum(S.02.02.b.A9[CUR])
CAS 11	S.02.01.b-S.02.02.b	S.02.01.b.L13+S.02.01.b.L15A+S.02.01.b.L15B = sum(S.02.02.b.A10[CUR])
CAS 12	S.02.01.b-S.02.02.b	S.02.01.b.L16 = sum(S.02.02.b.A11[CUR])
CAS 13	S.02.01.b-S.02.02.b	S.02.01.b.L19+S.02.01.b.L20 = sum(S.02.02.b.A12[CUR])
CAS 14	S.02.01.b-S.02.02.b	S.02.01.b.L23 = sum(S.02.02.b.A13[CUR])
CAS 15	S.02.01.b-S.02.02.b	S.02.01.b.L18+S.02.01.b.L22+S.02.01.b.L17+S.02.01.b.L15C+S.02.01.b.L25+ S.02.01.b.L26+S.02.01.b.L15D = sum(S.02.02.b.A14[CUR])
CAS 16	S.02.01.b - S.17.01.b	S.02.01.b.A17 = S.17.01.b.D27+S.17.01.b.E27+S.17.01.b.F27+S.17.01.b.G27+S.17.01.b.H27 +S.17.01.b.I27+S.17.01.b.J27+S.17.01.b.K27+S.17.01.b.L27+S.17.01.b.N27+ S.17.01.b.O27+S.17.01.b.P27
CAS 17	S.02.01.b - S.17.01.b	S.02.01.b.A18 = S.17.01.b.A27+S.17.01.b.B27+S.17.01.b.C27+S.17.01.b.M27
CAS 18	S.02.01.b - S.12.01.b	S.02.01.b.A18A = sum(S.12.01.b.C10C13)
CAS 19	S.02.01.b - S.12.01.b	S.02.01.b.A19 = S.12.01.b.C1+S.12.01.b.C4+S.12.01.b.C5+S.12.01.b.C6+S.12.01.b.C7
CAS 20	S.02.01.b - S.12.01.b	S.02.01.b.A19A = S.12.01.b.C2 + S.12.01.b.C3
CAS 21	S.02.01.b - S.17.01.b	S.02.01.b.L1A = S.17.01.b.D1+S.17.01.b.E1+S.17.01.b.F1+S.17.01.b.G1+S.17.01.b.H1+S.17. 01.b.I1+S.17.01.b.J1+S.17.01.b.K1+S.17.01.b.L1+S.17.01.b.N1+S.17.01.b.O 1+S.17.01.b.P1
CAS 22	S.02.01.b - S.17.01.b	S.02.01.b.L2 = S.17.01.b.D23+S.17.01.b.E23+S.17.01.b.F23+S.17.01.b.G23+S.17.01.b.H23 +S.17.01.b.I23+S.17.01.b.J23+S.17.01.b.K23+S.17.01.b.L23+S.17.01.b.N23+ S.17.01.b.O23+S.17.01.b.P23

#### Cross-templates Checks Annual SOLO (CAS)

N° of Check Annual Solo (CAS)	Templates	Assertion
CAS 23	S.02.01.b - S.17.01.b	S.02.01.b.L3 = S.17.01.b.D25+S.17.01.b.E25+S.17.01.b.F25+S.17.01.b.G25+S.17.01.b.H25 +S.17.01.b.I25+S.17.01.b.J25+S.17.01.b.K25+S.17.01.b.L25+S.17.01.b.N25+ S.17.01.b.O25+S.17.01.b.P25
CAS 24	S.02.01.b - S.17.01.b	S.02.01.b.L4A = S.17.01.b.A1+S.17.01.b.B1+S.17.01.b.C1+S.17.01.b.M1
CAS 25	S.02.01.b - S.17.01.b	S.02.01.b.L5 = S.17.01.b.A23+S.17.01.b.B23+S.17.01.b.C23+S.17.01.b.M23
CAS 26	S.02.01.b - S.17.01.b	S.02.01.b.L6 = S.17.01.b.A25+S.17.01.b.B25+S.17.01.b.C25+S.17.01.b.M25
CAS 27	S.02.01.b - S.12.01.b	S.02.01.b.L6C = sum(S.12.01.b.A10A13)
CAS 28	S.02.01.b - S.12.01.b	S.02.01.b.L6D = sum(S.12.01.b.B10B13)
CAS 29	S.02.01.b - S.12.01.b	S.02.01.b.L6E = sum(S.12.01.b.E10E13)
CAS 30	S.02.01.b - S.12.01.b	S.02.01.b.L7A = S.12.01.b.A1+S.12.01.b.A5+S.12.01.b.A6+S.12.01.b.A7
CAS 31	S.02.01.b - S.12.01.b	S.02.01.b.L8 = S.12.01.b.B1+S.12.01.b.B4+S.12.01.b.B5+S.12.01.b.B6+S.12.01.b.B7
CAS 32	S.02.01.b - S.12.01.b	S.02.01.b.L9 = S.12.01.b.E1+S.12.01.b.E4+S.12.01.b.E6+S.12.01.b.E7
CAS 33	S.02.01.b - S.12.01.b	S.02.01.b.L11 = S.12.01.b.B3 + S.12.01.b.B2
CAS 34	S.02.01.b-S.12.01.b	<pre>S.02.01.b.L6B+S.02.01.b.L7+S.02.01.b.L10 = S.12.01.b.A1[LOB:LB29] + S.12.01.b.B1[LOB:LB29] [CBK:CB02] + S.12.01.b.B1[LOB:LB29] [CBK:CB03] + S.12.01.b.E1[LOB:LB29] + S.12.01.b.A1[LOB:LB33] + S.12.01.b.B1[LOB:LB33] + S.12.01.b.E1[LOB:LB33] + S.12.01.b.A1[LOB:LB35] + S.12.01.b.B1[LOB:LB35] + S.12.01.b.E1[LOB:LB35] + S.12.01.b.A1[LOB:LB30] + S.12.01.b.B1[LOB:LB30] + S.12.01.b.E1[LOB:LB30] + S.12.01.b.A1[LOB:LB31] + S.12.01.b.B1[LOB:LB31] [CBK:CB02] + S.12.01.b.B1[LOB:LB31] [CBK:CB03] + S.12.01.b.E1[LOB:LB31] = S.12.01.b.A1[LOB:LB32] + S.12.01.b.E1[LOB:LB31] + S.12.01.b.A1[LOB:LB32] + S.12.01.b.B1[LOB:LB32] [CBK:CB02] + S.12.01.b.B1[LOB:LB32] [CBK:CB03] + S.12.01.b.B1[LOB:LB32] + S.12.01.b.A1[LOB:LB34] + S.12.01.b.B1[LOB:LB34] + S.12.01.b.B1[LOB:LB34] + S.12.01.b.A1[LOB:LB36] + S.12.01.b.B1[LOB:LB36] + S.12.01.b.E1[LOB:LB36] + S.12.01.b.B1[LOB:LB36] + S.12.01.b.E1[LOB:LB36] + S.12.01</pre>
CAS 35	S.02.01.b-S.12.01.b	S.02.01.b.L6C+S.02.01.b.L7A+S.02.01.b.L10A = S.12.01.b.A1[LOB:LB29]+S.12.01.b.A1[LOB:LB33]+S.12.01.b.A1[LOB:LB35]+ S.12.01.b.A1[LOB:LB30]+S.12.01.b.A1[LOB:LB31]+S.12.01.b.A1[LOB:LB32]+ S.12.01.b.A1[LOB:LB34]+S.12.01.b.A1[LOB:LB36]
CAS 36	S.02.01.b-S.12.01.b	S.02.01.b.L6D+S.02.01.b.L8+S.02.01.b.L11 = S.12.01.b.B1[LOB:LB29] [CBK:CB02] + S.12.01.b.B1[LOB:LB29] [CBK:CB03] +S.12.01.b.B1[LOB:LB33]+S.12.01.b.B1[LOB:LB35]+S.12.01.b.B1[LOB:LB30] +S.12.01.b.B1[LOB:LB31][CBK:CB02]+S.12.01.b.B1[LOB:LB31][CBK:CB03] + S.12.01.b.B1[LOB:LB32][CBK:CB02] + S.12.01.b.B1[LOB:LB32][CBK:CB03] + S.12.01.b.B1[LOB:LB34]+S.12.01.b.B1[LOB:LB36]

Cross-templates Checks Annual SOLO (CAS)

N° of Check Annual Solo	Templates	Assertion
(CAS)		
CAS 37	S.02.01.b-S.12.01.b	S.02.01.b.L6E+S.02.01.b.L9+S.02.01.b.L12 = S.12.01.b.E1[LOB:LB29]+S.12.01.b.E1[LOB:LB33]+S.12.01.b.E1[LOB:LB35]+S .12.01.b.E1[LOB:LB30]+S.12.01.b.E1[LOB:LB31]+S.12.01.b.E1[LOB:LB32]+S. 12.01.b.E1[LOB:LB34]+S.12.01.b.E1[LOB:LB36]
CAS 38	S.02.01.b-S.12.01.b & S.17.01.b	S.02.01.b.A16 = S.12.01.b.C1[LOB:LB29] [CBK:CB02] + S.12.01.b.C1[LOB:LB29] [CBK:CB03] +S.12.01.b.C1[LOB:LB33]+S.12.01.b.C1[LOB:LB35]+S.12.01.b.C1[LOB:LB30] + S.12.01.b.C1[LOB:LB31] [CBK:CB02]+ S.12.01.b.C1[LOB:LB31] [CBK:CB03] + S.12.01.b.C1[LOB:LB32] [CBK:CB02] + S.12.01.b.C1[LOB:LB32] [CBK:CB03] + S.12.01.b.C1[LOB:LB34]+S.12.01.b.C1[LOB:LB36] + S.17.01.b.Q27
CAS 39	S.02.01.b-S.17.01.b	S.02.01.b.L1+ S.02.01.b.L4 = S.17.01.b.Q26
CAS 40	S.28.02.b-S.17.01.b	S.17.01.b.A24 <= S.28.02.b.D2 + S.28.02.b.F2
CAS 41	S.28.02.b-S.17.01.b	S.17.01.b.B24 <= S.28.02.b.D3 + S.28.02.b.F3
CAS 42	S.28.02.b-S.17.01.b	S.17.01.b.C24 <= S.28.02.b.D4 + S.28.02.b.F4
CAS 43	S.28.02.b-S.17.01.b	S.17.01.b.D24 <= S.28.02.b.D5 + S.28.02.b.F5
CAS 44	S.28.02.b-S.17.01.b	S.28.02.b.D6 + S.28.02.b.F6 >= S.17.01.b.E24
CAS 45	S.28.02.b-S.17.01.b	S.28.02.b.D7 + S.28.02.b.F7 >= S.17.01.b.F24
CAS 46	S.28.02.b-S.17.01.b	S.28.02.b.D8 + S.28.02.b.F8 >= S.17.01.b.G24
CAS 47	S.28.02.b-S.17.01.b	S.28.02.b.D9 + S.28.02.b.F9>= S.17.01.b.H24
CAS 48	S.28.02.b-S.17.01.b	S.28.02.b.D10 + S.28.02.b.F10 >= S.17.01.b.I24
CAS 49	S.28.02.b-S.17.01.b	S.28.02.b.D11 + S.28.02.b.F11 >= S.17.01.b.J24
CAS 50	S.28.02.b-S.17.01.b	S.28.02.b.D12 + S.28.02.b.F12 >= S.17.01.b.K24
CAS 51	S.28.02.b-S.17.01.b	S.28.02.b.D13 + S.28.02.b.F13 >= S.17.01.b.L24
CAS 52	S.28.02.b-S.17.01.b	S.28.02.b.D14 + S.28.02.b.F14 >= S.17.01.b.N24
CAS 53	S.28.02.b-S.17.01.b	S.28.02.b.D17 + S.28.02.b.F17 >= S.17.01.b.M24
CAS 54	S.28.02.b-S.17.01.b	S.28.02.b.D16 + S.28.02.b.F16 >= S.17.01.b.O24
CAS 55	S.28.02.b-S.17.01.b	S.28.02.b.D15 + S.28.02.b.F15 >= S.17.01.b.P24
CAS 56	S.28.02.b-S.12.01.b	S.28.02.b.D19 + S.28.02.b.F19 + S.28.02.b.D20 + S.28.02.b.F20 >= (S.12.01.b.B1 [LOB:LB30] - S.12.01.b.C1 [LOB:LB30])
CAS 57	S.28.02.b-S.12.01.b	S.28.02.b.D21 + S.28.02.b.F21 >= (S.12.01.b.B1[LOB:LB31][CBK:CB02] - S.12.01.b.C1[LOB:LB31][CBK:CB02]) + (S.12.01.b.B1[LOB:LB31][CBK:CB03] - S.12.01.b.C1[LOB:LB31][CBK:CB03])
CAS 58	S.28.02.b-S.12.01.b	S.28.02.b.D22 + S.28.02.b.F22 >= (S.12.01.b.B1[LOB:LB33] - S.12.01.b.C1[LOB:LB33]) + (S.12.01.b.B1[LOB:LB36] - S.12.01.b.C1[LOB:LB36]) + (S.12.01.b.B1[LOB:LB29][CBK:CB02] - S.12.01.b.C1[LOB:LB29][CBK:CB02]) + (S.12.01.b.B1[LOB:LB29][CBK:CB03] - S.12.01.b.C1[LOB:LB29][CBK:CB03]) + (S.12.01.b.B1[LOB:LB34] - S.12.01.b.C1[LOB:LB34]) + (S.12.01.b.B1[LOB:LB35] - S.12.01.b.C1[LOB:LB35])

#### Cross-templates Checks Annual SOLO (CAS)

N° of Check		
Annual Solo	Templates	Assertion
(CAS)		
CAS 59	S.28.01.b-S.17.01.b	S.28.01.b.B2 >= S.17.01.b.A24
CAS 60	S.28.01.b-S.17.01.b	S.28.01.b.B3 >= S.17.01.b.B24
CAS 61	S.28.01.b-S.17.01.b	S.28.01.b.B4 >= S.17.01.b.C24
CAS 62	S.28.01.b-S.17.01.b	S.28.01.b.B5 >= S.17.01.b.D24
CAS 63	S.28.01.b-S.17.01.b	S.28.01.b.B6>= S.17.01.b.E24
CAS 64	S.28.01.b-S.17.01.b	S.28.01.b.B7 >= S.17.01.b.F24
CAS 65	S.28.01.b-S.17.01.b	S.28.01.b.B8 >= S.17.01.b.G24
CAS 66	S.28.01.b-S.17.01.b	S.28.01.b.B9 >= S.17.01.b.H24
CAS 67	S.28.01.b-S.17.01.b	S.28.01.b.B10 >= S.17.01.b.I24
CAS 68	S.28.01.b-S.17.01.b	S.28.01.b.B11 >= S.17.01.b.J24
CAS 69	S.28.01.b-S.17.01.b	S.28.01.b.B12 >= S.17.01.b.K24
CAS 70	S.28.01.b-S.17.01.b	S.28.01.b.B13 >= S.17.01.b.L24
CAS 71	S.28.01.b-S.17.01.b	S.28.01.b.B14 >= S.17.01.b.N24
CAS 72	S.28.01.b-S.17.01.b	S.28.01.b.B17 >= S.17.01.b.M24
CAS 73	S.28.01.b-S.17.01.b	S.28.01.b.B16 >= S.17.01.b.P24
CAS 74	S.28.01.b-S.17.01.b	S.28.01.b.B15 >= S.17.01.b.O24
CAS 75	S.28.01.b-S.12.01.b	S.28.01.b.B19 + S.28.01.b.B20 >= (S.12.01.b.B1 [LOB:LB30] - S.12.01.b.C1 [LOB:LB30])
CAS 76	S.28.01.b-S.12.01.b	S.28.01.b.B21 >= (S.12.01.b.B1[LOB:LB31][CBK:CB02] - S.12.01.b.C1[LOB:LB31][CBK:CB02]) + (S.12.01.b.B1[LOB:LB31][CBK:CB03] - S.12.01.b.C1[LOB:LB31][CBK:CB03])
CAS 77	S.28.01.b-S.12.01.b	S.28.01.b.B22 >= (S.12.01.b.B1[LOB:LB33] - S.12.01.b.C1[LOB:LB33]) + (S.12.01.b.B1[LOB:LB36] - S.12.01.b.C1[LOB:LB36]) + (S.12.01.b.B1[LOB:LB29][CBK:CB02] - S.12.01.b.C1[LOB:LB29][CBK:CB02]) + (S.12.01.b.B1[LOB:LB29][CBK:CB03] - S.12.01.b.C1[LOB:LB29][CBK:CB03]) + (S.12.01.b.B1[LOB:LB34] - S.12.01.b.C1 [LOB:LB34]) + (S.12.01.b.B1[LOB:LB35] - S.12.01.b.C1[LOB:LB35])
CAS 78	S.02.01.b-S.23.01.b	S.23.01.b.A20 = S.02.01.b.L27-S.23.01.b.B24-S.23.01.b.B25-S.23.01.b.B26- S.23.01.b.B27-S.23.01.b.B502-S.23.01.b.A503+ S.02.01.b.L26

This Annex contains the checks that data received should comply with.

#### Cross-templates Checks Quarterly SOLO (CQS)

N° of Check Quarterly Solo (CQS)	Templates	Assertion
CQS 1	S.02.01.a-S.23.01.a	S.23.01.a.A20 = S.02.01.a.L27-OF_B1.B24-S.23.01.a.B25-S.23.01.a.B27- S.23.01.a.B502-S.23.01.a.A503+ S.02.01.a.L26
CQS 2	S.02.01.a - S.17.01.a	S.02.01.a.A17 = S.17.01.a.D27+S.17.01.a.E27+S.17.01.a.F27+S.17.01.a.G27+S.17.01.a.H27+S .17.01.a.I27+S.17.01.a.J27+S.17.01.a.K27+S.17.01.a.L27+S.17.01.a.N27+S.17 .01.a.O27+S.17.01.a.P27
CQS 3	S.02.01.a - S.17.01.a	S.02.01.a.A18 = S.17.01.a.A27+S.17.01.a.B27+S.17.01.a.C27+S.17.01.a.M27
CQS 4	S.02.01.a - S.12.01.a	S.02.01.a.A18A = sum(S.12.01.a.C10C13)
CQS 5	S.02.01.a - S.12.01.a	S.02.01.a.A19 = S.12.01.a.C1+S.12.01.a.C4+S.12.01.a.C5+S.12.01.a.C6+S.12.01.a.C7
CQS 6	S.02.01.a - S.12.01.a	S.02.01.a.A19A = S.12.01.a.C2 + S.12.01.a.C3
CQS 7	S.02.01.a - S.17.01.a	S.02.01.a.L1A = S.17.01.a.D1+S.17.01.a.E1+S.17.01.a.F1+S.17.01.a.G1+S.17.01.a.H1+S.17.01 .a.I1+S.17.01.a.J1+S.17.01.a.K1+S.17.01.a.L1+S.17.01.a.N1+S.17.01.a.O1+S. 17.01.a.P1
CQS 8	S.02.01.a - S.17.01.a	S.02.01.a.L2 = S.17.01.a.D23+S.17.01.a.E23+S.17.01.a.F23+S.17.01.a.G23+S.17.01.a.H23+S .17.01.a.I23+S.17.01.a.J23+S.17.01.a.K23+S.17.01.a.L23+S.17.01.a.N23+S.17 .01.a.O23+S.17.01.a.P23
CQS 9	S.02.01.a - S.17.01.a	S.02.01.a.L3 = S.17.01.a.D25+S.17.01.a.E25+S.17.01.a.F25+S.17.01.a.G25+S.17.01.a.H25+S .17.01.a.I25+S.17.01.a.J25+S.17.01.a.K25+S.17.01.a.L25+S.17.01.a.N25+S.17 .01.a.O25+S.17.01.a.P25
CQS 10	S.02.01.a - S.17.01.a	S.02.01.a.L4A = S.17.01.a.A1+S.17.01.a.B1+S.17.01.a.C1+S.17.01.a.M1
CQS 11	S.02.01.a - S.17.01.a	S.02.01.a.L5 = S.17.01.a.A23+S.17.01.a.B23+S.17.01.a.C23+S.17.01.a.M23
CQS 12	S.02.01.a - S.17.01.a	S.02.01.a.L6 = S.17.01.a.A25+S.17.01.a.B25+S.17.01.a.C25+S.17.01.a.M25
CQS 13	S.02.01.a - S.12.01.a	S.02.01.a.L6C = sum(S.12.01.a.A10A13)
CQS 14	S.02.01.a - S.12.01.a	S.02.01.a.L6D = sum(S.12.01.a.B10B13)
CQS 15	S.02.01.a - S.12.01.a	S.02.01.a.L6E = sum(S.12.01.a.E10E13)
CQS 16	S.02.01.a - S.12.01.a	S.02.01.a.L7A = S.12.01.a.A1+S.12.01.a.A5+S.12.01.a.A6+S.12.01.a.A7
CQS 17	S.02.01.a - S.12.01.a	S.02.01.a.L8 = S.12.01.a.B1+S.12.01.a.B4+S.12.01.a.B5+S.12.01.a.B6+S.12.01.a.B7
CQS 18	S.02.01.a - S.12.01.a	S.02.01.a.L9 = S.12.01.a.E1+S.12.01.a.E4+S.12.01.a.E6+S.12.01.a.E7
CQS 19	S.02.01.a - S.12.01.a	S.02.01.a.L11 = S.12.01.a.B3 + S.12.01.a.B2

#### Cross-templates Checks Quarterly SOLO (CQS)

N° of Check Quarterly Solo (CQS)	Templates	Assertion
CQS 20	S.02.01.a-S.12.01.a	S.02.01.a.L6B+S.02.01.a.L7+S.02.01.a.L10 = S.12.01.a.A1[LOB:LB29] + S.12.01.a.B1[LOB:LB29] [CBK:CB02] + S.12.01.a.B1[LOB:LB29] [CBK:CB03] + S.12.01.a.E1[LOB:LB29] + S.12.01.a.A1[LOB:LB33] + S.12.01.a.B1[LOB:LB33] + S.12.01.a.E1[LOB:LB33] + S.12.01.a.A1[LOB:LB35] + S.12.01.a.B1[LOB:LB35] + S.12.01.a.E1[LOB:LB35] + S.12.01.a.A1[LOB:LB30] + S.12.01.a.B1[LOB:LB30] + S.12.01.a.E1[LOB:LB30] + S.12.01.a.A1[LOB:LB31] + S.12.01.a.B1[LOB:LB31] + S.12.01.a.A1[LOB:LB31] [CBK:CB03] + S.12.01.a.E1[LOB:LB31] + S.12.01.a.A1[LOB:LB32] + S.12.01.a.B1[LOB:LB32] [CBK:CB02] + S.12.01.a.A1[LOB:LB32] + S.12.01.a.B1[LOB:LB32] [CBK:CB02] + S.12.01.a.A1[LOB:LB32] [CBK:CB03] + S.12.01.a.E1[LOB:LB32] + S.12.01.a.A1[LOB:LB34] + S.12.01.a.B1[LOB:LB34] + S.12.01.a.E1[LOB:LB34] + S.12.01.a.A1[LOB:LB36] + S.12.01.a.B1[LOB:LB36] + S.12.01.a.E1[LOB:LB36] + S.12.01.a.B1[LOB:LB36] +
CQS 21	S.02.01.a-S.12.01.a	S.02.01.a.L6C+S.02.01.a.L7A+S.02.01.a.L10A = S.12.01.a.A1[LOB:LB29]+S.12.01.a.A1[LOB:LB33]+S.12.01.a.A1[LOB:LB35]+S .12.01.a.A1[LOB:LB30]+S.12.01.a.A1[LOB:LB31]+S.12.01.a.A1[LOB:LB32]+S. 12.01.a.A1[LOB:LB34]+S.12.01.a.A1[LOB:LB36]
CQS 22	S.02.01.a-S.12.01.a	S.02.01.a.L6D+S.02.01.a.L8+S.02.01.a.L11 = S.12.01.a.B1[LOB:LB29] [CBK:CB02] + S.12.01.a.B1[LOB:LB29] [CBK:CB03] +S.12.01.a.B1[LOB:LB33]+S.12.01.a.B1[LOB:LB35]+S.12.01.a.B1[LOB:LB30]+ S.12.01.a.B1[LOB:LB31][CBK:CB02]+S.12.01.a.B1[LOB:LB31][CBK:CB03] + S.12.01.a.B1[LOB:LB32][CBK:CB02] + S.12.01.a.B1[LOB:LB32][CBK:CB03] + S.12.01.a.B1[LOB:LB34]+S.12.01.a.B1[LOB:LB36]
CQS 23	S.02.01.a-S.12.01.a	S.02.01.a.L6E+S.02.01.a.L9+S.02.01.a.L12 = S.12.01.a.E1[LOB:LB29]+S.12.01.a.E1[LOB:LB33]+S.12.01.a.E1[LOB:LB35]+S. 12.01.a.E1[LOB:LB30]+S.12.01.a.E1[LOB:LB31]+S.12.01.a.E1[LOB:LB32]+S.1 2.01.a.E1[LOB:LB34]+S.12.01.a.E1[LOB:LB36]
CQS 24	S.02.01.a-S.12.01.a & S.17.01.a	S.02.01.a.A16 = S.12.01.a.C1[LOB:LB29] [CBK:CB02] + S.12.01.a.C1[LOB:LB29] [CBK:CB03] +S.12.01.a.C1[LOB:LB33]+S.12.01.a.C1[LOB:LB35]+S.12.01.a.C1[LOB:LB30]+ S.12.01.a.C1[LOB:LB31] [CBK:CB02]+ S.12.01.a.C1[LOB:LB31] [CBK:CB03] + S.12.01.a.C1[LOB:LB32] [CBK:CB02] + S.12.01.a.C1[LOB:LB32] [CBK:CB03] + S.12.01.a.C1[LOB:LB34]+S.12.01.a.C1[LOB:LB36] + S.17.01.a.Q27
CQS 25	S.02.01.a-S.17.01.a	S.02.01.a.L1+ S.02.01.a.L4 = S.17.01.a.Q26
CQS 26	S.28.02.a-S.17.01.a	S.17.01.a.A24 <= S.28.02.a.D2 + S.28.02.a.F2
CQS 27	S.28.02.a-S.17.01.a	S.17.01.a.B24 <= S.28.02.a.D3 + S.28.02.a.F3
CQS 28	S.28.02.a-S.17.01.a	S.17.01.a.C24 <= S.28.02.a.D4 + S.28.02.a.F4
CQS 29	S.28.02.a-S.17.01.a	S.17.01.a.D24 <= S.28.02.a.D5 + S.28.02.a.F5
	S.28.02.a-S.17.01.a	S.28.02.a.D6 + S.28.02.a.F6 >= S.17.01.a.E24
	5.28.02.a-5.17.01.a	5.28.02.a.D/ + 5.28.02.a.F/ >= 5.1/.01.a.F24
CQS 32	5.28.02.a-5.17.01.a	5.28.02.a.D8 + 5.28.02.a.F8 >= 5.17.01.a.G24
CQS 24	6.10.02 a 6.17.01 a	5.26.02.a.D9 + 5.28.02.a.F9>= 5.17.01.a.H24
	S.28.02.a-S.17.01.a	S.28.02.a.D10 + S.28.02.a.F10 >= S.17.01.a.124
CQS 35	S.28.02.a-S.17.01.a	S.28.02.a.D11 + S.28.02.a.F11 >= S.17.01.a.J24

Cross-templates Checks Quarterly SOLO (CQS)

N° of Check Quarterly Solo (CQS)	Templates	Assertion
CQS 36	S.28.02.a-S.17.01.a	S.28.02.a.D12 + S.28.02.a.F12 >= S.17.01.a.K24
CQS 37	S.28.02.a-S.17.01.a	S.28.02.a.D13 + S.28.02.a.F13 >= S.17.01.a.L24
CQS 38	S.28.02.a-S.17.01.a	S.28.02.a.D14 + S.28.02.a.F14 >= S.17.01.a.N24
CQS 39	S.28.02.a-S.17.01.a	S.28.02.a.D17 + S.28.02.a.F17 >= S.17.01.a.M24
CQS 40	S.28.02.a-S.17.01.a	S.28.02.a.D16 + S.28.02.a.F16 >= S.17.01.a.O24
CQS 41	S.28.02.a-S.17.01.a	S.28.02.a.D15 + S.28.02.a.F15 >= S.17.01.a.P24
CQS 42	S.28.02.a-S.12.01.a	S.28.02.a.D19 + S.28.02.a.F19 + S.28.02.a.D20 + S.28.02.a.F20 >= (S.12.01.a.B1 [LOB:LB30] - S.12.01.a.C1 [LOB:LB30])
CQS 43	S.28.02.a-S.12.01.a	S.28.02.a.D21 + S.28.02.a.F21 >= (S.12.01.a.B1[LOB:LB31][CBK:CB02] - S.12.01.a.C1[LOB:LB31][CBK:CB02]) + (S.12.01.a.B1[LOB:LB31][CBK:CB03] - S.12.01.a.C1[LOB:LB31][CBK:CB03])
CQS 44	S.28.02.a-S.12.01.a	S.28.02.a.D22 + S.28.02.a.F22 >= (S.12.01.a.B1[LOB:LB33] - S.12.01.a.C1[LOB:LB33]) + (S.12.01.a.B1[LOB:LB36] - S.12.01.a.C1[LOB:LB36]) + (S.12.01.a.B1[LOB:LB29][CBK:CB02] - S.12.01.a.C1[LOB:LB29][CBK:CB02]) + (S.12.01.a.B1[LOB:LB29][CBK:CB03] - S.12.01.a.C1[LOB:LB29][CBK:CB03]) + (S.12.01.a.B1[LOB:LB34] - S.12.01.a.C1[LOB:LB34]) + (S.12.01.a.B1[LOB:LB35] - S.12.01.a.C1[LOB:LB35])
CQS 45	S.28.01.a-S.17.01.a	S.28.01.a.B2 >= S.17.01.a.A24
CQS 46	S.28.01.a-S.17.01.a	S.28.01.a.B3 >= S.17.01.a.B24
CQS 47	S.28.01.a-S.17.01.a	S.28.01.a.B4 >= S.17.01.a.C24
CQS 48	S.28.01.a-S.17.01.a	S.28.01.a.B5 >= S.17.01.a.D24
CQS 49	S.28.01.a-S.17.01.a	S.28.01.a.B6>= S.17.01.a.E24
CQS 50	S.28.01.a-S.17.01.a	S.28.01.a.B7 >= S.17.01.a.F24
CQS 51	S.28.01.a-S.17.01.a	S.28.01.a.B8 >= S.17.01.a.G24
CQS 52	S.28.01.a-S.17.01.a	S.28.01.a.B9 >= S.17.01.a.H24
CQS 53	S.28.01.a-S.17.01.a	S.28.01.a.B10 >= S.17.01.a.I24
CQS 54	S.28.01.a-S.17.01.a	S.28.01.a.B11 >= S.17.01.a.J24
CQS 55	S.28.01.a-S.17.01.a	S.28.01.a.B12 >= S.17.01.a.K24
CQS 56	S.28.01.a-S.17.01.a	S.28.01.a.B13 >= S.17.01.a.L24
CQS 57	S.28.01.a-S.17.01.a	S.28.01.a.B14 >= S.17.01.a.N24
CQS 58	S.28.01.a-S.17.01.a	S.28.01.a.B17 >= S.17.01.a.M24
CQS 59	S.28.01.a-S.17.01.a	S.28.01.a.B16 >= S.17.01.a.P24
CQS 60	S.28.01.a-S.17.01.a	S.28.01.a.B15 >= S.17.01.a.O24
CQS 61	S.28.01.a-S.12.01.a	S.28.01.a.B19 + S.28.01.a.B20 >= (S.12.01.a.B1 [LOB:LB30] - S.12.01.a.C1 [LOB:LB30])
CQS 62	S.28.01.a-S.12.01.a	S.28.01.a.B21 >= (S.12.01.a.B1[LOB:LB31][CBK:CB02] - S.12.01.a.C1[LOB:LB31][CBK:CB02]) + (S.12.01.a.B1[LOB:LB31][CBK:CB03] - S.12.01.a.C1[LOB:LB31][CBK:CB03])

N° of Check Quarterly Solo (CQS)	Templates	Assertion
CQS 63	S.28.01.a-S.12.01.a	S.28.01.a.B22 >= (S.12.01.a.B1[LOB:LB33] - S.12.01.a.C1[LOB:LB33]) + (S.12.01.a.B1[LOB:LB36] - S.12.01.a.C1[LOB:LB36]) + (S.12.01.a.B1[LOB:LB29][CBK:CB02] - S.12.01.a.C1[LOB:LB29][CBK:CB02]) + (S.12.01.a.B1[LOB:LB29][CBK:CB03] - S.12.01.a.C1[LOB:LB29][CBK:CB03]) + (S.12.01.a.B1[LOB:LB34] - S.12.01.a.C1 [LOB:LB34]) + (S.12.01.a.B1[LOB:LB35] - S.12.01.a.C1[LOB:LB35])

This Annex contains the checks that data received should comply with.

#### Cross-templates Checks Group Specific (CGS)

N° of Check Group Specific (CGS)	Templates	Assertion
CGS 1	S.02.01.g-S.35.01.g	S.02.01.g.L1 = sum(S.35.01.g.D1[EID])
CGS 2	S.02.01.g-S.35.01.g	S.02.01.g.L4 = sum(S.35.01.g.G1[EID])
CGS 3	S.02.01.g-S.35.01.g	S.02.01.g.L6B = sum(S.35.01.g.J1[EID])
CGS 4	S.02.01.g-S.35.01.g	S.02.01.g.L7 = sum(S.35.01.g.M1[EID])
CGS 5	S.02.01.g-S.35.01.g	S.02.01.g.L10 = sum(S.35.01.g.P1[EID])
CGS 6	S.02.01.g-S.23.01.g	S.23.01.g.A21 = S.02.01.g.L27-S.23.01.g.B24-S.23.01.g.B25-S.23.01.g.B26- S.23.01.g.B27-S.23.01.g.B28-S.23.01.g.B502-S.23.01.g.A607+ S.02.01.g.L26

This Annex contains the checks that data received should comply with.

#### Cross-templates Quarterly Checks Group Specific (QCGS)

N° of Quarterly Check Group Specific (OCGS)	Templates	Assertion
QCGS 1	S.02.01.h-S.23.01.f	S.23.01.f.A21 = S.02.01.h.L27-S.23.01.f.B24-S.23.01.f.B25-S.23.01.f.B26- S.23.01.f.B27-S.23.01.f.B28-S.23.01.f.B502-S.23.01.f.A607+ S.02.01.h.L26

This Annex contains the checks that data received should comply with.

Item	Description
N° of Check	The code of the data check. This code is inserted in the relevent reporting items as a link to the data checks listed in this annex. For example, data item A2 in Annex II - BS LOG - S.02.01 has included the following: "See cross-templates checks tab CAS 8"
Templates	Indicates the source of the data items on which the data check is performed. For example, Nº of Check CAS1 refers to a data check that involves data items submitted under S.02.01.b and S.02.02.b ("S.02.01.b-S.02.02.b")
Assertion	The description of the data check being performed. For example, Nº of Check CAS1 is " \$.02.01.b.A30 = sum(\$.02.02.b.A7A[CUR])". This means that item code A30 ("Total assets") in \$.02.01b should be equal to the should be equal to the value of item A7A ("Total assets"), by currency, in \$.02.02b.

GlobalFilters Codes	Description
[CUR]	Checks available for all currencies
[LOB:LB29]; [LOB:LB33]; [LOB:LB35]	Lines of business for SLT health
[LOB:LB30]	Lines of business for Insurance with profit participation (life obligations)
[LOB:LB31]	Lines of business for Index-linked and unit-linked insurance (life obligations)
[LOB:LB32]	Lines of business for Other life insurance
[LOB:LB36]	Lines of business for Accepted Reinsurance (life obligations)
[LOB:LB33]	Lines of business for Annuities steamming from non-life contracts
[LOB:LB29]	Lines of business for Direct business, SLT health
[LOB:LB35]	Lines of business for Reinsurance accepted, SLT health
[CBK:CB02]	Contracts break-down (Contracts without options)
[CBK:CB03]	Contracts break-down (Contracts with options and guarantees)
[LOB:LB34]	Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations in S.12.01.a
[EID]	Entity identification
[LOB:LB30]; [LOB:LB31]; [LOB:LB32]; [LOB:LB34]; [LOB:LB36]	Lines of business for life obligations
## Appendix I: Quantitative reporting templates Content of the submission S.01.01.a

Template Code	Template name
S.01.02.a	Basic Information
S.02.01.a	Balance Sheet
S.06.02.a	List of assets
S.08.01.a	Open derivatives
S.14.01.a	Life and Health SLT Technical Provisions
S.17.01.a	Non-Life Technical Provisions
S.23.01.a	Own funds
S.28.01.a	Minimum Capital Requirement
S.28.02.a	Minimum Capital Requirement - Composite

A1
A2
A4
A5
A6
A7
A8
A19
A20

## Appendix I: Quantitative reporting templates Content of the submission S.01.01.b

Template Code	Template name	
S.01.02.b	Basic Information	A1
S.02.01.b	Balance Sheet	A2
S.02.02.b	Assets and liabilities by currency	A3
S.06.02.b	List of assets	A4
S.08.01.b	Open derivatives	A5
S.14.01.b	Life and Health SLT Technical Provisions	A6
S.17.01.b	Non-Life Technical Provisions	A7
S.23.01.b	Own funds	A8
S.25.01.b	Solvency Capital Requirement - SF	A9
S.25.02.b	Solvency Capital Requirement - PIM	A10
S.25.03.b	Solvency Capital Requirement - IM	A1:
S.26.01.b	Solvency Capital Requirement - Market risk	A12
S.26.02.b	Solvency Capital Requirement - Counterparty default risk	A13
S.26.03.b	Solvency Capital Requirement - Life underwriting risk	A14
S.26.04.b	Solvency Capital Requirement - Health underwriting risk	A15
S.26.05.b	Solvency Capital Requirement - Non-Life underwriting risk	A16
S.26.06.b	Solvency Capital Requirement - Operational risk	A17
S.27.01.b	Solvency Capital Requirement - Non-Life Catastrophe risk	A18
S.28.01.b	Minimum Capital Requirement	A19
S.28.02.b	Minimum Capital Requirement - Composite	A20
		-

A1
A2
A3
A4
A5
A6
A7
A8
A9
A10
A11
A12
A13
A14
A15
A16
A17
A18
A19
A20

## Appendix I: Quantitative reporting templates Content of the submission S.01.01.f

A1
A2
A4
A5
A8

## Appendix I: Quantitative reporting templates Content of the submission S.01.01.g

Template Code	Template name
S.01.02.g	Basic Information
S.02.01.g	Balance Sheet
S.06.02.g	List of assets
S.08.01.g	Open derivatives
S.23.01.g	Own funds
S.25.01.g	Solvency Capital Requirement - SF
S.25.02.g	Solvency Capital Requirement - PIM
S.25.03.g	Solvency Capital Requirement - IM
S.26.01.g	Solvency Capital Requirement - Market risk
S.26.02.g	Solvency Capital Requirement - Counterparty default risk
S.26.03.g	Solvency Capital Requirement - Life underwriting risk
S.26.04.g	Solvency Capital Requirement - Health underwriting risk
S.26.05.g	Solvency Capital Requirement - Non-Life underwriting risk
S.26.06.g	Solvency Capital Requirement - Operational risk
S.27.01.g	Solvency Capital Requirement - Non-Life Catastrophe risk
S.32.01.g	Entities in the scope of the group
S.33.01.g	(Re)insurance Solo requirements
S.34.01.g	Non-(re)insurance Solo requirements
S.35.01.g	Group - contribution of TP

## Appendix I: Quantitative reporting templates S.01.02.a Basic information

## **General information**

Identification code Type of code Reporting date Reference date Currency used for reporting Accounting standard Type of internal model Composite undertaking? (Y/N) RFF? (Y/N)

A1
A11
A2
A3
A4
A5
A6
A7
A8

## Appendix I: Quantitative reporting templates S.01.02.b Basic information

## **General information**

Identification code Type of code Reporting date Reference date Currency used for reporting Accounting standard Type of internal model Composite undertaking? (Y/N) RFF? (Y/N)

A1
A11
A2
A3
A4
A5
A6
A7
A8

## Appendix I: Quantitative reporting templates S.01.02.f Basic information

## **General information**

Group identification code Type of code Reporting date Reference date Currency used for reporting Accounting standard Type of internal model Composite undertaking? (Y/N) RFF? (Y/N) Consolidation method 1 or a combination of methods is used for calculating group solvency of at least one undertaking in the scope? (Y/N)

A9
A11
A2
A3
A4
A5
A6
A7
A8
A10

## Appendix I: Quantitative reporting templates S.01.02.g Basic information

## **General information**

Group identification code Type of code Reporting date Reference date Currency used for reporting Accounting standard Type of internal model Composite undertaking? (Y/N) RFF? (Y/N) Consolidation method 1 or a combination of methods is used for calculating group solvency of at least one undertaking in the scope? (Y/N)

A9
A11
A2
A3
A4
A5
A6
A7
A8
A10

## Appendix I: Quantitative reporting templates S.02.01.a Balance sheet

Fund number	A0
Assets	Solvency II value
Goodwill	
Deferred acquisition costs	
Intangible assets	A2
Deferred tax assets	A26
Pension benefit surplus	A25B
Property, plant & equipement held for own use	A3
Investments (other than assets held for index-linked and unit-	
linked funds)	A4
Property (other than for own use)	A5
Participations	A6
Equities	A7B
Equities - listed	Α7
Equities - unlisted	A7A
Bonds	A8E
Government Bonds	A8
Corporate Bonds	A8A
Structured notes	A8C
Collateralised securities	A8D
Investment funds	A9
Derivatives	A10A
Deposits other than cash equivalents	A10B
Other investments	A11
Assets held for index-linked and unit-linked funds	A12
Loans & mortgages	A14
Loans & mortgages to individuals	A14B
Other loans & mortgages	A14C
Loans on policies	A14A
Reinsurance recoverables from:	A16
Non-life and health similar to non-life	A17A
Non-life excluding health	A17
Health similar to non-life	A18
Life and health similar to life, excluding health and index-	
linked and unit-linked	A19B
Health similar to life	A18A
Life excluding health and index-linked and unit-linked	A19
Life index-linked and unit-linked	A19A
Deposits to cedants	A13
Insurance & intermediaries receivables	A21
Reinsurance receivables	A20
Receivables (trade, not insurance)	A23
Own shares	A28A
Amounts due in respect of own fund items or initial fund	
called up but not vet paid in	A28B
Cash and cash equivalents	A27
Any other assets, not elsewhere shown	A29
Total assets	A30

Liabilities	Solvency II value
Technical provisions – non-life	
Technical provisions – non-life (excluding health)	L1
TP calculated as a whole	L1A
Best Estimate	L2
Risk margin	L3
Technical provisions - health (similar to non-life)	L4
TP calculated as a whole	L4A
Best Estimate	L5
Risk margin	L6
Technical provisions - life (excluding index-linked and unit-	
linked)	
Technical provisions - health (similar to life)	L6B
TP calculated as a whole	L6C
Best Estimate	L6D
Risk margin	L6E
Technical provisions – life (excluding health and index-linked	
and unit-linked)	L7
TP calculated as a whole	L7A
Best Estimate	L8
Risk margin	L9
Technical provisions – index-linked and unit-linked	L10
TP calculated as a whole	L10A
Best Estimate	L11
Risk margin	L12
Other technical provisions	
Contingent liabilities	L23
Provisions other than technical provisions	L18
Pension benefit obligations	L22
Deposits from reinsurers	L13
Deferred tax liabilities	L17
Derivatives	L16
Debts owed to credit institutions	L19
Financial liabilities other than debts owed to credit institutions	L20
Insurance & intermediaries payables	L15A
Reinsurance payables	L15B
Payables (trade, not insurance)	LISC
Suborainated liabilities	LISE
Suborainated liabilities not in BOF	LISD
Subordinated liabilities in BOF	L26
Any other liabilities, not elsewhere shown	L25
I OTAL HADIIITIES	L25A
Excess of assets over liabilities	107
	LZ/

## Appendix I: Quantitative reporting templates S.02.01.b **Balance sheet**

Fund number	A0	
Assets	Solvency II value	Statutory accounts
Goodwill		AS1
Deferred acquisition costs		AS24
Intangible assets	A2	A2
Deferred tax assets	A26	A26
Pension benefit surplus	A25B	A25B
Property, plant & equipement held for own use	A3	A3
Investments (other than assets held for index-linked and unit-		
linked funds)	A4	A4
Property (other than for own use)	A5	A5
Participations	A6	A6
Equities	A7B	A7B
Equities - listed	A7	A7
Equities - unlisted	A7A	A7A
Bonds	A8E	A8E
Government Bonds	A8	A8
Corporate Bonds	A8A	A8A
Structured notes	A8C	A8C
Collateralised securities	A8D	A8D
Investment funds	A9	A9
Derivatives	A10A	A10A
Deposits other than cash equivalents	A10B	A10B
Other investments	A11	A11
Assets held for index-linked and unit-linked funds	A12	A12
Loans & mortgages	A14	A14
Loans & mortgages to individuals	A14B	
Other loans & mortgages	A14C	
Loans on policies	A14A	A14A
Reinsurance recoverables from:	A16	A16
Non-life and health similar to non-life	A17A	A17A
Non-life excluding health	A17	A17
Health similar to non-life	A18	A18
Life and health similar to life, excluding health and index-		
linked and unit-linked	A19B	A19B
Health similar to life	A18A	A18A
Life excluding health and index-linked and unit-linked	A19	A19
Life index-linked and unit-linked	A19A	A19A
Deposits to cedants	A13	A13
Insurance & intermediaries receivables	A21	A21
Reinsurance receivables	A20	A20
Receivables (trade, not insurance)	A23	A23
Own shares	A28A	A28A
Amounts due in respect of own fund items or initial fund		1205
called up but not yet paid in	A28B	A28B
Cash and cash equivalents	A27	A27
Any other assets, not elsewhere snown	A29	A29
lotal assets	A30	A30
Т	Solvency II value	Statutory accounts
Liabilities	Solvency II value	
Technical provisions – non-life		LSO
Technical provisions – non-life (excluding health)	1	
TP calculated as a whole	 I 1 A	<u></u>
Best Estimate	12	
Risk margin	3	
Technical provisions - health (similar to non-life)	4	4
TP calculated as a whole	144	L 1
Best Estimate	L5	

L6

L6B L6C LS6F L6B

Best Estimate

Risk margin Technical provisions - life (excluding index-linked and unitlinked)

Technical provisions - health (similar to life) TP calculated as a whole

Best Estimate	L6D	
Risk margin	L6E	
Technical provisions – life (excluding health and index-		
linked and unit-linked)	L7	L7
TP calculated as a whole	L7A	
Best Estimate	L8	
Risk margin	L9	
Technical provisions – index-linked and unit-linked	L10	L10
TP calculated as a whole	L10A	
Best Estimate	L11	
Risk margin	L12	
Other technical provisions		LS14
Contingent liabilities	L23	
Provisions other than technical provisions	L18	L18
Pension benefit obligations	L22	L22
Deposits from reinsurers	L13	L13
Deferred tax liabilities	L17	L17
Derivatives	L16	L16
Debts owed to credit institutions	L19	L19
Financial liabilities other than debts owed to credit institutions	L20	L20
Insurance & intermediaries payables	L15A	L15A
Reinsurance payables	L15B	L15B
Payables (trade, not insurance)	L15C	L15C
Subordinated liabilities	L15E	L15E
Subordinated liabilities not in BOF	L15D	L15D
Subordinated liabilities in BOF	L26	L26
Any other liabilities, not elsewhere shown	L25	L25
Total liabilities	L25A	L25A
Excess of assets over liabilities	L27	L27

## Appendix I: Quantitative reporting templates S.02.01.f Balance sheet

Fund number	A0
Assets	Solvency II value
Goodwill	
Deferred acquisition costs	
Intangible assets	A2
Deferred tax assets	A26
Pension benefit surplus	A25B
Property, plant & equipement held for own use	A3
Investments (other than assets held for index-linked and unit-	
linked funds)	A4
Property (other than for own use)	A5
Participations	A6
Equities	A7B
Equities - listed	A7
Equities - unlisted	A7A
Bonds	A8E
Government Bonds	A8
Corporate Bonds	A8A
Structured notes	A8C
Collateralised securities	A8D
Investment funds	A9
Derivatives	A10A
Deposits other than cash equivalents	A10B
Other investments	A11
Assets held for index-linked and unit-linked funds	A12
Loans & mortgages	A14
Loans & mortgages to individuals	A14B
Other loans & mortgages	A14C
Loans on policies	A14A
Reinsurance recoverables from:	A16
Non-life and health similar to non-life	A17A
Non-life excluding health	A17
Health similar to non-life	A18
Life and health similar to life, excluding health and index-	
linked and unit-linked	A19B
Health similar to life	A18A
Life excluding health and index-linked and unit-linked	A19
Life index-linked and unit-linked	A19A
Deposits to cedants	A13
Insurance & intermediaries receivables	A21
Reinsurance receivables	A20
Receivables (trade, not insurance)	A23
Own shares	A28A
Amounts due in respect of own fund items or initial fund	
called up but not vet paid in	A28B
Cash and cash equivalents	A27
Any other assets, not elsewhere shown	A29
Total assets	A30

Liabilities	Solvency II value
Technical provisions – non-life	
Technical provisions – non-life (excluding health)	L1
TP calculated as a whole	L1A
Best Estimate	L2
Risk margin	L3
Technical provisions - health (similar to non-life)	L4
TP calculated as a whole	L4A
Best Estimate	L5
Risk margin	L6
Technical provisions - life (excluding index-linked and unit-	
linked)	
Technical provisions - health (similar to life)	L6B
TP calculated as a whole	L6C
Best Estimate	L6D
Risk margin	L6E
Technical provisions – life (excluding health and index-linked	
and unit-linked)	L7
TP calculated as a whole	L7A
Best Estimate	L8
Risk margin	L9
Technical provisions – index-linked and unit-linked	L10
TP calculated as a whole	L10A
Best Estimate	L11
Risk margin	L12
Other technical provisions	
Contingent liabilities	L23
Provisions other than technical provisions	L18
Pension benefit obligations	L22
Deposits from reinsurers	L13
Deferred tax liabilities	L17
Derivatives	L16
Debts owed to credit institutions	L19
Financial liabilities other than debts owed to credit institutions	L20
Insurance & intermediaries payables	L15A
Reinsurance payables	L15B
Payables (trade, not insurance)	LISC
Suborainated liabilities	LISE
Suborainated liabilities not in BOF	LISD
Subordinated liabilities in BOF	L26
Any other liabilities, not elsewhere shown	L25
I OTAL HADIIITIES	L25A
Excess of assets over liabilities	107
	LZ/

# Appendix I: Quantitative reporting templates S.02.01.g Balance sheet

Fund number	A0	
Assets	Solvency II value	Statutory accounts
Goodwill		AS1
Deferred acquisition costs		AS24
Intangible assets	A2	A2
Deferred tax assets	A26	A26
Pension benefit surplus	A25B	A25B
Property, plant & equipement held for own use	A3	A3
Investments (other than assets held for index-linked and unit-		
linked funds)	A4	A4
Property (other than for own use)	A5	A5
Participations	A6	A6
Equities	A7B	A7B
Equities - listed	A7	A7
Equities - unlisted	A7A	A7A
Bonds	A8E	A8E
Government Bonds	A8	A8
Corporate Bonds	A8A	A8A
Structured notes	A8C	A8C
Collateralised securities	A8D	A8D
Investment funds	A9	A9
Derivatives	A10A	A10A
Deposits other than cash equivalents	A10B	A10B
Other investments	A11	A11
Assets held for index-linked and unit-linked funds	Δ12	A12
Loans & mortgages	Δ14	Δ14
Loans & mortgages to individuals	A14B	
Other Joans & mortgages	Δ14C	
Loans on policies		Δ14Δ
Reinsurance recoverables from:	Δ16	Δ16
Non-life and health similar to non-life	Δ17Δ	Δ17Δ
Non-life excluding health	Δ17	Δ17
Health similar to non-life	Δ18	Δ18
Life and health similar to life, excluding health and index-	A10	A10
linked and unit-linked	A 1 9 B	A19B
Health similar to life	<u>A190</u>	A190
Life excluding health and index-linked and unit-linked	Δ19	A10
Life index-linked and unit-linked	Δ19Δ	Δ19Δ
Denosits to cedants	Δ13	A13
Incurance & intermediaries receivables	<u>A13</u>	A13 A21
Peincurance receivables	<u> </u>	A21
Receivables (trade, not incurance)	A20	A20
Own chares	A25 A28A	A25 A28A
Amounts due in respect of own fund items or initial fund	AZOA	AZOA
called up but not yet paid in	A 298	A 2 9 B
Cash and cash equivalents	A20D	A20D
Any other assets, not elsewhere shown	<u>A27</u>	A2/
	A29	A29
	A30	ASU
1	Solvency II value	Statutory accounts
Liabilities	Solvency II value	value
Technical provisions – non-life		
Technical provisions – non-life (excluding health)	11	
TP calculated as a whole		L1
Rect Ectimate	10	
Rick margin	13	
Technical provisions - health (cimilar to pen life)		1 /
TD calculated as a whole	L4 I // A	L4
Rest Estimate		
	LJ	

L6

L6B L6C LS6F L6B

Risk margin Technical provisions - life (excluding index-linked and unitlinked)

Technical provisions - health (similar to life) TP calculated as a whole

Best Estimate	L6D	
Risk margin	L6E	
Technical provisions – life (excluding health and index-		
linked and unit-linked)	L7	L7
TP calculated as a whole	L7A	
Best Estimate	L8	
Risk margin	L9	
Technical provisions – index-linked and unit-linked	L10	L10
TP calculated as a whole	L10A	
Best Estimate	L11	
Risk margin	L12	
Other technical provisions		LS14
Contingent liabilities	L23	
Provisions other than technical provisions	L18	L18
Pension benefit obligations	L22	L22
Deposits from reinsurers	L13	L13
Deferred tax liabilities	L17	L17
Derivatives	L16	L16
Debts owed to credit institutions	L19	L19
Financial liabilities other than debts owed to credit institutions	L20	L20
Insurance & intermediaries payables	L15A	L15A
Reinsurance payables	L15B	L15B
Payables (trade, not insurance)	L15C	L15C
Subordinated liabilities	L15E	L15E
Subordinated liabilities not in BOF	L15D	L15D
Subordinated liabilities in BOF	L26	L26
Any other liabilities, not elsewhere shown	L25	L25
Total liabilities	L25A	L25A
Excess of assets over liabilities	L27	L27

### Appendix I: Quantitative reporting templates S.02.02.b Assets and liabilities by currency

### Assets and habinties by carre

### Currency code

### Assets

Investments (other than assets held for index-linked and unit-linked funds) Other assets within scope of Assets-D1 (other than index-linked and unit-linked funds) Assets held for index-linked and unit-linked funds Reinsurance recoverables

Deposits to cedants, insurance and intermediaries receivables and reinsurance receivables Any other assets

Total assets

### Liabilities

Technical provisions (excluding index-linked and unit-linked funds)

Technical provisions - index-linked and unit-linked funds

Deposits from reinsurers and insurance, intermediaries and reinsurance payables Derivatives

- Financial liabilities
- Contingent liabilities
- Any other liabilities
- Total liabilites

 Reporting currency
 Currencies
 Other
 Total

 A1
 B1

 A3

 A4

 A5

 A5A

 A6

 A7

 A7A

-		
A8		
A9		
A10		
A11		
A12		
A13		
A14		
A15		

Appendix I: Ouantitative reporting templates S.06.02.a List of assets

Portfolio	Fund number	Asset held in unit linked and index linked funds	ID Code	ID Code type	Asset pledged as collateral	Item Title	Issuer Name	Issuer Code	Type of code	Issuer Sector	Issuer Group	Issuer Group Code	Type of code	Issuer Country	Country of custody	Currency (ISO code)	CIC	Participation	External rating	Rating agency	Duration	Quantity	Unit SII price	Valuation method SII	Acquisition price	Total SII amount	Maturity date	Accrued interest
A1	A2	A3	A4	A5	A6	A7	A8	A31	A33	A9	A10	A32	A33	A11	A12	A13	A15	A16	A17	A18	A20	A22	A23	A24	A25	A26	A28	A30

Appendix I: Ouantitative reporting templates S.06.02.b List of assets

Р	ortfolio	Fund number	Asset held in linked and index linked funds (Y/N)	ID Code	ID Code type	Asset pledged as collateral	Item Title	Issuer Name	Issuer Code	Type of code	Issuer Sector	Issuer Group	Issuer Group Code	Type of code	Issuer Country	Country of custody	Currency (ISO code)	сіс	Participation	External rating	Rating agency	Duration	Quantity	Unit SII price	Valuation method SII	Acquisition price	Total SII amount	Maturity date	Accrued interest
	A1	A2	A3	A4	A5	A6	A7	A8	A31	A33	A9	A10	A32	A33	A11	A12	A13	A15	A16	A17	A18	A20	A22	A23	A24	A25	A26	A28	A30

Appendix I: Quantitative reporting templates S.06.02.f List of assets

Legal name of the undertaking	Portfolio	Fund number	Asset held in unit linked and index linked funds (Y/N)	ID Code	ID Code type	Asset pledged as collateral	Item Title	Issuer Name	Issuer Code	Type of code	Issuer Sector	Issuer Group	Issuer Group Code	Type of code	Issuer Country	Country of custody	Currency (ISO code)	сіс	Participation	External rating	Rating agency	Duration	Quantity	Unit SII price	Valuation method SII	Acquisition price	Total SII amount	Maturity date	Accrued interest
A50	A1	A2	A3	A4	A5	A6	A7	A8	A31	A33	A9	A10	A32	A33	A11	A12	A13	A15	A16	A17	A18	A20	A22	A23	A24	A25	A26	A28	A30

Appendix I: Quantitative reporting templates S.06.02.g List of assets

Legal name of the undertaking	Portfolio	Fund number	Asset held in unit linked and index linked funds (Y/N)	ID Code	ID Code type	Asset pledged as collateral	Item Title	Issuer Name	Issuer Code	Type of code	Issuer Sector	Issuer Group	Issuer Group Code	Type of code	Issuer Country	Country of custody	Currency (ISO code)	сіс	Participation	External rating	Rating agency	Duration	Quantity	Unit SII price	Valuation method SII	Acquisition price	Total SII amount	Maturity date	Accrued interest
A50	A1	A2	A3	A4	A5	A6	A7	A8	A31	A33	A9	A10	A32	A33	A11	A12	A13	A15	A16	A17	A18	A20	A22	A23	A24	A25	A26	A28	A30

## Appendix I: Ouantitative reporting templates S.08.01.a Open derivatives

Port	folio Fund	Derivatives	ID Code	ID Code	Counterparty	Counterparty	Type of	External	Rating	Counterparty	Counterparty	Type of	Contract	Asset or	Currency CIC	Use of	Delta	Notional Long	or Premiu	m Number of	Contract	Trigger	Unwind	Maximum	Swap	Swap	Swap	Swap	Trade	Maturity Dura	tion SI	I Valuation
	numbe	held in unit		type	Name	Code	code	rating	agency	Group	group Code	code	name	liability	(ISO	derivative		amount shor	: paid/	contracts	dimension	value	trigger of	loss	outflow	inflow	delivered	received	date	date	valu	e method
		linked and												underlyin	code)			positio	n receive	d			contract	under	amount	amount	currency	currency				SII
		index linked												g the					to date					unwindin								1 1
		funds (Y/N)												derivative										g event								
	1 42	42	64	AE	A.C.	126	A20	624	A2E	67	A27	120	40	40	A10 A11	412	014	A1E A16	A17	A10	420	4.21	421	422	422	432	424	A2E	176	A27 A	12 4.21	0

## Appendix I: Ouantitative reporting templates S.08.01.b Open derivatives

P	ortfolio	Fund	Derivatives	ID Code	ID Code	Counterparty	Counterparty	Type of	External	Rating	Counterparty	Counterparty	Type of	Contract	Asset or	Currency CI	Use of	Delta	Notional Long	r Premium	Number of	Contract	Trigger	Unwind	Maximum	Swap	Swap	Swap	Swap	Trade	Maturity Durati	n SII	Valuation
	n	umber	held in unit		type	Name	Code	code	rating	agency	Group	group Code	code	name	liability	(ISO	derivative		amount short	paid/rec	contracts	dimension	value	trigger of	loss	outflow	inflow	delivered	received	date	date	value	method
			linked and												underlyin	code)			positio	n eived to				contract	under	amount	amount	currency	currency				SII
			index linked												g the					date					unwindin								
			funds (Y/N)												derivative										g event								
-		42	42	44	AF	46	120	420	A24	A2E	67	427	420	40	40	A10 A1	012		A15 A16	417	410	420	421	421	422	422	433	424	A2E	426	107 100	4.26	420

## Appendix I: Ouantitative reporting templates S.08.01.f Open derivatives

Leg	al name F	ortfolio	Fund	Derivatives	ID Code	ID Code	Counterparty	Counterparty	Type of	External	Rating	Counterparty	Counterparty	Type of	Contract	Asset or	Currency	CIC	Use of	Delta	Notional	Long or	Premium	Number	Contract	Trigger	Unwind	Maximum	Swap	Swap	Swap	Swap	Trade	Maturity	Duration	SII	Valuation
	of the	n	umber	held in unit		type	Name	Code	code	rating	agency	Group	group Code	code	name	liability	(ISO		derivative		amount	short	paid/received	of	dimension	value	trigger	loss under	outflow	inflow	delivered	received	date	date		value	method
und	lertaking			linked and												underlyin	code)					position	to date	contracts			of	unwinding	amount	amount	currency	currency					SII
	-			index linked												g the	-										contrac	event			-						1
				funde (V/N)												derivative		1 1																			i i
	450	A1	A2	43	44	45	46	A36	A38	434	A35	A7	\$37	A38	48	60	A10	A11	A13	A14	A15	A16	A17	A19	A20	A21	A31	A32	A22	A23	A24	A25	A26	A27	A33	A28	A29

## Appendix I: Ouantitative reporting templates S.08.01.g Open derivatives

Legal nan	ne Portfolio	Fund	Derivatives	ID Code	ID Code	Counterparty	Counterparty	Type of	External	Rating	Counterparty	Counterparty	Type of	Contract	Asset or	Currency	CIC	Use of	Delta	Notional	Long or	Premium	Number	Contract	Trigger	Unwind	Maximum	Swap	Swap	Swap	Swap	Trade	Maturity	Duration	SII	/aluation
of the		number	held in unit		type	Name	Code	code	rating	agency	Group	group Code	code	name	liability	(ISO		derivative		amount	short	paid/received	of	dimension	value	trigger	loss under	outflow	inflow	delivered	received	date	date		value	method
undertaki	ng		linked and												underlyin	code)					position	to date	contracts			of	unwinding	amount	amount	currency	currency					SII
	-		index linked												g the						-					contract	event									
			funde (Y/N)												derivative																					
A50	A1	A2	A3	A4	A5	A6	A36	A38	A34	A35	A7	A37	A38	AS	A9	A10	A11	A13	A14	A15	A16	A17	A19	A20	A21	A31	A32	A22	A23	A24	A25	A26	A27	A33	A28	A29

## Appendix I: Ouantitative reporting templates S.12.01.a Life and Health SLT Technical Provisions

		Index-linked and	unit-linked insurance	Other life	insurance	Appuilties stemming		Ace	cepted reinsurance			Health insurance (dire	ct business)	Annuities	Health reinsurance	
	Insurance with profit participation	Contracts without options and guarantees	Contracts with options and guarantees	Contracts without options and guarantees	Contracts with options and guarantees	from non-life insurance contracts and relating to insurance obligation other than health insurance obligations		Of which WP (Insurance with profit participation on Accepted reinsurance (Gross))	Of which UL (Index- linked and unit-linked insurance on Accepted reinsurance (Gross))	Of which OL (Other life insurance on Accepted reinsurance (Gross))	Total (Life other than health insurance, incl. Unit-Linked)	Contracts without options and guarantees	Contracts with options and guarantees	non-life insurance contracts and relating to health insurance obligations	accepted)	Total (Health similar to life insurance)
Technical provisions calculated as a whole (Replicable portfolio)	Al		A3		15	A6	A7	A7A	A7B	A7C	A9	A10		A12	A13	A14
Technical provisions calculated as a sum of BE and RM (Non-Replicable pe Best Estimate	ortfolio)			1		<u> </u>								1		
Gross	B1	B2	B3	B4	B5	B6	B7				B9	B10	B11	B12	B13	B14
Total Recoverables from reinsurance and SPV <u>after</u> the adjustment for expected losses due to counterparty default	C1	C2	C3	C4	C5	C6	C7				C9	C10	C11	C12	C13	C14
Risk Margin	E1	1	E2	E	4	E6	E7				E9	E10		E12	E13	E14
Technical provisions - total	F1		F2	F	-4	F6	F7				F9	F10		F12	F13	F14

Appendix I: Ouantitative reporting templates S.12.01.b Life and Health SLT Technical Provisions - Best Estimate by country

		Index-linked and u	init-linked insurance	Other life	insurance	Annuities stemming from		Acc	epted reinsurance			Health insurance (dire	ct business)	Annuities stemming from	Health reinsurance (reinsurance	
	Insurance with profit participation	Contracts without options and guarantees	Contracts with options and guarantees	Contracts without options and guarantees	Contracts with options and guarantees	non-life insurance contracts and relating to insurance obligation other than health insurance obligations		Of which WP (Insurance with profit participation on Accepted reinsurance (Gross))	Of which UL (Index- linked and unit-linked insurance on Accepted reinsurance (Gross))	Of which OL (Other life insurance on Accepted reinsurance (Gross))	Total (Life other than health insurance, incl. Unit-Linked)	Contracts without options and guarantees	Contracts with options and guarantees	non-life insurance contracts and relating to health insurance obligations	accepted)	Total (Health similar to life insurance)
Technical provisions calculated as a whole (Replicable portfolio)	A1		A3	4	45	A6	A7	A7A	A7B	A7C	A9	A10		A12	A13	A14
Technical provisions calculated as a sum of BE and RM (Non-Replicable po Best Estimate	ortfolio)															
Gross	B1	B2	B3	B4	B5	B6	B7				B9	B10	B11	B12	B13	B14
Total recoverables from reinsurance and SPV <u>before</u> the adjustment for expected losses due to counterparty default Recoverables from reinsurance (except SPV and Finite Reinsurance) before	CA1	CA2	CA3	CA4	CA5	CA6	CA7				CA9	CA10	CA11	CA12	CA13	CA14
adjustment for expected losses Recoverables from SPV before adjustment for expected losses	CB1 CC1	CB2	CB3	CB4	CB5	CB6	CB7				CB9	CB10	CB11 CC11	CB12	CB13	CB14 CC14
Recoverables from Finite Reinsurance before adjustment for expected losses						000						0010				0014
Total Recoverables from reinsurance and SPV <u>after the</u> adjustment for expected losses due to counterparty default	CD1	CD2	C3	CD4 C4	 	CD6	C7				C9	C10	C11	C12	C13	CD14 C14
Best estimate minus recoverables from reinsurance and SPV - total	D1	D2	D3	D4	D5	D6	D7				D9	D10	D11	D12	D13	D14
Risk Margin	E1		E2	E	54	E6	E7				E9	E10		E12	E13	E14
Technical provisions - total	F1		F2	F	-4	F6	F7				F9	F10		F12	F13	F14
Technical provisions minus recoverables from reinsurance and SPV - total	FB1	F	·B2	F	B4	FB6	FB7	FB7A	FB7B	FB7C	FB9	FB10		FB12	FB13	FB14
Best Estimate of products with a surrender option	IA1	I	A2	L	A4	IA6					IA9	IA10		IA12		IA14
ADDITIONAL INFORMATION Gross BE for different countries																
Home country For countries in the materiality threshold, fone line for each country in the	J1		32	1	14	36	37				39	310		J12	J13	314
materiality threshold]	JA1	J	A2	J.	A4	JA6	JA7				JA9	JA10		JA12	JA13	JA14
For EEA countries outside the materiality threshold	JE1 JE1	]	IE2	1	E4 F4	JE6	3E7				JE9 1F0	JE10		JE12 1F12	JE13	JE14 1F14
Gross BE for Cash flow	511			,		510	217				,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	5110		3112	5115	5124
Cash out-flows	BA1	B	M2	B	A4	BA6	BA7					BA10		BA12	BA13	
Future expenses and other cash out-flows	BC1	В	SC2	В	C4	BC6	BC7				BC9	BC10		BC12	BC13	BC14
Cash in-flows Future premiums Other cash in-flows	BD1 BF1	B	ID2 3F2	B	D4 F4	BD6 BF6	BD7 BF7				BD9 BF9	BD10 BF10		BD12 BF12	BD13 BF13	BD14 BF14
Percentage of gross TP calculated using simplified methods	01	(	02		04	06	07					010	_	012	013	
Surrender value	P1		P2	,	24	P6	P7				P9	P10		P12	P13	P14
Additional information in case of use of discount rates other than risk																
	Q1		Q2		<i>j</i> 4	Q6	07				Q9	Q10		Q12	Q13	Q14

## Appendix I: Ouantitative reporting templates S.17.01.a Non-life Technical Provisions

					Direct busine	ess and accepted	proportional rein	surance					1	Accepted non-propo	ortional reinsurance		
	Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance	Legal expenses insurance	Assistance	Miscellaneous financial loss	Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport reinsurance	Non- proportional property reinsurance	Total Non-Life obligation
fechnical provisions calculated as a whole (REPL.)	A1	B1	C1	D1	E1	F1	G1	H1	I1	J1	К1	L1	M1	N1	01	P1	Q1
Fechnical provisions calculated as a sum of BE and RM (NON-REPL.)																	
Best estimate Premium provisions																	
Gross	A5	B5	C5	D5	E5	F5	G5	H5	15	15	К5	L5	M5	N5	05	P5	05
Total recoverable from reinsurance/SPV after the adjustment for expected losses due to counterparty del	A12	B12	C12	D12	E12	F12	G12	H12	I12	]12	K12	L12	M12	N12	012	P12	012
Net Best Estimate of Premium Provisions	A13	B13	C13	D13	E13	F13	G13	H13	I13	J13	K13	L13	M13	N13	013	P13	Q13
Claims provisions																	
Gross	A14	B14	C14	D14	E14	F14	G14	H14	I14	J14	K14	L14	M14	N14	014	P14	Q14
Total recoverable from reinsurance/SPV after the adjustment for expected losses due to counterparty del	A21	B21	C21	D21	E21	F21	G21	H21	I21	J21	K21	L21	M21	N21	021	P21	Q21
Net Best Estimate of Claims Provisions	A22	B22	C22	D22	E22	F22	G22	H22	122	122	K22	L22	M22	N22	022	P22	Q22
				l.			l.	I						I			
Total Best estimate - gross	A23	B23	C23	D23	E23	F23	G23	H23	123	123	K23	L23	M23	N23	023	P23	Q23
Total Best estimate - net	A24	B24	C24	D24	E24	F24	G24	H24	I24	124	K24	L24	M24	N24	024	P24	Q24
Risk margin	A25	B25	C25	D25	E25	F25	G25	H25	125	325	K25	L25	M25	N25	025	P25	Q25
Fechnical provisions - total	-			r			r	r						r	,		
Technical provisions - total	A26	B26	C26	D26	E26	F26	G26	H26	126	126	K26	L26	M26	N26	026	P26	Q26
Recoverable from reinsurance contract/SPV after the adjustment for expected losses due to counterparty default - total	A27	B27	C27	D27	E27	F27	G27	H27	127	327	K27	L27	M27	N27	027	P27	Q27
Technical provisions minus recoverables from reinsurance and SPV - total	A28	B28	C28	D28	E28	F28	G28	H28	128	J28	K28	L28	M28	N28	028	P28	Q28

## Appendix I: Ouantitative reporting templates S.17.01.b Non-life Technical Provisions - Best Estimate by country

					Direct busin	ness and accepted	proportional rein	isurance						Accepted non-prop	ortional reinsurance	1	
	Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance	Legal expenses insurance	Assistance	Miscellaneous financial loss	Non-proportiona health reinsurance	I Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport reinsurance	Non- proportional property reinsurance	Total Non-Life obligation
Technical provisions calculated as a whole (REPL.)	A1	B1	C1	D1	E1	F1	G1	H1	I1	J1	К1	L1	M1	N1	01	P1	Q1
Direct business	A2	B2	C2	D2	E2	F2	G2	H2	12	32	К2	L2					Q2
Accepted proportional reinsurance business	A3	B3	C3	D3	E3	F3	G3	H3	13	13	К3	L3					Q3
Accepted non-proportional reinsurance													M4	N4	04	P4	Q4
Technical provisions calculated as a sum of BE and RM (NON-REPL.)																	
Best estimate Premium provisions																	
Gross - Total	A5A	B5A	C5A	D5A	E5A	F5A	G5A	H5A	I5A	J5A	K5A	L5A	M5A	N5A	O5A	P5A	Q5A
Gross - direct business	A5	B5	C5	D5	E5	F5	G5	H5	15	35	К5	L5					Q5
Gross - accepted proportional reinsurance business	A6	B6	C6	D6	E6	F6	G6	H6	16	J6	K6	L6					Q6
Gross - accepted non-proportional reinsurance business Total recoverable from reinsurance/SPV before the adjustment for expected losses due to counternarty defa	AS	B8	C8	D8	E8	F8	G8	Н8	18	18	K8	18	M7 M8	NZ N8	07	P7 P8	08
Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses	A9	B9	C9	D9	E9	F9	G9	Н9	19	19	К9	L9	M9	N9	09	P9	Q9
Recoverables from SPV before adjustment for expected losses	A10	B10	C10	D10	E10	F10	G10	H10	I10	J10	K10	L10	M10	N10	010	P10	Q10
Recoverables from Finite Reinsurance before adjustment for expected losses	A11	B11	C11	D11	E11	F11	G11	H11	I11	J11	K11	L11	M11	N11	011	P11	Q11
Total recoverable from reinsurance/SPV after the adjustment for expected losses due to counterparty defaul	A12	B12	C12	D12	E12	F12	G12	H12	I12	J12	K12	L12	M12	N12	012	P12	012
Net best Estimate of Premium Provisions	AIS	813	C15	013	E13	F13	615	HIS	115	113	K13	113	MIS	NIS	013	P15	Q13
Claims provisions Gross - Total	A14A	B14A	C14A	D14A	E14A	F14A	G14A	H14A	[14A	]14A	K14A	L14A	M14A	N14A	Q14A	P14A	Q14A
Gross - direct business	A14	B14	C14	D14	E14	F14	G14	H14	I14	J14	K14	L14	1170		0197	1.170	Q14
Gross - accepted proportional reinsurance business	A15	B15	C15	D15	E15	F15	G15	H15	I15	J15	K15	L15					Q15
Gross - accepted non-proportional reinsurance business							r					r	M16	N16	016	P16	Q16
Total recoverable from reinsurance/SPV before the adjustment for expected losses due to counterparty defa	L A17	B17	C17	D17	E17	F17	G17	H17	I17	J17	K17	L17	M17	N17	017	P17	Q17
Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses Recoverables from SPV before adjustment for expected losses	A18 A19	B18 B19	C18	D18	E18 F19	F18 F19	G18 G19	H18 H19	I18 I19	119	K18 K19	119	M18 M19	N18	018	P18 P19	019
Recoverables from Finite Reinsurance before adjustment for expected losses	A20	B20	C20	D20	E20	F20	G20	H20	120	320	K20	L20	M20	N20	020	P20	Q20
Total recoverable from reinsurance/SPV after the adjustment for expected losses due to counterparty defaul	lt A21	B21	C21	D21	E21	F21	G21	H21	I21	J21	K21	L21	M21	N21	021	P21	Q21
Net Best Estimate of Claims Provisions	A22	B22	C22	D22	E22	F22	G22	H22	122	J22	K22	L22	M22	N22	022	P22	Q22
Total Best estimate - gross	A23	B23	C23	D23	E23	F23	G23	H23	123	J23	K23	L23	M23	N23	023	P23	Q23
Total Best estimate - net	A24	B24	C24	D24	E24	F24	G24	H24	124	324	K24	L24	M24	N24	024	P24	Q24
Risk margin	A25	B25	C25	D25	E25	F25	G25	H25	125	125	K25	L25	M25	N25	025	P25	Q25
Technical provisions - total		r	1	1				1		1			1		1		1
Technical provisions - total	A26	B26	C26	D26	E26	F26	G26	H26	126	J26	K26	L26	M26	N26	026	P26	Q26
Recoverable from reinsurance contract/SPV after the adjustment for expected losses due to counterparty default - total	\$27	B27	C27	D27	F27	F27	627	H27	127	127	K27	1.27	M27	N27	027	P27	027
Technical provisions minus recoverables from reinsurance and SPV - total	A28	B28	C28	D28	E28	F28	G28	H28	128	J28	K28	L28	M28	N28	028	P28	Q28
ADDITIONAL INFORMATION:																	
Additional information in case of use of discount rates other than risk-free rates	A29	B29	C29	D29	E29	F29	G29	H29	129	129	K29	L29	M29	N29	029	P29	1
a) Premium provisions																	
further segmentation into homogeneous risk groups (Y/N)	A30	B30	C30	D30	E30	F30	G30	H30	130	130	K30	L30	M30	N30	030	P30	1
If yes, specify total number of homogenious risk groups (HRGs)	A31	B31	C31	D31	E31	F31	G31	H31	I31	J31	K31	L31	M31	N31	031	P31	1
b) Claime annihilan																	
further seamentation into homogeneous risk groups (Y/N)	A32	B32	C32	D32	E32	F32	G32	H32	132	132	K32	L32	M32	N32	032	P32	1
If yes, specify total number of homogenious risk groups (HRGs)	A33	B33	C33	D33	E33	F33	G33	H33	133	133	K33	L33	M33	N33	033	P33	1
Best estimate of Premium Provisions (Gross)	124	0.24		0.24	52.4	524		1124	104	104	1/24			104	0.24	024	024
Cash out-flows Future benefits and claims Future expenses and other cash-out flows	A34 A35	B34 B35	C34 C35	D34 D35	E34 E35	F34 F35	G34 G35	H34 H35	134	134	K34 K35	L34 L35	M34 M35	N34 N35	034	P34 P35	Q35
Cash in-flows Future premiums	A36	B36	C36	D36	E36	F36	G36	H36	136	136	K36	L36	M36	N36	036	P36	Q36
Other cash-in flows (incl. Recoverable from salvages and subrogations)	A37	B37	C37	D37	E37	F37	G37	H37	137	137	K37	L37	M37	N37	037	P37	Q37
Best estimate of Claims Provisions (Gross)	429	829	C29	D20	629	E20	639	1120	120	120	V29	1.20	M29	N/20	039	029	038
Cash out-flows Future expenses and other cash-out flows	A39	B39	C39	D39	E39	F39	G39	H39	130	130	K39	L39	M30 M39	N39	039	P39	Q39
Cash in-flows Future premiums	A40	B40	C40	D40	E40	F40	G40	H40	I40	340	K40	L40	M40	N40	O40	P40	Q40
Other cash-in flows (incl. Recoverable from salvages and subrogations)	A41	B41	C41	D41	E41	F41	G41	H41	I41	J41	K41	L41	M41	N41	041	P41	Q41
lise of simplified methods and techniques to calculate technical provisions																	
Percentage of gross TP calculated using simplified methods	A42	B42	C42	D42	E42	F42	G42	H42	142	]42	K42	L42	M42	N42	042	P42	Q42
Gross Best estimate for different countries																	
Home country	A43	B43	C43	D43	E43	F43	G43	H43	I43	343	K43	L43					Q43
For countries in the materiality threshold [one line for each country in the materiality threshold]	A44	B44	C44	D44	E44	F44	G44	H44	I44	344	K44	L44					Q44
For EEA countries outside the materiality threshold	A45	B45 B46	C45	D45	E45 F46	F45	G45 G46	H45	I45	145 146	K45 K46	L45					Q45 Q46
to non-conclusive the matchality threshold	740	040	040	040	1 140	1 140	010	1140	140	JP0	NTU N	1 140					4 3.12

## Appendix I: Quantitative reporting templates S.23.01.a Own funds

### Poolo own fundo

Basic own funds	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
Ordinary share capital (gross of own shares)	A1	B1		C1	
Share premium account related to ordinary share capital	A2	B2		C2	
linitial funds, members' contributions or the equivalent basic own -	A3	B3		C3	
fund item for mutual and mutual-type undertakings					
Subordinated mutual member accounts	A4		B4	C4	D4
Surplus funds	A6	B6			
Preference shares	A8		B8	C8	D8
Share premium account related to preference shares	A9		B9	C9	D9
Reconciliation reserve	A12	B12			
Subordinated liabilities	A13		B13	C13	D13
An amount equal to the value of net deferred tax assets	A15				D15
Other items approved by supervisory authority as basic own funds not specified above	A16	B16	B16A	C16	D16

B502

A503

### 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

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

### Deductions not included in the reconciliation reserve

Deductions for participations in financial and credit institutions

Total basic own funds after adjustments	A20	B20	B20A	C20	D20

C503

D503

B503

### Ancillary own funds

Ancillary own funds			Tier 2	Tier 3
Unpaid and uncalled ordinary share capital callable on demand	A33		C33	
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand	A34		C34	
Unpaid and uncalled preference shares callable on demand	A35		C35	D35
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	A36		C36	D36
Letters of credit and guarantees under Article 96(2) of the Framework Directive	A37		C37	
Letters of credit and guarantees other than under Article 96(2) of the Framework Directive	A38		C38	D38
Supplementary members calls under Article 96(3) of the Framework Directive	A39		C39	
Supplementary members calls - other than under Article 96(3) of the Framework Directive	A40		C40	D40
Other ancillary own funds	A42		C42	D42
Total ancillary own funds	A43		C43	D43

Total available own funds to meet the SCR	A46	B46	C46	D46	E46

	Total available ow	n funds to	meet the N	ICR
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A47	B47	C47	D47	

C50

C51

D50

D51

E50

Total eligible own funds to meet the SCR Total eligible own funds to meet the MCR

SCR MCR Ratio of Eligible own funds to SCR Ratio of Eligible own funds to MCR

A52	
A53	
A54	
A55	

B23

B24

B25

B26

B27

A50

A51

B50

B51

### Reconciliation reserve

Excess of assets over liabilities Own shares (included as assets on the balance sheet) Forseeable dividends and distributions Other basic own fund items Restricted own fund items due to ring fencing

### Reconciliation reserve

Expected profits included in future premiums (EPIFP) - Life business Expected profits included in future premiums (EPIFP) - Non- life business Total EPIFP

B29
A30
101
A31
A32

### Appendix I: Quantitative reporting templates S.23.01.b Own funds

Basic own funds	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
Ordinary share capital (gross of own shares)	A1	B1		C1	
Share premium account related to ordinary share capital	A2	B2		C2	
linitial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	A3	B3		C3	
Subordinated mutual member accounts	A4		B4	C4	D4
Surplus funds	A6	B6			
Preference shares	A8		B8	C8	D8
Share premium account related to preference shares	A9		B9	C9	D9
Reconciliation reserve	A12	B12			
Subordinated liabilities	A13		B13	C13	D13
An amount equal to the value of net deferred tax assets	A15				D15
Other items approved by supervisory authority as basic own funds not specified above	A16	B16	B16A	C16	D16

### 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

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

### Deductions not included in the reconciliation reserve

Deductions for participations in financial and credit institutions

Total basic own funds after adjustments	A20	B20	B20A	C20	

B503

C503

D503

Tier 2

C33

C34

C35

C36

C38

C39

C40

C42

C43

D20

Tier 3

D35

D36

D38

D40

D42

D43

### Ancillary own funds

A33 Unpaid and uncalled ordinary share capital callable on demand Unpaid and uncalled initial funds, members' contributions or the A34 equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand Unpaid and uncalled preference shares callable on demand A35 A36 A legally binding commitment to subscribe and pay for subordinated liabilities on demand Letters of credit and guarantees under Article 96(2) of the A37 Framework Directive A38 Letters of credit and guarantees other than under Article 96(2) of the Framework Directive A39 Supplementary members calls under Article 96(3) of the Framework Directive Supplementary members calls - other than under Article 96(3) of A40 the Framework Directive Other ancillary own funds A42 Total ancillary own funds A43

B502

A503

Total available own funds to meet the SCR	A46	B46	C46	D46	E46
Total available own funds to meet the MCR	A47	B47	C47	D47	

Total eligible own funds to meet the SCR	A50	B50	C50	D50	E50
Total eligible own funds to meet the MCR	A51	B51	C51	D51	
SCR	A52				

SCR
MCR
Ratio of Eligible own funds to SCR
Ratio of Eligible own funds to MCR

gible own funds to SCR	
gible own funds to MCR	

### Reconciliation reserve

Excess of assets over liabilities Own shares (included as assets on the balance sheet) Forseeable dividends and distributions Other basic own fund items Restricted own fund items due to ring fencing Reconciliation reserve

	_
B23	
B24	
B25	
B26	
B27	
B29	

A30

A31

A32

A53

A54

A55

Expected profits included in future premiums (EPIFP) - Life business Expected profits included in future premiums (EPIFP) - Non- life business Total EPIFP

Ordinary share capital	Total	Tier 1	Tier 2	Tier 3
Paid in	A56	B56		
Called up but not yet paid in	A57		C57	
Own shares held	A58	B58		
Total ordinary share capital	A59	B59	C59	

### The initial fund members' contributions or the equivalent

basic own - fund item for mutual and mutual - type undertakings	Total	Tier 1	Tier 2	Tier 3
Paid in	A67	B67		
Called up but not yet paid in	A68		C68	
Total initial fund	A69	B69	C69	

Subordinated mutual members accounts (MMA)			Of which counted		Of which counted under	
	Total	Tier 1	under transitionals	Tier 2	transitionals	Tier 3
Dated subordinated MMA	A73	B73	C73	D73	E73	F73
Undated subordinated MMA with a call option	A74	B74	C74	D74	E74	F74
Undated subordinated MMA with no contractual opportunity to	A75	B75	C75	D75	E75	F75
redeem						
Total subordinated MMA	A76	B76	C76	D76	E76	F76
			Of which counted		Of which counted under	

			Of which counted		Of which counted under	
Preference shares	Total	Tier 1	under transitionals	Tier 2	transitionals	Tier 3
Dated preference shares	A79	B79	C79	D79	E79	F79
Undated preference shares with a call option	A80	B80	C80	D80	E80	F80
Undated preference shares with no contractual opportunity to	A81	B81	C81	D81	E81	F81
redeem						
Total preference shares	A82	B82	C82	D82	E82	F82

Subordinated liabilities		Of which counted Of which counted unde			Of which counted under	
	Total	Tier 1	under transitionals	Tier 2	transitionals	Tier 3
Dated subordinated liabilities	A92	B92	C92	D92	E92	F92
Undated subordinated liabilities with a contractual opportunity to	A93	B93	C93	D93	E93	F93
redeem						
Undated subordinated liabilities with no contractual opportunity to	A94	B94	C94	D94	E94	F94
redeem						
Total subordinated liabilities	A95	B95	C95	D95	E95	F95

Ancillary own funds	Tier	2	Tier 3		
	Initial amounts		Initial amounts		
	approved	Current amounts	approved	Current amounts	
Items for which an amount was approved	A108	B108	C108	D108	
Items for which a method was approved		B109		D109	

### Excess of assets over liabilities - attribution of valuation differences References to BS-C1, refer to the balance sheet template

	S2 Value - Statutory accounts	
Difference in the valuation of assets	Q1	
Difference in the valuation of technical provisions	Q2	
Difference in the valuation of other liabilities	Q3	
		l
Total of reserves and retained earnings from financial statements	Q4	
		Explanation
Other, please explain why you need to use this line.	Q5	
Reserves from financial statements adjusted for Solvency II	06	1
valuation differences	QU	
Excess of assets over liabilities attributable to basic own fund	Q7	
items (excluding the reconciliation reserve)		
Excess of assets over liabilities	Q8	

## Appendix I: Quantitative reporting templates S.23.01.f

### S.23.01.f Own funds

Basic own funds	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
Ordinary share capital (gross of own shares)	A1	B1		C1	
Non-available called but not paid in ordinary share capital at group level	A1A			C1A	
Share premium account related to ordinary share capital	A2	B2		C2	
linitial funds, members' contributions or the equivalent basic own - fund item	A3	B3		C3	
for mutual and mutual-type undertakings					
Subordinated mutual member accounts	A4		B4	C4	D4
Non-available subordinated mutual member accounts at group level	A5		B5	C5	D5
Surplus funds	A6	B6			
Non-available surplus funds at group level	A7	B7			
Preference shares	A8		B8	C8	D8
Non-available preference shares at group level	A10		B10	C10	D10
Share premium account related to preference shares	A9		B9	C9	D9
Non-available share premium account related to preference shares at group	A11		B11	C11	D11
Reconciliation reserve (group)	A12A	B12A			
Subordinated liabilities	A13		B13	C13	D13
Non-available subordinated liabilities at group level	A14		B14	C14	D14
An amount equal to the value of net deferred tax assets	A15				D15
The amount equal to the value of net deferred tax assets not available at the	A15A				D15A
group level					
Other items approved by supervisory authority as basic own funds not specified above	A16	B16	B16A	C16	D16
Non-available own funds related to non-EEA entities, due to local restrictions: regulatory or otherwise, at group level	A17	B17	B17A	C17	D17
Minority interests (if not reported as part of another own fund item)	A18	B18	B18A	C18	D18
Non-available minority interests at group level	A19	B19	B19A	C19	D19

### 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

Own funds from the financial statements that should not be represented by the	B502
reconciliation reserve and do not meet the criteria to be classified as Solvency	
II own funds	

### Deductions not included in the reconciliation reserve

Deductions for participations related credit institutions, investment firms and financial institutions (Level I Article 228)	A603	B603	C603	D603	
Deductions for participations where there is non-availability of information (Article 229)	A604	B604	C604	D604	E604
Deduction for participations included by using D&A when a combination of methods is used	A605	B605	C605	D605	E605
Total of non-available own fund items	A606	B606	C606	D606	E606
Total deductions	A607	B607	C607	D607	E607

B21

B21A

C21

D21

A21

### Total basic own funds after adjustments (group)

Ancillary own funds				
Unpaid and uncalled ordinary share capital callable on demand	A33		C33	
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand	A34		C34	
Unpaid and uncalled preference shares callable on demand	A35		C35	D35
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	A36		C36	D36
Letters of credit and guarantees under Article 96(2) of the Framework Directive	A37		C37	
Letters of credit and guarantees other than under Article 96(2) of the Framework Directive	A38		C38	D38
Supplementary members calls under Article 96(3) of the Framework Directive	A39		C39	
Supplementary members calls - other than under Article 96(3) of the Framework Directive	A40		C40	D40
Non available ancillary own funds at group level	A41		C41	D41
Other ancillary own funds	A42		C42	D42
Total ancillary own funds (group)	A44		C44	D44

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Investment firms and financial institutions	A45				
Institutions for occupational retirement provision	A45A				
Non regulated entities carrying out financial activities	A45B				
Total own funds of other financial sectors	A45C				
Own funds aggregated when using the D&A and combination of method - Net	A45D	B45D	C45D	D45D	E45D
Own funds aggregated when using the D&A and a combination of method net of IGT	A45E	B45E	C45E	D45E	E45E
Total available own funds to meet the SCR (group) (excluding other financial sector's own funds)	A48	B48	C48	D48	E48
Total available own funds to meet the minimum group SCR (group)	A49	B49	C49	D49	

Total eligible own funds to meet the SCR	A50A	B50A	C50A	D50A	E50A
Total-eligible own funds to meet the minimum group SCR (group)	A51A	B51A	C51A	D51A	

A52A

A53A

A54A

A55A

A53B A55B

B23 B24 B25 B26 B27 B28 B29A

A30 A31

A32

### Consolidated Group SCR Minimum consolidated Group SCR (Article 230) Ratio of Eligible own funds to SCR (excluding other financial sectors)

Ratio of Eligible own funds to SCR (excluding other maincial sectors)

SCR for entities included with D&A method Ratio of Eligible own funds to SCR including other financial sectors' own funds and capital requirements

### Reconciliation reserve

Excess of assets over liabilities	
Own shares (included as assets on the balance sheet)	
Forseeable dividends and distributions	
Other basic own fund items	
Adjustment for restricted own fund items in respect of ring fenced funds	
Other non available own funds	
Adjustment for restricted own fund items in respect of ring fenced funds Other non available own funds Reconciliation reserve (total group)	

Expected profits included in future premiums (EPIFP) - Life business Expected profits included in future premiums (EPIFP) - Non- life business

Total EPIFP
## Appendix I: Quantitative reporting templates S.23.01.g

Own funds

Basic own funds	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
Ordinary share capital (gross of own shares)	A1	B1		C1	
Non-available called but not paid in ordinary share capital at group level	A1A			C1A	
Share premium account related to ordinary share capital	A2	B2		C2	
linitial funds, members' contributions or the equivalent basic own - fund item	A3	B3		C3	
for mutual and mutual-type undertakings					
Subordinated mutual member accounts	A4		B4	C4	D4
Non-available subordinated mutual member accounts at group level	A5		B5	C5	D5
Surplus funds	A6	B6			
Non-available surplus funds at group level	A7	B7			
Preference shares	A8		B8	C8	D8
Non-available preference shares at group level	A10		B10	C10	D10
Share premium account related to preference shares	A9		B9	C9	D9
Non-available share premium account related to preference shares at group	A11		B11	C11	D11
level					
Reconciliation reserve (group)	A12A	B12A			
Subordinated liabilities	A13		B13	C13	D13
Non-available subordinated liabilities at group level	A14		B14	C14	D14
An amount equal to the value of net deferred tax assets	A15				D15
The amount equal to the value of net deferred tax assets not available at the	A15A				D15A
group level					
Other items approved by supervisory authority as basic own funds not specified above	A16	B16	B16A	C16	D16
Non-available own funds related to non-EEA entities, due to local restrictions:	A17	B17	B17A	C17	D17
Regulatory of otherWise, at group level Minority interests (if not reported as part of another own fund item)	A18	B18	B18A	C18	D18
winnonky interests (in not reported as part of another own fund item)	A10	516	DIOA	010	516
Non-available minority interests at group level	A19	B19	BI9A	C19	019

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

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



#### Deductions not included in the reconciliation reserve

Deductions for participations related credit institutions, investment firms and	A603	B603	C603	D603	
financial institutions (Level I Article 228)					
Deductions for participations where there is non-availability of information	A604	B604	C604	D604	E604
(Article 229)					
Deduction for participations included by using D&A when a combination of	A605	B605	C605	D605	E605
methods is used					
Total of non-available own fund items	A606	B606	C606	D606	E606
Total deductions	A607	B607	C607	D607	E607
			•		

Total basic own funds after adjustments (group)	A21	B21	B21A	C21	D21
Ancillary own funds	_				

Unpaid and uncalled ordinary share capital callable on demand	A33		C33	
Unpaid and uncalled initial funds, members' contributions or the equivalent	A34		C34	
basic own fund item for mutual and mutual - type undertakings, callable on				
	A2E	 	C25	D25
Unpaid and uncalled preference shares callable on demand	A35		035	D35
A legally binding commitment to subscribe and pay for subordinated liabilities	A36		C36	D36
on demand				
Letters of credit and guarantees under Article 96(2) of the Framework	A37		C37	
Directive				
Letters of credit and guarantees other than under Article 96(2) of the	A38		C38	D38
Framework Directive				
Supplementary members calls under Article 96(3) of the Framework Directive	A39		C39	
Supplementary members calls - other than under Article 96(3) of the	A40		C40	D40
Framework Directive				
Non available ancillary own funds at group level	A41		C41	D41
Other ancillary own funds	A42		C42	D42
Tatal anailland and a (anaim)	A44		C14	D44
i otal ancillary own tunds (group)	A44		044	D44

Investment firms and financial institutions	A45		
Institutions for occupational retirement provision	A45A		
Non regulated entities carrying out financial activities	A45B		
Total own funds of other financial sectors	A45C		

Own funds aggregated when using the D&A and combination of method - Net	A45D	B45D	C45D	D45D	E45D
Own funds aggregated when using the D&A and a combination of method net of IGT	A45E	B45E	C45E	D45E	E45E

Total available own funds to meet the SCR (group) (excluding other financial sector's own funds)	A48	B48	C48	D48	E48
Total available own funds to meet the minimum group SCR (group)	A49	B49	C49	D49	

Total eligible own funds to meet the SCR	A50A	B50A	C50A	D50A	E50A
Total-eligible own funds to meet the minimum group SCR (group)	A51A	B51A	C51A	D51A	
Consolidated Group SCR	A52A				

Consolidated Group SCR Minimum consolidated Group SCR (Article 230) Ratio of Eligible own funds to SCR (excluding other financial sectors)

Ratio of Eligible own funds to Minimum Group SCR SCR for entities included with D&A method

ſ	A52A
ſ	A53A
ĺ	A54A
Ī	A55A
ſ	A53B

Ratio of Eligible own funds to SCR including other financial sectors' own funds and capital requirements



#### **Reconciliation reserve**

Excess of assets over liabilities Own shares (included as assets on the balance sheet) Forseeable dividends and distributions Other basic own fund items Adjustment for restricted own fund items in respect of ring fenced funds Other non available own funds

## Reconciliation reserve (total group)

	B25
ſ	B26
ſ	B27
ſ	B28
Ī	B29A
Γ	A30

A31

A32

B23

B24

Expected profits included in future premiums (EPIFP) - Life business Expected profits included in future premiums (EPIFP) - Non- life business

Total EPIFP

Paid in

Ordinary share capital

Called up but not yet paid in Own shares held

Total ordinary share capital

Total	Tier 1	Tier 2	Tier 3
A56	B56		
A57		C57	
A58	B58		
A59	B59	C59	

The initial fund members' contributions or the equivalent basic own -				
fund item for mutual and mutual - type undertakings	Total	Tier 1	Tier 2	Tier 3
Paid in	A67	B67		
Called up but not yet paid in	A68		C68	
Total initial fund	A69	B69	C69	

Subordinated mutual members accounts (MMA)	Of which counted				Of which counted under		
	Total	Tier 1	under transitionals	Tier 2	transitionals	Tier 3	
Dated subordinated MMA	A73	B73	C73	D73	E73	F73	
Undated subordinated MMA with a call option	A74	B74	C74	D74	E74	F74	
Undated subordinated MMA with no contractual opportunity to redeem	A75	B75	C75	D75	E75	F75	
Total subordinated MMA	A76	B76	C76	D76	E76	F76	

			Of which counted		Of which counted under	
Preference shares	Total	Tier 1	under transitionals	Tier 2	transitionals	Tier 3
Dated preference shares	A79	B79	C79	D79	E79	F79
Undated preference shares with a call option	A80	B80	C80	D80	E80	F80
Undated preference shares with no contractual opportunity to redeem	A81	B81	C81	D81	E81	F81

Total preference shares	A82	B82	C82	D82	E82	F82

Subordinated liabilities			Of which counted		Of which counted under	
	Total	Tier 1	under transitionals	Tier 2	transitionals	Tier 3
Dated subordinated liabilities	A92	B92	C92	D92	E92	F92
Undated subordinated liabilities with a contractual opportunity to redeem	A93	B93	C93	D93	E93	F93
Undated subordinated liabilities with no contractual opportunity to redeem	A94	B94	C94	D94	E94	F94
Total subordinated liabilities	A95	B95	C95	D95	E95	F95

Ancillary own funds	Tie	r 2	Tier 3		
	Initial amounts		Initial amounts		
	approved	Current amounts	approved	Current amounts	
Items for which an amount was approved	A108	B108	C108	D108	
Items for which a method was approved		B109		D109	

#### Excess of assets over liabilities - attribution of valuation differences

References to BS-C1, refer to the balance sheet remplate

Difference in the valuation of assets

Difference in the valuation of technical provisions Difference in the valuation of other liabilities

QI	
Q2	
Q3	

Q4

S2 Value - Statutory accounts

Total of reserves and retained earnings from financial statements

Other, please explain why you need to use this line.

	Explanation
Q5	

Appendix I: Quantitative reporting templates S.25.01.b Solvency Capital Requirement - for undertakings on Standard Formula or Partial Internal Models

12? (Y/N)	A001		
		I	
Solvency Capital Requirement calculated using standard formula			
	Net solvency capital requirement (including the loss- absorbing capacity of technical provisions)	Gross solvency capital requirement (excluding the loss- absorbing capacity of technical provisions)	Elements of the risk covered by partial internal model (Y/N
Market risk	A1	B1	AA01
Counterparty default risk	A2	B2	AA02
Life underwriting risk	A3	B3	AA03
Health underwriting risk	A4	B4	AA04
Non-life underwriting risk	A5	B5	AA05
Diversification	A0	Во	
Intangible asset risk	A7	В7	AA07
Basic Solvency Capital Requirement	A10	B10	
Operational risk	A13	]	AA013
Loss-absorbing capacity of technical provisions	Δ11	1	
Loss-absorbing capacity of deferred taxes	A12		
		1	
Diversification between ring fenced funds and between ring fenced funds and remaining part	A14A		
Not Solvency Conital Requirements, calculated using	A14C	1	
standard formula	AI4C		
Remaining part of the Solvency Capital Requirement calculated using partial internal model Vet solvency capital requirement (including the loss absorbing capacity of technical provisions and/or deferred type when applicable)	A8		
Diversification (between Standard Formula and Partial nternal Model components)	A9		
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC (transitional)	A17		
onvency capital requirement (excluding capital add- on)	818		
Capital add-ons already set	A19		
Solvency capital requirement	A20	l	
For information only:			
Total amount of Notional Solvency Capital Requirements for ring fenced funds (other than those related to business operated in accordance with Art. 4 of Directive 2003/41/FC (transitional)	A14B		
Total amount of Notional Solvency Capital Requirements for remaining part	A14		
Gross future discretionary benefits	A11A	1	
Net future discretionary benefits			
ter racare discretionary benefits		1	

	A11A	
	A11B	
_		

# Appendix I: Quantitative reporting templates S.25.01.I Solvency Capital Requirement - for undertakings on Standard Formula or Partial Internal Models

Ring fenced fund? (Y/N)) Fund number	A30 A0		
Solvency Capital Requirement calculated using standard formula			
	Net solvency capital requirement (including the loss- absorbing capacity of technical provisions)	Gross solvency capital requirement (excluding the loss-absorbing capacity of technical provisions)	Elements of the risks covered by partial internal model (Y/N)
Market risk	A1	B1	AA01
Counterparty default risk	A2	B2	AA02
Life underwriting risk	A3	B3	AA03
Health underwriting risk	A4	B4	AA04
Non-life underwriting risk	A5	B5	AA05
Diversification	A6	B6	
Intangible asset risk	A7	B7	AA07
Basic Solvency Capital Requirement	A10	B10	
Operational risk	A13	l	AA013
Loss-absorbing capacity of technical provisions Loss-absorbing capacity of deferred taxes	A11 A12		
Individual Notional Solvency Capital Requirement for the ring fenced fund/remaining part	A31		

Appendix I: Quantitative reporting templates S.25.01.g Solvency Capital Requirement - for undertakings on Standard Formula or Partial Internal Models

12? (Y/N)	A001		
Solvency Capital Requirement calculated using standard formula		I	
	Net solvency capital requirement (including the loss- absorbing capacity of technical provisions)	Gross solvency capital requirement (excluding the loss- absorbing capacity of technical provisions)	Elements of the ris covered by parti internal model (Y/
		24	
Market risk Counterparty default risk	A1 A2	B1 B2	AA01 AA02
Life underwriting risk	A3	B3	AA03
Health underwriting risk	A4	B4	AA04
Diversification	A6	B6	
Intangible accet rick	۸7	87	4407
Intaligible asset lisk	A7	B7	A07
Basic Solvency Capital Requirement	A10	B10	]
Operational risk	A13	]	AA013
Loss-absorbing capacity of technical provisions	A11		
Loss-absorbing capacity of deferred taxes	A12	l	
Diversification between ring fenced funds and between	A14A		
Net Solvency Capital Requirements calculated using	A14C		
standard formula		l	
Remaining part of the Solvency Capital Requirement calculated using partial internal model Net solvency capital requirement (including the loss absorbing capacity of technical provisions and/or deferred	A8		
taxes when applicable) Diversification (between Standard Formula and Partial Internal Model components)	A9		
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC (transitional)	A17		
For groups only		1	
Capital requirements of other financial sectors (Non-	A15		
Credit institution & investment firms and financial	A15A		
Institutions Institutions for occupational retirement provision	A15B		
Non regulated entities carrying out financial activities	A15C	]	
Non-controlled participation requirements (groups only)	A16		
		I	
Solvency capital requirement (excluding capital add- on)	A18		
Capital add-ons already set Solvency capital requirement	A19 A20		
Minimum consolidated group solvency capital requirement (groups only)	A21		
For information only:			
Total amount of Notional Solvency Capital Requirements for ring fenced funds (other than those related to business operated in accordance with Art. 4 of Directive 2003/41/FC (transitional)	A14B		
Total amount of Notional Solvency Capital Requirements for remaining part	A14		
Gross future discretionary benefits	A11A	]	

# Appendix I: Quantitative reporting templates S.25.01.n Solvency Capital Requirement - for undertakings on Standard Formula or Partial Internal Models

Ring fenced fund? (Y/N))	
Fund number	Ľ

A30	
A0	

## Solvency Capital Requirement calculated using standard formula

	Net solvency capital requirement (including the loss- absorbing capacity of technical	Gross solvency capital requirement (excluding the loss-absorbing capacity of technical provisions)	Elements of the risks covered by partial internal model (Y/N)
	provisions)		
	A1	D1	4401
Market risk	A1	BI	AA01
Life underwriting rick	A2	BZ B2	AA02
Life underwriting risk	A3	B3 R4	AA03
Nep life underwriting rick	A4	D4	AA04 AA05
Diversification	A5 A6	B5 B6	
Intangible asset risk	A7	B7	AA07
Basic Solvency Capital Requirement	A10	B10	]
Operational risk	A13	1	AA013
	<u>.</u>	-	
Loss-absorbing capacity of technical provisions Loss-absorbing capacity of deferred taxes	A11 A12	]	
Individual Notional Solvency Capital Requirement for the ring fenced fund/remaining part	A31	]	

Appendix I: Quantitative reporting templates S.25.02.b Solvency Capital Requirement - for undertakings on Partial Internal Models

	Unique number of	Modelling approach to calculation of loss absorbing capacity of technical	Modelling approach to calculation of loss absorbing capacity of deferred taxes	Net solvency capital requirement (including the loss absorbing capacity of technical provisions and/or deferred taxes when	Gross solvency capital requirement (excluding the loss-absorbing capacity of technical provisions and/or deferred taxes when applicable)
Components in descending order of size	A1A	A1B	A1C	B1	C1
Total undiversified components	/11/1	/110	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	B2	C2
Diversification				<b>D</b> 2	63
Diversification				83	63
Solvency capital requirement calculated using partial internal model including/excluding adjustments for loss absorbing capacity of technical provisions and/or deferred taxes,if modelled within components				В4	C4
Loss-absorbing capacity of technical provisions if not modelled within components				В5	]
Loss absorbing capacity for deferred taxes if not modelled within components				В6	]
Solvency capital requirement calculated using partial internal model				В7	]
For information only:					1
Estimate of loss-absorbing capacity of technical provisions if modelled within components				C5	
Estimate of loss-absorbing capacity of deferred tax if modelled within components				C6	
Total amount of Notional Solvency Capital Requirements for ring fenced funds-(other than those related to business operated in accordance with Art. 4				B8	
Total amount of Notional Solvency Capital Requirements for remaining part				B8AA	
Diversification between ring fenced funds and between ring fenced funds and remaining part				B8A	]
Gross future discretionary benefits Net future discretionary benefits				A11A A11B	]
Date of formal approval of partial internal model				B9	1

Appendix I: Quantitative reporting templates S.25.02.g Solvency Capital Requirement - for undertakings on Partial Internal Models

	Unique number of	Modelling approach to calculation of loss absorbing capacity of technical	Modelling approach to calculation of loss absorbing capacity of deferred taxes	Net solvency capital requirement (including the loss absorbing capacity of technical provisions and/or deferred taxes when	Gross solvency capital requirement (excluding the loss-absorbing capacity of technical provisions and/or deferred taxes when applicable)
Components in descending order of size	component	A1B		B1	(1
Total undiversified components	AIA	AID	AIC	B1 B2	C2
Diversification				B3	C3
Solvency capital requirement calculated using partial internal model including/excluding adjustments for loss absorbing capacity of technical provisions and/or deferred taxes,if modelled within components				B4	C4
Loss-absorbing capacity of technical provisions if not modelled within components				В5	]
Loss absorbing capacity for deferred taxes if not modelled within components				В6	]
Solvency capital requirement calculated using partial internal model				В7	]
For information only:					1
Estimate of loss-absorbing capacity of technical provisions if modelled within components				C5	
Estimate of loss-absorbing capacity of deferred tax if modelled within components				C6	
Total amount of Notional Solvency Capital Requirements for ring fenced funds-(other than those related to business operated in accordance with Art. 4 of Directive 2003/41/EC (transitional)				B8	
Total amount of Notional Solvency Capital Requirements for remaining part				B8AA	•
Diversification between ring fenced funds and between ring fenced funds and remaining part				B8A	
Gross future discretionary benefits Net future discretionary benefits				A11A A11B	]
Date of formal approval of partial internal model				B9	1

Appendix I: Quantitative reporting templates S.25.03.b Solvency Capital Requirement - for undertakings on Full Internal Models

Components in descending order of size	Unique number of component	Modelling approach to calculation of loss absorbing capacity of technical provisions	Modelling approach to calculation of loss absorbing capacity of deferred taxes	Net solvency capital requirement (including the loss absorbing capacity of technical provisions and/or deferred taxes when applicable)	Gross solvency capital requirement (excluding the loss-absorbing capacity of technical provisions and/or deferred taxes when applicable)
A1	A1A	A1B	A1C	B1	C1
Total undiversified components				B2	C2
Diversification				B3	C3
Solvency capital requirement calculated using full internal model including/excluding adjustments for loss absorbing capacity of technical provisions and /or deferred taxes-if modelled within components				В4	C4
Loss-absorbing capacity of technical provisions if not modelled within components				B5	]
Loss absorbing capacity for deferred taxes if not modelled within components				B6	]
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC (transitional)				В9	]
Solvency capital requirement calculated using full internal model, excluding capital add - on				B10	]
Capital add-ons				B11	]
Solvency capital requirement calculated using full internal model				B12	]
For information only: Estimate of loss-absorbing capacity ot technical provisions if modelled within components				C5	]
Estimate of loss-absorbing capacity ot deferred tax if modelled within components				C6	]
Total amount of Notional Solvency Capital Requirements for ring fenced funds (other than those related to business operated in accordance with Art. 4 of Directive 2003/41/EC (transitional)				B14	
Total amount of Notional Solvency Capital Requirements for remaining part Diversification between ring fenced funds and between ring fenced funds and remaining part				B14AA B14A	
Gross future discretionary benefits Net future discretionary benefits Date of formal approval of internal model				A11A A11B B15	]

Appendix I: Quantitative reporting templates S.25.03.g Solvency Capital Requirement - for undertakings on Full Internal Models

Components in descending order of size	Unique number of component	Modelling approach to calculation of loss absorbing capacity of technical provisions	Modelling approach to calculation of loss absorbing capacity of deferred taxes	Net solvency capital requirement (including the loss absorbing capacity of technical provisions and/or deferred taxes when applicable)	Gross solvency capital requirement (excluding the loss-absorbing capacity of technical provisions and/or deferred taxes when applicable)
A1	A1A	A1B	A1C	B1	C1
Total undiversified components				B2	C2
Diversification				В3	C3
Solvency capital requirement calculated using full internal model including/excluding adjustments for loss absorbing capacity of technical provisions and /or deferred taxes-if modelled within components				B4	C4
Loss-absorbing capacity of technical provisions if not modelled within components				В5	
Loss absorbing capacity for deferred taxes if not modelled within components				B6	
Capital requirements of other financial sectors (Non-insurance capital requirements) (aroups only): Credit institution & investment firms and financial institutions Institutions for occupational retirement provision Non regulated entities carrying out financial activities				B7 B7A B7B B7C	
Non-controlled participations requirements (groups only):				B8	]
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC (transitional)				В9	]
Solvency capital requirement calculated using full internal model, excluding capital add - on				B10	]
Capital add-ons				B11	]
Solvency capital requirement calculated using full internal model				B12	]
Minimum consolidated group solvency capital requirement (groups $onlv)$				B13	]
For information only: Estimate of loss-absorbing capacity ot technical provisions if modelled within components				C5	]
Estimate of loss-absorbing capacity ot deferred tax if modelled within components				C6	
Total amount of Notional Solvency Capital Requirements for ring fenced funds (other than those related to business operated in accordance with Art. 4 of Directive 2003/41/EC (transitional)				B14	
Total amount of Notional Solvency Capital Requirements for				B14AA	
Diversification between ring fenced funds and between ring fenced funds and remaining part				B14A	
Gross future discretionary benefits Net future discretionary benefits				A11A A11B	
Date of formal approval of internal model				B15	]

## Appendix I: Quantitative reporting templates S.26.01.b Solvency Capital Requirement - Market risk

Simplifications - spread risk - bonds and loans ? (Y/N) Captives simplifications - interest rate risk ?(Y/N) Captives simplifications - spread risk ?(Y/N) Captives simplifications - market concentration risk ?(Y/N) Market

Market risk - basic information	Initial absolute values before shock		Absolute values after shock					
	Assets	Liabilities	Assets	Liabilities (including the loss absorbing capacity of technical provisions)	Net solvency capital requirement (including the loss-absorbing capacity of technical provisions)	Liabilities (excluding the loss- absorbing capacity of technical provisions)	Gross solvency capital requirement (excluding the loss-absorbing capacity of technical provisions)	
					C0		D0	
Interest rate risk								
interest rate down shock	A1	A1A	B1	B1A	C1	B1B	D1	
	A2	A2A	B2	B2A	C2	B2B	D2	
interest rate up snock								
Equity risk					C3		D3	
type 1 equities	A4	A4A	B4	B4A	C4	B4B	D4	
type 1 equity	A5		B5					
duration-based (type 1 equities)	A6		85					
type 2 equities	A7 A8	A8A	B8	B8A	C8	B8B	D8	
type 2 equity	A9	71071	B9	Bort		000		
strategic participations (type 2 equities)	A10		B10					
duration-based (type 2 equities)	A11		B11					
Proporty rick	A12	A12A	B12	B124	613	B12B	D12	
FIDELLYTISK	AIZ	AIZA	012	DIZA	612	0120	012	
Spread risk					C13		D13	
bonds and loans	A14	A14A	B14	B14A	C14	B14B	D14	
credit derivatives					C15		D15	
downward shock on credit derivatives	A16	A16A	B16	B16A	C16	B16B	D15	
upward shock on credit derivatives	A17	A17A	B17	B17A	C17	B17B	D17	
tradable securities or other financial instruments based on repackaged loans	A18	A18A	B18	B18A	C18	B18B	D18	
Market risk concentrations	A19	A19A			C19		D19	
Currency risk	A20	A20A			C20		D20	
Counter-cyclical premium risk	A21	A21A	B21	B21A	C21	B21B	D21	
Diversification within market risk module					C22		D22	
Total capital requirement for market risk					C23		D23	

# Simplifications used A00 AA01 AA02 AA03

## Appendix I: Quantitative reporting templates S.26.01.1 Solvency Capital Requirement - Market risk

Simolifications - spread risk - bonds and loans ? (Y/N) Caotives simolifications - interest rate risk ?(Y/N) Caotives simolifications - spread risk ?(Y/N) Captives simolifications - market concentration risk ?(Y/N) Ring fenced fund? (Y/N) Fund number

## Market risk - basic ir

used
100
AUU
AA01
AA02
AA03

iced fund? (Y/N) mber	A30 A0	-						
Market risk - basic information Initial absolute values before shock			Absolute values after shock					
	Assets	Liabilities	Assets	Liabilities (including the loss absorbing capacity of technical provisions)	Net solvency capital requirement (including the loss-absorbing capacity of technical provisions)	Liabilities (excluding the loss- absorbing capacity of technical provisions)	Gross solvency capital requirement (excluding the loss-absorbing capacity of technical provisions)	
Interest rate risk					<u> </u>	1	D0	
Interest fate fisk	A1	A1A	B1	B1A	C1	B1B	D0 D1	
interest rate down shock	A2	A2A	B2	B2A	C2	B2B	D2	
interest rate up shock								
-						1		
Equity FISK	44	040	B/	B4A	<u>C3</u>	B/B	D3	
type 1 equites	A4 A5	A4A	B5	D4A	C4	040		
strategic participations (type 1 equities)	A6		B6					
duration-based (type 1 equities)	A7		B7					
type 2 equities	A8	A8A	B8	B8A	C8	B8B	D8	
type 2 equity	A9		B9					
strategic participations (type 2 equities) duration-based (type 2 equities)	A10 A11		B10 B11					
	AII		DII					
Property risk	A12	A12A	B12	B12A	C12	B12B	D12	
Sproad rick					C13	1	D13	
bonds and loans	A14	A14A	B14	B14A	C13	B14B	D13	
		1 //1 //	511	DIW		0110		
credit derivatives	-			-	C15		D15	
downward shock on credit derivatives	A16	A16A	B16	B16A	C16	B16B	D16	
upward shock on credit derivatives	A1/	A1/A	B1/	B1/A	C17	B1/B	D17	
based on repackaged loans	Alo	AIGA	DIG	BIOA	C10	0100	510	
Market risk concentrations	A19	A19A			C19		D19	
Currency risk	A20	A20A			C20		D20	
Counter-cyclical premium risk	A21	A21A	B21	B21A	C21	B21B	D21	
Diversification within market risk module					C22		D22	
Total capital requirement for market risk					C23		D23	

## Appendix I: Quantitative reporting templates S.26.01.g Solvency Capital Requirement - Market risk

Simplifications - spread risk - bonds and loans ? (Y/N) Captives simplifications - interest rate risk ?(Y/N) Captives simplifications - spread risk ?(Y/N) Captives simplifications - market concentration risk ?(Y

## Market risk - basic in

s simplifications -spread risk ((f/N)	AAUZ						
s simplifications - market concentration risk ?(Y/N)	AA03						
Market risk - basic information	Initial absolute	values before			Absolute values after s	hock	
	Assets	Liabilities	Assets	Liabilities (including the loss absorbing capacity of technical provisions)	Net solvency capital requirement (including the loss-absorbing capacity of technical provisions)	Liabilities (excluding the loss- absorbing capacity of technical provisions)	Gross solvency capital requirement (excluding the loss-absorbing capacity of technical provisions)
						r	· · · · · · · · · · · · · · · · · · ·
Interest rate risk	r				CO		D0
interest rate down shock	A1	A1A	B1	B1A	C1	B1B	D1
	A2	A2A	B2	B2A	C2	B2B	D2
interest rate up shock							
Faulty risk					3	r	D3
type 1 equities	Δ4	Δ4Δ	B4	B4A	C4	B4B	D4
type 1 equity	A5	7117	85	0.01		010	
strategic participations (type 1 equities)	A6		B6				
duration_based (type 1 equities)	Δ7		87				
type 2 equities	48	484	88	B8A	C8	B8B	D8
type 2 equity	40	AUA	89	DOA		000	
strategic participations (type 2 equities)	A10		B10				
duration-based (type 2 equities)	A10		B11				
			DII		1		
Property risk	A12	A12A	B12	B12A	C12	B12B	D12
Spread risk					C13	ſ	D13
bonds and loans	A14	A14A	B14	B14A	C14	B14B	D14
credit derivatives					C15		D15
downward shock on credit derivatives	A16	A16A	B16	B16A	C16	B16B	D16
upward shock on credit derivatives	A17	A17A	B17	B17A	C17	B17B	D17
tradable securities or other financial instruments	A18	A18A	B18	B18A	C18	B18B	D18
based on repackaged loans			-			-	
Market risk concentrations	A19	A19A			C19		D19
Currency risk	A20	A20A			C20		D20
Counter-cyclical premium risk	421	4214	B21	B21A	C21	B21B	D21
Councer cyclical premium hak	AZI	AZIA	021	DZIA	UZ1	DZIB	021

Diversification within market risk module

Total capital requirement for market risk

C23

C22 Т  D22

D23

\_\_\_\_]

Γ

## Simplifications

usea
A00
AA01
AA02

## Appendix I: Quantitative reporting templates S.26.01.n Solvency Capital Requirement - Market risk

## Simolifications - spread risk - bonds and loans ? (Y/N) Caotives simolifications - interest rate risk ?(Y/N) Caotives simolifications - soread risk ?(Y/N) Captives simplifications - market concentration risk ?(Y/N) Ring fenced fund? (Y/N) Fund number

## Mar

Sim	plifications
	used
	A00
	AA01
	AA02
	AA03
	AA03

A30
A0

Market risk - basic information	Initial absolut before sh	e values ock	Absolute values after shock					
	Assets	Liabilities	Assets	Liabilities (including the loss absorbing capacity of technical provisions)	Net solvency capital requirement (including the loss-absorbing capacity of technical provisions)	Liabilities (excluding the loss- absorbing capacity of technical provisions)	Gross solvency capital requirement (excluding the loss-absorbing capacity of technical provisions)	
Interest rate risk					C0	1	D0	
Interest rate risk	A1	A1A	B1	B1A	C1	B1B	D1	
interest rate down shock								
	A2	A2A	B2	B2A	C2	B2B	D2	
interest rate un shock								
interest rate up shoek								
Equity risk					C3		D3	
type 1 equities	A4	A4A	B4	B4A	C4	B4B	D4	
type 1 equity	A5		B5					
strategic participations (type 1 equities)	A6		B6					
duration-based (type 1 equities)	A7		B7					
type 2 equities	A8	A8A	B8	B8A	C8	B8B	D8	
type 2 equity	A9		B9					
strategic participations (type 2 equities)	A10		B10					
duration-based (type 2 equities)	AII		BII					
Property risk	A12	A12A	B12	B12A	C12	B12B	D12	
Spread risk					C13		D13	
bonds and loans	A14	A14A	B14	B14A	C14	B14B	D14	
						1	245	
creait derivatives	110	4164	<b>D1C</b>	DICA	C15	<b>D1CD</b>	DIS	
downward shock on credit derivatives	A10	A16A	B10	B10A B17A	C16	B10B	D16	
tradable securities or other financial instruments	A17	A1/A	B19	B19A	C19	B19B	D17	
based on repackaged loans	AID	AIOA	010	DIGA	C10	0100	DIG	
Market risk concentrations	A19	A19A			C19		D19	
Currency risk	A20	A20A			C20		D20	
				_				
Counter-cyclical premium risk	A21	A21A	B21	B21A	C21	B21B	D21	
Diversification within market risk module					C22	1	D22	
Total capital requirement for market risk					C23	1	D23	

#### Appendix I: Quantitative reporting templates S.26.02.b

Solvency Capital Requirement - Counterparty default risk

Simplifications? (Y/N) Captives simplifications? (Y/N)	Simplifications used A00 A001	I					
Counterparty default risk - basic information	Name of single name exposure	Code of single name exposure	Type of code	Loss Given Default	Probability of Default	Net solvency capital requirement (including the loss- absorbing capacity of technical provisions)	Gross solvency capital requirement (excluding the loss- absorbing capacity of technical provisions)
							C0
Single name exposure 1	A10	AA10	AB10	A1	B1		
Single name exposure 2	A10	AA10	AB10	A1	B1		
Single name exposure 3	A10	AA10	AB10	A1	B1		
Single name exposure 4	A10	AA10	AB10	A1	B1		
Single name exposure 5	A10	AA10	AB10	A1	B1		
Single name exposure 6	A10	AA10	AB10	A1	B1		
Single name exposure 7	A10	AA10	AB10	A1	B1		
Single name exposure 8	A10	AA10	AB10	A1	B1		
Single name exposure 9	A10	AA10	AB10	A1	B1		
Single name exposure 10	A10	AA10	AB10	A1	B1		
Type 2 exposures							C1
Receivables from Intermediaries due							
for more than 3 months				A2			
All type 2 exposures other than							
receivables from Intermediaries due							
for more than 3 months				A3			
Diversification within counterparty							
default risk module							C3
Total capital requirement for							
counterparty default risk						D4	C4

#### Appendix I: Quantitative reporting templates S.26.02.I

Solvency Capital Requirement - Counterparty default risk

	Simplifications used						
Simplifications? (Y/N)	A00	[					
Captives simplifications? (Y/N)	A001	L					
Disp forward forwd2 (V(N))	420	ſ					
Fund number	A30						
		L					
Counterparty default risk - basic information	Name of single name exposure	Code of single name exposure	Type of code	Loss Given Default	Probability of Default	Net solvency capital requirement (including the loss- absorbing capacity of technical provisions)	Gross solvency capital requirement (excluding the loss- absorbing capacity of technical provisions)
							<u></u>
Single name exposure 1	410	4410	AR10	0.1	<b>D</b> 1		C0
Single name exposure 2	A10	AA10	AB10	A1	B1		
Single name exposure 3	A10	4410	AB10	A1	B1		
Single name exposure 4	A10	AA10	AB10	Δ1	B1		
Single name exposure 5	A10	AA10	AB10	Δ1	B1		
Single name exposure 6	A10	AA10	AB10	A1	B1		
Single name exposure 7	A10	AA10	AB10	A1	B1		
Single name exposure 8	A10	AA10	AB10	A1	B1		
Single name exposure 9	A10	AA10	AB10	A1	B1		
Single name exposure 10	A10	AA10	AB10	A1	B1		
Type 2 exposures							C1
Receivables from Intermediaries due							
for more than 3 months				A2			
All type 2 exposures other than							
receivables from Intermediaries due							
for more than 3 months				A3			
Diversification within counterparty							
default risk module							C3
Total capital requirement for counterparty default risk						D4	C4

## Appendix I: Quantitative reporting templates S.26.02.g

## Solvency Capital Requirement - Counterparty default risk

Simplifications? (Y/N) A00 Captives simplifications? (Y/N) A001

Counterparty default risk - basic information	Name of single name exposure	Code of single name exposure	Type of code	Loss Given Default	Probability of Default	Net solvency capital requirement (including the loss- absorbing capacity of technical provisions)	Gross solvency capital requirement (excluding the loss- absorbing capacity of technical provisions)
Type 1 exposures							0
Single name exposure 1	A10	AA10	AB10	A1	B1		
Single name exposure 2	A10	AA10	AB10	A1	B1		
Single name exposure 3	A10	AA10	AB10	A1	B1		
Single name exposure 4	A10	AA10	AB10	A1	B1		
Single name exposure 5	A10	AA10	AB10	A1	B1		
Single name exposure 6	A10	AA10	AB10	A1	B1		
Single name exposure 7	A10	AA10	AB10	A1	B1		
Single name exposure 8	A10	AA10	AB10	A1	B1		
Single name exposure 9	A10	AA10	AB10	A1	B1		
Single name exposure 10	A10	AA10	AB10	A1	B1		
Type 2 exposures							C1
Receivables from Intermediaries							
due for more than 3 months				A2			
All type 2 exposures other than							
receivables from Intermediaries due							
for more than 3 months				A3			
Diversification within counterparty							
default siele medule							63
Total canital requirement for							
counterparty default rick						DA	64

## Appendix I: Quantitative reporting templates S.26.02.n

Solvency Capital Requirement - Counterparty default risk

	Simplifications used						
Simplifications? (Y/N) Captives simplifications? (Y/N)	A00						
	71001						
Ring fenced fund? (Y/N)	A30						
Fund number	A0						
Counterparty default risk - basic information	Name of single name exposure	Code of single name exposure	Type of code	Loss Given Default	Probability of Default	Net solvency capital requirement (including the loss- absorbing capacity of technical provisions)	Gross solvency capital requirement (excluding the loss- absorbing capacity of technical provisions)
Type 1 exposures		1110	1810				
Single name exposure 1	AIU	AATU	ABIU	AI	BI		
Single name exposure 2	Alu	AATU	ABIU	AI	81		
Single name exposure 3	AIU	AATU	ABIU	AI	BI		
Single name exposure 4	A10	AA10	ABIO	AI	B1		
Single name exposure 5	A10	AA10	ABIO	AL	D1 P1		
Single name exposure 7	A10	AA10	AB10	A1	81		
Single name exposure 9	A10	AA10	AB10	A1	B1		
Single name exposure 0	A10	AA10	AB10	A1	B1		
Single name exposure 10	A10	AA10	AB10	A1	81		
	Alto	AA10	ADIO		DI		C1
Receivables from Intermediaries							
due for more than 3 months				A2			
All type 2 exposures other than							
receivables from Intermediaries due							
for more than 3 months				A3			
Diversification within counterparty							
default risk module							C3
Total capital requirement for						54	64
counterparty default risk						U4	<u>(4</u>

## Appendix I: Quantitative reporting templates S.26.03.b Solvency Capital Requirement - Life underwriting risk

	Simplifications used
Simplifications - mortality risk ? (Y/N)	A01
Simplifications- longevity risk? (Y/N)	A02
Simplifications - disability-morbidity risk? (Y/N)	A03
Simplifications - lapse risk? (Y/N)	A04
Simplifications - life expense risk ? (Y/N)	A05
Simplifications - life catastrophe risk? (Y/N)	A06
Captives simplifications (Y/N)	A001

	-		-						
Life underwriting risk - basic information	Initial absolute values before shock			Absolute values after shock					
	Assets	Liabilities	Assets	Liabilities (including the loss absorbing capacity of technical provisions)	Net solvency capital requirement (including the loss- absorbing capacity of technical provisions)	Liabilities (excluding the loss-absorbing capacity of technical provisions)	Gross solvency capital requirement (excluding the loss- absorbing capacity of technical provisions)		
Mortality risk	A1	A1A	B1	B1A	C1	B1B	D1		
Longevity risk	A2	A2A	B2	B2A	C2	B2B	D2		
Disability-morbidity risk	A3	A3A	B3	B3A	C3	B3B	D3		
						•			
Lapse risk					C04		D04		
risk of increase in lapse rates	A4	A4A	B4	B4A	C4	B4B	D4		
risk of decrease in lapse rates	A5	ASA	B5	B5A BCA	65	B5B B6B	DS		
mass lapse lisk	A0	AdA	D0	DOA	6	DOD	D8		
Life expense risk	A7	A7A	B7	B7A	C7	B7B	D7		
	r			1		1			
Revision risk	A8	A8A	B8	B8A	C8	B8B	D8		
Life catastrophe risk	A9	A9A	B9	B9A	C9	B9B	D9		
					-	•			
Diversification within life underwriting risk	module				C10	J	D10		
Total capital requirement for life under	rwriting risk				C11	1	D11		
						•			
Further details on revision risk	USP								

Factor applied for the revision shock A12

## Appendix I: Quantitative reporting templates S.26.03.1 Solvency Capital Requirement - Life underwriting risk

Simplifications - mortality risk ? (Y/N) Simplifications - longevity risk? (Y/N) Simplifications - disability-morbidity risk? (Y/N) Simplifications - life expense risk ? (Y/N) Simplifications - life expense risk ? (Y/N) Captives simplifications (Y/N) Ring fenced fund? (Y/N) Fund number	Simplifications           used           A01           A02           A03           A04           A05           A06           A001           A30           A0						
Life underwriting risk - basic information	Initial absolute show	values before ck			Absolute values afte	r shock	
	Assets	Liabilities	Assets	Liabilities (including the loss absorbing capacity of technical provisions)	Net solvency capital requirement (including the loss- absorbing capacity of technical provisions)	Liabilities (excluding the loss-absorbing capacity of technical provisions)	Gross solvency capital requirement (excluding the loss- absorbing capacity of technical provisions)
Mortality risk	A1	A1A	B1	B1A	C1	B1B	D1
Longevity risk	A2	A2A	B2	B2A	C2	B2B	D2
Disability-morbidity risk	A3	A3A	B3	B3A	C3	B3B	D3
Lapse risk risk of increase in lapse rates risk of decrease in lapse rates mass lapse risk	A4 A5 A6	A4A A5A A6A	B4 B5 B6	B4A B5A B6A	C04 C4 C5 C6	B4B B5B B6B	D04 D4 D5 D6
Life expense risk	Α7	A7A	B7	B7A	C7	B7B	D7
Revision risk	A8	A8A	B8	B8A	C8	B8B	D8
Life catastrophe risk	A9	A9A	В9	B9A	C9	B9B	D9
Diversification within life underwriting risk	module				C10		D10
Total capital requirement for life under	writing risk				C11		D11
Further details on revision risk Factor applied for the revision shock	USP A12						

## Appendix I: Quantitative reporting templates S.26.03.g Solvency Capital Requirement - Life underwriting risk

	Simplifications used
Simplifications - mortality risk ? (Y/N)	A01
Simplifications- longevity risk? (Y/N)	A02
Simplifications - disability-morbidity risk? (Y/N)	A03
Simplifications - lapse risk? (Y/N)	A04
Simplifications - life expense risk ? (Y/N)	A05
Simplifications - life catastrophe risk? (Y/N)	A06
Captives simplifications (Y/N)	A001

Life underwriting risk - basic information	Initial absolute sho	e values before ock	Absolute values after shock				
	Assets	Liabilities	Assets	Liabilities (including the loss absorbing capacity of technical provisions)	Net solvency capital requirement (including the loss- absorbing capacity of technical provisions)	Liabilities (excluding the loss-absorbing capacity of technical provisions)	Gross solvency capital requirement (excluding the loss- absorbing capacity of technical provisions)
Mortality risk	A1	A1A	B1	B1A	C1	B1B	D1
	711	1111				010	
Longevity risk	A2	A2A	B2	B2A	C2	B2B	D2
		1			n		
Disability-morbidity risk	A3	A3A	B3	B3A	C3	B3B	D3
Lanse risk					C04	1	D04
risk of increase in lapse rates	Α4	A4A	B4	B4A	C4	B4B	D4
risk of decrease in lapse rates	A5	A5A	B5	B5A	C5	B5B	D5
mass lapse risk	A6	A6A	B6	B6A	C6	B6B	D6
Life expense risk	A7	A7A	B7	B7A	C7	B7B	D7
Devide law side la				504			
Revision risk	A8	A8A	88	D6A	68	B8B	D8
Life catastrophe risk	A9	A9A	B9	B9A	C9	B9B	D9
						-	
Diversification within life underwriting risk	module				C10	J	D10
Total capital requirement for life unde	rwriting risk				C11	ו	D11
						-	
Further details on revision risk	USP	_					
Factor applied for the revision shock	A12						

## Appendix I: Quantitative reporting templates S.26.03.n Solvency Capital Requirement - Life underwriting risk

Simplifications - mortality risk ? (Y/N) Simplifications - longevity risk? (Y/N) Simplifications - disability-morbidity risk? (Y/N) Simplifications - life expense risk ? (Y/N) Simplifications - life expense risk ? (Y/N) Captives simplifications (Y/N) Ring fenced fund? (Y/N) Fund number	Simplifications           used           A01           A02           A03           A04           A05           A06           A001           A30           A0						
Life underwriting risk - basic information	Initial absolute show	values before ck			Absolute values afte	r shock	
	Assets	Liabilities	Assets	Liabilities (including the loss absorbing capacity of technical provisions)	Net solvency capital requirement (including the loss- absorbing capacity of technical provisions)	Liabilities (excluding the loss-absorbing capacity of technical provisions)	Gross solvency capital requirement (excluding the loss- absorbing capacity of technical provisions)
Mortality risk	A1	A1A	B1	B1A	C1	B1B	D1
Longevity risk	A2	A2A	B2	B2A	C2	B2B	D2
Disability-morbidity risk	A3	A3A	B3	B3A	C3	B3B	D3
Lapse risk risk of increase in lapse rates risk of decrease in lapse rates mass lapse risk	A4 A5 A6	A4A A5A A6A	B4 B5 B6	B4A B5A B6A	C04 C4 C5 C6	B4B B5B B6B	D04 D4 D5 D6
Life expense risk	Α7	A7A	B7	B7A	C7	B7B	D7
Revision risk	A8	A8A	B8	B8A	C8	B8B	D8
Life catastrophe risk	A9	A9A	В9	B9A	C9	B9B	D9
Diversification within life underwriting risk	module				C10		D10
Total capital requirement for life under	writing risk				C11		D11
Further details on revision risk Factor applied for the revision shock	USP A12						

## Appendix I: Quantitative reporting templates S.26.04.b Solvency Capital Requirement - Health underwriting risk

Simplifications					
used	_				
A01					
A02					
A03					
A04					
A05					
A001					

#### SLT health underwriting risk - basic information

Health mortality risk Health longevity risk Health disability-morbidity risk SLT health lapse risk risk of increase in lapse rates risk of decrease in lapse rates mass lapse risk

Health expense risk Health revision risk

Initial absolu s	ite values before hock			Absolute values after shock					
Assets Liabilities		Assets	Liabilities (including the loss absorbing capacity of technical provisions)	Net solvency capital requirement (including the loss- absorbing capacity of technical provisions)	Liabilities (excluding the loss-absorbing capacity of technical provisions)	Gross solvency capital requirement (excluding the loss-absorbing capacity of technical provisions)			
A1	A1A	B1	B1A	C1	B1B	D1			
	010	01	DIA	ei	010	DI			
A2	A2A	B2	B2A	C2	B2B	D2			
A3	A3A	B3	B3A	C3	B3B	D3			
				C04		D04			
A4	A4A	B4	B4A	C4	B4B	D4			
A5	A5A	B5	B5A	C5	B5B	D5			
A6	A6A	B6	B6A	C6	B6B	D6			
A7	A7A	B7	B7A	C7	B7B	D7			
48	484	88	B8A	C8	RSR	D8			
AU	- AVA	50	DOA	60	000	50			
				C9	]	D9			
				C10	1	D10			

## Further details on revision risk Factor applied for the revision shock

Diversification within SLT health underwriting risk Total capital requirement for SLT health underwriting

USP

	Standard deviation for premium risk		Standard deviation for reserve risk	Volume measure for premium and reserve risk			
NSLT Health premium and reserve risk - basic information	USP Standard Deviation	USP Adjustment factor for non- proportional reinsurance	USP	V <sub>prem</sub>	V <sub>res</sub>	Geographical Diversification	v
Medical expenses insurance and proportional reinsurance	A12	A12A	B12	C12	D12	E12	F12
Income protection insurance and proportional reinsurance	A13	A13A	B13	C13	D13	E13	F13
Worker's compensation insurance and proportional reinsurance	A14	A14A	B14	C14	D14	E14	F14
Non-proportional health reinsurance	A15	A15A	B15	C15	D15	E15	F15
Combined standard deviation	A16				Tota	I Volume measure	F16

Total NSLT health premium and reserve risk

## A17

Initial absolu sl	nitial absolute values before shock		Absolute values after shock		
Assets	Liabilities	Assets	Liabilities (excluding the loss absorbing capacity of technical provisions)	Gross solvency capital requirement (excluding the loss- absorbing capacity of technical provisions)	
A18	A18A	B18	B18B	D18	
				D19	

D20

Г

#### NSLT health lapse risk

Diversification within NSLT health underwriting risk

Total NSLT health underwriting risk

#### Health catastrophe risk - basic information

loss-absorbing capacity of technical provisions)	loss-absorbing capacity of technical provisions)
B21	A21
B22	A22
B23	A23
B24	A24
(	
B25	A25
B26	A26
B27	A27
	loss-absorbing capacity of technical provisions) B21 B22 B23 B24 B24 B25 B26 B26 B27

# Net capital Gross capital requirement (including the capital for the capital requirement the capital requirement for the capital requirement the capital for t

## Appendix I: Quantitative reporting templates S.26.04.1 Solvency Capital Requirement - Health underwriting risk

#### Simplifications used

A01
A02
A03
A04
A05
A001
A30
A0

## Ring fenced fund? (Y/N) Fund number

#### SLT health underwriting risk - basic informa

Simplifications -health mortality risk ? (Y/N) Simplifications - health longevity risk? (Y/N) Simplifications - health disability-morbidity risk? (Y/N) Simplifications -SLT lapse risk? (Y/N) Simplifications -health exones risk ? (Y/N) Captives simplifications (Y/N)

SLT health underwriting risk - basic information	Initial absolute va	Absolute values after shock					
	Assets	Liabilities	Assets	Liabilities (including the loss absorbing capacity of technical provisions)	Net solvency capital requirement (including the loss- absorbing capacity of technical provisions)	Liabilities (excluding the loss-absorbing capacity of technical provisions)	Gross solvency capital requirement (excluding the loss-absorbing capacity of technical provisions)
The difference of the set				544	~	84.8	54
Health mortality risk	AI	AIA	BI	BIA	LI	BIB	DI
Health longevity risk	A2	A2A	B2	B2A	C2	B2B	D2
Health disability-morbidity risk	A3	A3A	B3	B3A	C3	B3B	D3
SIT health lance rick					C04		D04
risk of increase in lanse rates	A4	040	B4	B4A	C4	B4B	D04
risk of decrease in lapse rates	A5	A5A	B5	B5A	C5	B5B	D5
mass lapse risk	A6	A6A	B6	B6A	C6	B6B	D6
Health expense risk	A7	A7A	B7	B7A	C7	B7B	D7
	t						
Health revision risk	A8	A8A	B8	B8A	C8	B8B	D8
Diversification within SLT health underwriting risk				1	C0		D0
biterbilledion want ber freder ander wirding fisk					07		
Total capital requirement for SLT health underwriting risk					C10		D10

## Further details on revision risk

USP A11

A17

	Standard deviation for premium risk		Standard deviation for reserve risk	Volume measure for premium and reserve risk			
NSLT Health premium and reserve risk - basic information	USP Standard Deviation	USP Adjustment factor for non-proportional reinsurance	USP	V <sub>prem</sub>	V <sub>res</sub>	Geographical Diversification	v
Medical expenses insurance and proportional reinsurance	A12	A12A	B12	C12	D12	E12	F12
Income protection insurance and proportional reinsurance	A13	A13A	B13	C13	D13	E13	F13
Worker's compensation insurance and proportional reinsurance	A14	A14A	B14	C14	D14	E14	F14
Non-proportional health reinsurance	A15	A15A	B15	C15	D15	E15	F15
					Tota	I Volume measure	F16
Combined standard deviation	A16						

Combined standard deviation

NSLT health lapse risk

Total NSLT health premium and reserve risk

Diversification within NSLT health underwriting risk

Health catastrophe risk - basic information

Total NSLT health underwriting risk

#### Absolute values after shock Liabilities Gross solvency capital (excluding the loss-absorbing capacity of technical nrovisions) technical provisions) Initial absolute values before shock Assets Liabilities Assets A18 A18A B18 B18B Т D18

D19

D20

	Net capital requirement (including the loss- absorbing capacity of technical provisions)	Gross capital requirement (excluding the loss- absorbing capacity of technical provisions)
Mass accident risk	B21	A21
Accident concentration risk	B22	A22
Pandemic risk	B23	A23
	1	
Diversification within health catastrophe risk	B24	A24
Total capital requirement for health catastrophe risk	B25	A25
	BL5	
Diversification within health underwriting risk module	B26	A26

B27

A27

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Total capital requirement for health underwriting risk

## Appendix I: Quantitative reporting templates S.26.04.g Solvency Capital Requirement - Health underwriting risk

	Simplifications used
Simplifications -health mortality risk ? (Y/N)	A01
Simplifications- health longevity risk? (Y/N)	A02
Simplifications - health disability-morbidity risk? (Y/N)	A03
Simplifications -SLT lapse risk? (Y/N)	A04
Simplifications -health expense risk ? (Y/N)	A05
Captives simplifications (Y/N)	A001

#### s

SLT health underwriting risk - basic information	Initial absolut	te values before			Absolute values after shock				
	Assets	Liabilities	Assets	Liabilities (including the loss absorbing capacity of technical provisions)	Net solvency capital requirement (including the loss- absorbing capacity of technical provisions)	Liabilities (excluding the loss-absorbing capacity of technical provisions)	Gross solvency capital requirement (excluding the loss-absorbing capacity of technical provisions)		
Health mortality risk	A1	A1A	B1	B1A	C1	B1B	D1		
							•		
Health longevity risk	A2	A2A	B2	B2A	C2	B2B	D2		
Health disability-morbidity risk	A3	A3A	B3	B3A	C3	B3B	D3		
SIT health lanse risk					C04	1	D04		
risk of increase in lapse rates	Α4	A4A	B4	B4A	C4	B4B	D4		
risk of decrease in lapse rates	A5	A5A	B5	B5A	C5	B5B	D5		
mass lapse risk	A6	A6A	B6	B6A	C6	B6B	D6		
Health expense risk	A7	A7A	B7	B7A	C7	B7B	D7		
Health revision risk	A8	A8A	88	B8A	C8	B8B	D8		
Diversification within SLT health underwriting rick					<u></u>		D0		
Diversification within 3ET freath under whiting fisk					C3	1	5		
Total capital requirement for SLT health underwriting risk					C10	]	D10		

## Further details on revision risk

	Standard deviation for premium risk		Standard deviation for reserve risk	Volume measure for premium and reserve risk				
NSLT Health premium and reserve risk - basic information	USP Standard Deviation	USP Adjustment factor for non- proportional reinsurance	USP	V <sub>prem</sub>	V <sub>res</sub>	Geographical Diversification	v	
Medical expenses insurance and proportional reinsurance	A12	A12A	B12	C12	D12	E12	F12	
Income protection insurance and proportional reinsurance	A13	A13A	B13	C13	D13	E13	F13	
Worker's compensation insurance and proportional reinsurance	A14	A14A	B14	C14	D14	E14	F14	
Non-proportional health reinsurance	A15	A15A	B15	C15	D15	E15	F15	
					Tota	Volume measure	F16	

Combined standard deviation

NSLT health lapse risk

Total NSLT health premium and reserve risk

Diversification within NSLT health underwriting risk

Initial absolut	te values before	Absolute values after shock			
Assets	Liabilities	Assets	Liabilities (excluding the loss	Gross solvency capital requirement	
A18	A18A	B18	B18B	D18	
				D19	

A27

D20 

Total NSLT health underwriting risk Health catastrophe risk - basic information

	Net capital requirement (including the loss-absorbing capacity of technical provisions)	Gross capital requirement (excluding the loss-absorbing capacity of technical provisions)
	B21	A21
	B22	A22
	B23	A23
ik	B24	A24
tastrophe risk	B25	A25

USP A11

A16

B26 A26

B27

A17

### Diversification within health catastrophe risl

Mass accident risk Accident concentration risk Pandemic risk

Total capital requirement for health catastrophe risk

Diversification within health underwriting risk module

Total capital requirement for health underwriting risk

## Appendix I: Quantitative reporting templates S.26.04.n Solvency Capital Requirement - Health underwriting risk

ilifications -health mortality risk ? (Y/N) ilifications - health longevity risk? (Y/N) ilifications - health disability-morbidity risk? (Y/N) ilifications -BLT lapse risk? (Y/N) ilifications -health expense risk? (Y/N) ives simplifications (Y/N) fenced fund? (Y/N) i number	Simplifications used
Simplifications -health mortality risk ? (Y/N)	A01
Simplifications- health longevity risk? (Y/N)	A02
Simplifications - health disability-morbidity risk? (Y/N)	A03
Simplifications -SLT lapse risk? (Y/N)	A04
Simplifications -health expense risk ? (Y/N)	A05
Captives simplifications (Y/N)	A001
Ring fenced fund? (Y/N)	A30
Fund number	A0

SLT health underwriting risk - basic information	Initial absolute va	lues before shock			Absolute values afte	r shock	
	Assets	Liabilities	Assets	Liabilities (including the loss absorbing capacity of technical provisions)	Net solvency capital requirement (including the loss- absorbing capacity of technical provisions)	Liabilities (excluding the loss-absorbing capacity of technical provisions)	Gross solvency capital requirement (excluding the loss-absorbing capacity of technical provisions)
			r		0		
Health mortality risk	A1	A1A	B1	B1A	C1	B1B	D1
Health Jangovity rick	42	424	82	824	<b>C</b> 2	828	52
Treater forgevicy risk	AZ	AZA	D2	DZA	C2	DZD	Dz
Health disability-morbidity risk	A3	A3A	B3	B3A	C3	B3B	D3
					r	1	
SLT health lapse risk			r	1	C04		D04
risk of increase in lapse rates	A4	A4A	B4	B4A	C4	B4B	D4
risk of decrease in lapse rates	A5	A5A	B5	B5A	C5	B5B	D5
mass lapse risk	A6	A6A	B6	B6A	C6	B6B	D6
	0				-	1	
Health expense risk	A7	A7A	B7	B7A	C7	B7B	D7
Health revision risk	48	484	B8	BSA	C8	RSB	D8
Treater revision risk	A	404	50	DUA	20	000	50
Diversification within SLT health underwriting risk					C9	]	D9
Total capital requirement for SLT health underwriting risk					C10		D10

## Further details on revision risk

## USP A11

	Standard deviation	n for premium risk	Standard deviation for reserve risk	Volume measure for premium and reserve risk				
NSLT Health premium and reserve risk - basic information	USP Standard Deviation	USP Adjustment factor for non-proportional reinsurance	USP	V <sub>prem</sub>	V <sub>res</sub>	Geographical Diversification	V	
Medical expenses insurance and proportional reinsurance	A12	A12A	B12	C12	D12	E12	F12	
Income protection insurance and proportional reinsurance	A13	A13A	B13	C13	D13	E13	F13	
Worker's compensation insurance and proportional reinsurance	A14	A14A	B14	C14	D14	E14	F14	
Non-proportional health reinsurance	A15	A15A	B15	C15	D15	E15	F15	
					Tota	I Volume measure	F16	
Combined standard deviation	A16							

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Total NSLT health premium and reserve risk

Diversification within NSLT health underwriting risk

Health catastrophe risk - basic information

Total NSLT health underwriting risk

NSLT health lapse risk

#### A17 Г Tritial abcolute valu

Initial absolute va	nues before shock		Absolute values are	er anock
			Liabilities	Gross solvency capital
			(excluding the loss	requirement
Assets	Liabilities	Assets	absorbing capacity	(excluding the loss-
			of technical	absorbing capacity of
			provisions)	technical provisions)
A18	A18A	B18	B18B	D18

٦

D19

Г D20

Г

Absoluto values after shock

Net capital requirement (including the loss-absorbing capacity of technical provisions) B21 B22 B23 Gross capital requirement (excluding the loss-absorbing capacity of technical provisions) A21 A22 A23 Mass accident risk Accident concentration risk Pandemic risk Diversification within health catastrophe risk B24 Т A24 A25 Total capital requirement for health catastrophe risk B25 Diversification within health underwriting risk module B26 A26

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B27

Т

A27

Total capital requirement for health underwriting risk

Appendix I: Quantitative reporting templates S.26.04.b

## Solvency Capital Requirement - Non-life underwriting risk

Simplifications used E

Captives simplifications - premium and reserve risk (Y/N) Non-life underwriting risk

	AUUI						
Non-life underwriting risk	Standard deviation risk	for premium	Standard deviation for reserve risk	Volume	measure for pr	emium and rese	rve risk
Premium and reserve Risk - Basic information	USP Standard Deviation	USP Adjustment factor for non-	USP	V <sub>prem</sub>	V <sub>res</sub>	Geographical Diversification	v
Motor vehicle liability	A1	A1A	B1	C1	D1	E1	F1
Motor, other classes	A2	A2A	B2	C2	D2	E2	F2
Marine, aviation, transport (MAT)	A3	A3A	B3	C3	D3	E3	F3
Fire and other property damage	A4	A4A	B4	C4	D4	E4	F4
Third-party liability	A5	A5A	B5	C5	D5	E5	F5
Credit and suretyship	A6	A6A	B6	C6	D6	E6	F6
Legal expenses	A7	A7A	B7	C7	D7	E7	F7
Assistance	A8	A8A	B8	C8	D8	E8	F8
Miscellaneous	A9	A9A	B9	C9	D9	E9	F9
Non-proportional reinsurance - property	A10	A10A	B10	C10	D10	E10	F10
Non-proportional reinsurance - casualty	A11	A11A	B11	C11	D11	E11	F11
Non-proportional reinsurance - MAT	A12	A12A	B12	C12	D12	E12	F12
		n in the second s			Total V	olume measure	F13
Combined standard deviation	A13						
Total capital requirement for non-life premium and reserve risk	A14						
Non-Life lapse risk	Initial absolute v	alues before	Absolut	te values after	shock	]	
	Assets	Liabilities	Assets	Liabilities	Solvency capital		

B15A C15

Non-life lapse risk

#### Capital requirement for non-life catastrophe risk

Diversification within non - life underwriting risk module

risk

A16 A17 A18

1

A15A B15

A15

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## Appendix I: Quantitative reporting templates S.26.04.1

Solvency Capital Requirement - Non-life underwriting risk

Simplifications used

A16

A17

A18

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Captives simplifications - premium and reserve risk (Y/N) Ring fenced fund? (Y/N or N/A) Fund number

## Non-life underwriting risk

s simplifications - premium and reserve risk (Y/N) ced fund? (Y/N or N/A) mber	A001 A30 A0						
Non-life underwriting risk	Standard deviation	n for premium risk	Standard deviation for reserve risk	Volu	me measure for pren	nium and reserve	risk
Premium and reserve Risk - Basic information	USP Standard Deviation	USP Adjustment factor for non-proportional reinsurance	USP	V <sub>prem</sub>	V <sub>res</sub>	Geographical Diversification	v
Motor vehicle liability	A1	A1A	B1	C1	D1	E1	F1
Motor, other classes	A2	A2A	B2	C2	D2	E2	F2
Marine, aviation, transport (MAT)	A3	A3A	B3	C3	D3	E3	F3
Fire and other property damage	A4	A4A	B4	C4	D4	E4	F4
Third-party liability	A5	A5A	B5	C5	D5	E5	F5
Credit and suretyship	A6	A6A	B6	C6	D6	E6	F6
Legal expenses	A7	A7A	B7	C7	D7	E7	F7
Assistance	A8	A8A	B8	C8	D8	E8	F8
Miscellaneous	A9	A9A	B9	C9	D9	E9	F9
Non-proportional reinsurance - property	A10	A10A	B10	C10	D10	E10	F10
Non-proportional reinsurance - casualty	A11	A11A	B11	C11	D11	E11	F11
Non-proportional reinsurance - MAT	A12	A12A	B12	C12	D12	E12	F12
Combined standard deviation	A13	]			Total V	olume measure	F13
Total capital requirement for non-life premium and reserve risk	A14	]					
Non-Life lapse risk	Initial absolute v	alues before shock	Abso	lute values af	ter shock	1	
	Assets	Liabilities	Assets	Liabilities	Solvency capital requirement		
						-	
	A15	A15A	B15	B15A	C15		
Non-life lapse risk						]	
	r	1					

Capital requirement for non-life catastrophe risk

Diversification within non - life underwriting risk module

Total capital requirement for non-life underwriting risk

Appendix I: Quantitative reporting templates

S.26.04.g Solvency Capital Requirement - Non-life underwriting risk

Captives simplifications - premium and reserve risk (Y/N)

Premium and reserve Risk - Basic information

Non-life	underwriting	risk	

Motor vehicle liability

Third-party liability Credit and suretyship Legal expenses Assistance Miscellaneous

Simplifications **used** A001 Г Standard deviation for Standard deviation for premium risk Volume measure for premium and reserve risk reserve risk USP Adjustment factor for non-proportional reinsurance USP Geographical Diversification Standard Deviation USP V<sub>prem</sub>  $V_{\text{res}}$ v A1A Β1 C1 D1 F1 F1 A1 A2A A3A A4A A5A A6A D2 F2 F3 F4 F5 AB B3 C3 C4 C5 C6 C7 C8 C9 D3 D4 D5 D6 D7 E3 E4 E5 E6 E7 A4 **B**4 B5 F6 F7 D8 D9 F8 F9 A B8 E8 E9 AS A10 A10A B10 C10 F10 C11 D11 E11 F11 A12A A12 B12 C12 D12 E12 F12 Total Volume measure F13 A13

requirement

C15

Combined standard deviation

Non-proportional reinsurance - property Non-proportional reinsurance - casualty Non-proportional reinsurance - MAT

Motor, other classes Marine, aviation, transport (MAT) Fire and other property damage

Total capital requirement for non-life premium and reserve risk

Non-Life lapse risk

Initial absolute values before Absolute values after shock Solvency capital Liabilities Liabilities Assets Assets

Non-life lapse risk

A15 A15A B15 B15A Capital requirement for non-life catastrophe risk A16 Г Diversification within non - life underwriting risk module Г A17

A14

A18

٦

Г

Total capital requirement for non-life underwriting

## Appendix I: Quantitative reporting templates S.26.04.1

Solvency Capital Requirement - Non-life underwriting risk

Simplifications used

A16

A17

A18

Г

Captives simplifications - premium and reserve risk (Y/N) Ring fenced fund? (Y/N or N/A) Fund number

## Non-life underwriting risk

s simplifications - premium and reserve risk (Y/N) ced fund? (Y/N or N/A) mber	A001 A30 A0						
Non-life underwriting risk	Standard deviation	n for premium risk	Standard deviation for reserve risk	Volu	me measure for pren	nium and reserve	risk
Premium and reserve Risk - Basic information	USP Standard Deviation	USP Adjustment factor for non-proportional reinsurance	USP	V <sub>prem</sub>	V <sub>res</sub>	Geographical Diversification	v
Motor vehicle liability	A1	A1A	B1	C1	D1	E1	F1
Motor, other classes	A2	A2A	B2	C2	D2	E2	F2
Marine, aviation, transport (MAT)	A3	A3A	B3	C3	D3	E3	F3
Fire and other property damage	A4	A4A	B4	C4	D4	E4	F4
Third-party liability	A5	A5A	B5	C5	D5	E5	F5
Credit and suretyship	A6	A6A	B6	C6	D6	E6	F6
Legal expenses	A7	A7A	B7	C7	D7	E7	F7
Assistance	A8	A8A	B8	C8	D8	E8	F8
Miscellaneous	A9	A9A	B9	C9	D9	E9	F9
Non-proportional reinsurance - property	A10	A10A	B10	C10	D10	E10	F10
Non-proportional reinsurance - casualty	A11	A11A	B11	C11	D11	E11	F11
Non-proportional reinsurance - MAT	A12	A12A	B12	C12	D12	E12	F12
Combined standard deviation	A13	]			Total V	olume measure	F13
Total capital requirement for non-life premium and reserve risk	A14	]					
Non-Life lapse risk	Initial absolute v	alues before shock	Abso	lute values af	ter shock	1	
	Assets	Liabilities	Assets	Liabilities	Solvency capital requirement		
						-	
	A15	A15A	B15	B15A	C15		
Non-life lapse risk						]	
	r	1					

Capital requirement for non-life catastrophe risk

Diversification within non - life underwriting risk module

Total capital requirement for non-life underwriting risk

## Appendix I: Quantitative reporting templates S.26.06.b Solvency Capital Requirement - Operational risk

## **Capital requirement**

Operational risk - basic information	
Life gross technical provisions (excluding risk margin)	A1
Life gross technical provisions unit-linked (excluding risk margin)	A2
Non-life gross technical provisions (excluding risk margin)	A3
Capital requirement for operational risk based on technical provisions	Α4
Earned life gross premiums (previous 12 months)	A5
Earned life gross premiums unit-linked (previous 12 months)	A6
Earned non-life gross premiums (previous 12 months)	A7
Earned life gross premiums (12 months prior to the previous 12 months)	A8
Earned life gross premiums unit-linked (12 months prior to the previous 12 months)	A9
Earned non-life gross premiums (12 months prior to the previous 12 months)	A10
Capital requirement for operational risk based on earned premiums	A11
Capital requirement for operational risk charge before capping	A12
Percentage of Basic Solvency Capital Requirement	A13
Capital requirement for operational risk charge after capping	A14
Expenses incurred in respect of unit linked business (previous 12 months)	A15
Total capital requirement for operational risk	Δ16
	7110

## Appendix I: Quantitative reporting templates S.26.06.1

## Solvency Capital Requirement - Operational risk

Ring fenced fund? (Y/N)

Fund number

A30	
7.50	
A0	

## Operational risk - basic information

Life gross technical provisions (excluding risk margin) Life gross technical provisions unit-linked (excluding risk margin)

Non-life gross technical provisions (excluding risk margin)

## Capital requirement for operational risk based on technical provisions

Earned life gross premiums (previous 12 months) Earned life gross premiums unit-linked (previous 12 months)

Earned non-life gross premiums (previous 12 months) Earned life gross premiums (12 months prior to the previous 12 months)

Earned life gross premiums unit-linked (12 months prior to the previous 12 months) Earned non-life gross premiums (12 months prior to the

previous 12 months)

## Capital requirement for operational risk based on earned premiums

Capital requirement for operational risk charge before capping

Percentage of Basic Solvency Capital Requirement Capital requirement for operational risk charge after capping

Expenses incurred in respect of unit linked business (previous 12 months)

Total capital requirement for operational risk

Capital requirement
A1
A2
A3
Α4
A5
A6
Α7
A8
A9
A10
A11
A12

A13	
A14	
A15	
A16	

# Appendix I: Quantitative reporting templates S.26.06.g Solvency Capital Requirement - Operational risk

## **Capital requirement**

Operational risk - basic information	
Life gross technical provisions (excluding risk margin)	A1
Life gross technical provisions unit-linked (excluding risk margin)	A2
Non-life gross technical provisions (excluding risk margin)	A3
Capital requirement for operational risk based on technical provisions	A4
Earned life gross premiums (previous 12 months)	A5
Earned life gross premiums unit-linked (previous 12 months)	A6
Earned non-life gross premiums (previous 12 months)	A7
Earned life gross premiums (12 months prior to the previous 12 months)	A8
Earned life gross premiums unit-linked (12 months prior to the previous 12 months)	A9
Earned non-life gross premiums (12 months prior to the previous 12 months)	A10
Capital requirement for operational risk based on earned premiums	A11
Capital requirement for operational risk charge before capping	A12
Percentage of Basic Solvency Capital Requirement	A13
Capital requirement for operational risk charge after capping	A14
Expenses incurred in respect of unit linked business (previous	A15
12 months)	-
Total capital requirement for operational risk	A16

## Appendix I: Quantitative reporting templates S.26.06.1

## Solvency Capital Requirement - Operational risk

Ring fenced fund? (Y/N)

Fund number

A30	
7.50	
A0	

## Operational risk - basic information

Life gross technical provisions (excluding risk margin) Life gross technical provisions unit-linked (excluding risk margin)

Non-life gross technical provisions (excluding risk margin)

## Capital requirement for operational risk based on technical provisions

Earned life gross premiums (previous 12 months) Earned life gross premiums unit-linked (previous 12 months)

Earned non-life gross premiums (previous 12 months) Earned life gross premiums (12 months prior to the previous 12 months)

Earned life gross premiums unit-linked (12 months prior to the previous 12 months) Earned non-life gross premiums (12 months prior to the

previous 12 months)

## Capital requirement for operational risk based on earned premiums

Capital requirement for operational risk charge before capping

Percentage of Basic Solvency Capital Requirement Capital requirement for operational risk charge after capping

Expenses incurred in respect of unit linked business (previous 12 months)

Total capital requirement for operational risk

Capital requirement
A1
A2
A3
Α4
A5
A6
Α7
A8
A9
A10
A11
-
A12

A13	
A14	
A15	
A16	
Appendix I: Quantitative reporting templates S.27.01.b Solvency Capital Requirement - Non-life catastrophe risk

		Total risk	
on-life catastrophe risk - Summary	Gross SCR	mitigation	Net SCR
Natural catastrophe risk	A1	B1	C1
Windstorm	A2	B2	C2
Earthquake	A3	B3	C3
Flood	A4	B4	C4
Hail	A5	B5	C5
Subsidence	A6	B6	C6
Diversification between perils	A7	B7	C7
Catastrophe risk non-proportional property reinsurance	A8	B8	C8
Man-made catastrophe risk	A9	B9	C9
Motor vehicle liability	A10	B10	C10
Marine	A11	B11	C11
Aviation	A12	B12	C12
Fire	A13	B13	C13
Liability	A14	B14	C14
Credit & Suretyship	A15	B15	C15
Diversification between perils	A16	B16	C16
Other non-life catastrophe risk	A17	B17	C17
Diversification between perils	A18	B18	C18
Total Non-life catastrophe risk before diversification	A19	B19	C19
Diversification between sub-modules	A20	B20	C20
Total Non-life catastrophe risk after diversification	A21	B21	C21
		Total risk	
alth catastrophe risk - Summary	Gross SCR	mitigation	Net SCR
Health catastrophe risk	A22	B22	C22
Mass accident	A23	B23	C23
Accident concentration	A24	B24	C24
Pandemic	A25	B25	C25
Diversification between sub-modules	A26	B26	C26

	Estimation of								
	the gross					Gross		Estimated	Net
	premiums to be		Specified Gross	Gross Cat Risk		Catastrophe	Estimated Risk	Reinstatement	Catastrophe
Natural Catastrophe risk - Windstorm	earned	Exposure	Loss	Charge Factor	Scenario A or B	Risk Charge	Mitigation	Premiums	Risk Charge
EEA Region 1	AA1	AB1	AC1	AD1	AE1	AF1	AG1	AH1	AI1
EEA Region 2	AA2	AB2	AC2	AD2	AE2	AF2	AG2	AH2	AI2
EEA Region 3	AA3	AB3	AC3	AD3	AE3	AF3	AG3	AH3	AI3
EEA Region 4	AA4	AB4	AC4	AD4	AE4	AF4	AG4	AH4	AI4
EEA Region 5	AAS	AB5	AC5	AD5	AE5	AF5	AGS	AHS	AIS
EEA Region 6	AAb	AB5	ACG	AD6	AEb	AF6	AGb	AHb	AIG
EEA Region 8	AA7 AA8	AD/ AB8	AC7	AD7	AE7 AE8	AF7 AF8	AG7	AH2	A17 A18
EEA Region 9	449	ΔB9	AC9	AD9	ΔE9	ΔF9	AG9		A19
EEA Region 10	AA10	AB10	AC10	AD10	AF10	AF10	AG10	AH10	AI10
EEA Region 11	AA11	AB11	AC11	AD11	AE11	AF11	AG11	AH11	AI11
EEA Region 12	AA12	AB12	AC12	AD12	AE12	AF12	AG12	AH12	AI12
EEA Region 13	AA13	AB13	AC13	AD13	AE13	AF13	AG13	AH13	AI13
EEA Region 14	AA14	AB14	AC14	AD14	AE14	AF14	AG14	AH14	AI14
EEA Region 15	AA15	AB15	AC15	AD15	AE15	AF15	AG15	AH15	AI15
EEA Region 16	AA16	AB16	AC16	AD16	AE16	AF16	AG16	AH16	AI16
EEA Region 17	AA17	AB17	AC17	AD17	AE17	AF17	AG17	AH17	AI17
EEA Region 18	AA18	AB18	AC18	AD18	AE18	AF18	AG18	AH18	AI18
EEA Region 19	AA19	AB19	AC19	AD19	AE19	AF19	AG19	AH19	AI19
EEA Region 20	AA20	AB20	AC20	AD20	AE20	AF20	AG20	AH20	AI20
Total Windstorm EEA Regions before diversification	AA21	AB21	AC21	AD21		AF21	AG21	AH21	AI21
Other Regions 1	AA22	AB22							
Other Regions 2	AA23	AB23							
Other Regions 3	AA24	AB24							
Other Regions 4	AA25	AB25							
Other Regions 5	AA26	AB26							
Other Regions 6	AA27	AD27							
Other Regions 7	AA28	AB28							
Other Regions 6	AA29	AB29							
Other Regions 10	AA30	ADDU							
Other Regions 11	AASI	ADDI							
Other Designs 12	AA32	AD32							
Other Regions 12	AASS	ADD3							
Other Regions 13	AA34	AB34							
Other Regions 14	AA35	AB35				4526	1020	41126	4126
Total Windstorm Other Regions before diversifications	AA36	AB36				AF30	AG36	Ar136	ALCO
Total windstorm all kegions before diversification	AA37	AB37				AF37	AG37	Arl37	A137
Diversification effect between regions						AF38			A138
Total Windstorm after diversification						AF39			AI39

	Estimation of							
	the gross				Gross		Estimated	Net
	premiums to be		Specified Gross	Gross Cat Risk	Catastrophe	Estimated Risk	Reinstatement	Catastrophe
Natural Catastrophe risk - Earthquake	earned	Exposure	Loss	Charge Factor	Risk Charge	Mitigation	Premiums	Risk Charge
EEA Region 1	BA1	BB1	BC1	BD1	BE1	BF1	BG1	BH1
EEA Region 2	BA2	BB2	BC2	BD2	BE2	BF2	BG2	BH2
EEA Region 3	BA3	BB3	BC3	BD3	BE3	BF3	BG3	BH3
EEA Region 4	BA4	BB4	BC4	BD4	BE4	BF4	BG4	BH4
EEA Region 5	BA5	BB5	BC5	BD5	BE5	BF5	BG5	BH5
EEA Region 6	BA6	BB6	BC6	BD6	BE6	BF6	BG6	BH6
EEA Region 7	BA7	BB7	BC7	BD7	BE7	BF7	BG7	BH7

EEA Region 8	BA8	BB8	BC8	BD8	BE8	BF8	BG8	BH8
EEA Region 9	BA9	BB9	BC9	BD9	BE9	BF9	BG9	BH9
EEA Region 10	BA10	BB10	BC10	BD10	BE10	BF10	BG10	BH10
EEA Region 11	BA11	BB11	BC11	BD11	BE11	BF11	BG11	BH11
EEA Region 12	BA12	BB12	BC12	BD12	BE12	BF12	BG12	BH12
EEA Region 13	BA13	BB13	BC13	BD13	BE13	BF13	BG13	BH13
EEA Region 14	BA14	BB14	BC14	BD14	BE14	BF14	BG14	BH14
EEA Region 15	BA15	BB15	BC15	BD15	BE15	BF15	BG15	BH15
EEA Region 16	BA16	BB16	BC16	BD16	BE16	BF16	BG16	BH16
EEA Region 17	BA17	BB17	BC17	BD17	BE17	BF17	BG17	BH17
EEA Region 18	BA18	BB18	BC18	BD18	BE18	BF18	BG18	BH18
EEA Region 19	BA19	BB19	BC19	BD19	BE19	BF19	BG19	BH19
EEA Region 20	BA20	BB20	BC20	BD20	BE20	BF20	BG20	BH20
Total Earthquake EEA Regions before diversification	BA21	BB21	BC21	BD21	BE21	BF21	BG21	BH21
Other Regions 1	BA22	BB22						
Other Regions 2	BA23	BB23						
Other Regions 3	BA24	BB24						
Other Regions 4	BA25	BB25						
Other Regions 5	BA26	BB26						
Other Regions 6	BA27	BB27						
Other Regions 7	BA28	BB28						
Other Regions 8	BA29	BB29						
Other Regions 9	BA30	BB30						
Other Regions 10	BA31	BB31						
Other Regions 11	BA32	BB32						
Other Regions 12	BA33	BB33						
Other Regions 13	BA34	BB34						
Other Regions 14	BA35	BB35						
Total Earthquake Other Regions before diversifications	BA36	BB36			BE36	BF36	BG36	BH36
Total Earthquake all Regions before diversification	BA37	BB37			BE37	BF37	BG37	BH37
Diversification effect between regions					BE38			BH38
Total Earthquake after diversification					BE39			BH39

	Estimation of								
	the gross					Gross		Estimated	Net
	premiums to be		Specified Gross	Gross Cat Risk		Catastrophe	Estimated Risk	Reinstatement	Catastrophe
Natural Catastrophe risk - Flood	earned	Exposure	Loss	Charge Factor	Scenario A or B	Risk Charge	Mitigation	Premiums	Risk Charge
EEA Region 1	CA1	CB1	CC1	CD1	CE1	CF1	CG1	CH1	CI1
EEA Region 2	CA2	CB2	CC2	CD2	CE2	CF2	CG2	CH2	CI2
EEA Region 3	CA3	CB3	CC3	CD3	CE3	CF3	CG3	CH3	CI3
EEA Region 4	CA4	CB4	CC4	CD4	CE4	CF4	CG4	CH4	CI4
EEA Region 5	CA5	CB5	CC5	CD5	CE5	CF5	CG5	CH5	CI5
EEA Region 6	CA6	CB6	CC6	CD6	CE6	CF6	CG6	CH6	CI6
EEA Region 7	CA7	CB7	CC7	CD7	CE7	CF7	CG7	CH7	CI7
EEA Region 8	CA8	CB8	CC8	CD8	CE8	CF8	CG8	CH8	CI8
EEA Region 9	CA9	CB9	CC9	CD9	CE9	CF9	CG9	CH9	CI9
EEA Region 10	CA10	CB10	CC10	CD10	CE10	CF10	CG10	CH10	CI10
EEA Region 11	CA11	CB11	CC11	CD11	CE11	CF11	CG11	CH11	CI11
EEA Region 12	CA12	CB12	CC12	CD12	CE12	CF12	CG12	CH12	CI12
EEA Region 13	CA13	CB13	CC13	CD13	CE13	CF13	CG13	CH13	CI13
EEA Region 14	CA14	CB14	CC14	CD14	CE14	CF14	CG14	CH14	CI14
Total Flood EEA Regions before diversification	CA15	CB15	CC15	CD15		CF15	CG15	CH15	CI15
Other Regions 1	CA16	CB16							
Other Regions 2	CA17	CB17							
Other Regions 3	CA18	CB18							
Other Regions 4	CA19	CB19							
Other Regions 5	CA20	CB20							
Other Regions 6	CA21	CB21							
Other Regions 7	CA22	CB22							
Other Regions 8	CA23	CB23							
Other Regions 9	CA24	CB24							
Other Regions 10	CA25	CB25							
Other Regions 11	CA26	CB26							
Other Regions 12	CA27	CB27							
Other Regions 13	CA28	CB28							
Other Regions 14	CA29	CB29							
Total Flood Other Regions before diversifications	CA30	CB30				CF30	CG30	CH30	CI30
Total Flood all Regions before diversification	CA31	CB31				CF31	CG31	CH31	CI31
Diversification effect between regions						CF32			CI32
Total Flood after diversification						CF33			CI33

	Estimation of the gross premiums to be		Specified Gross	Gross Cat Risk		Gross Catastrophe	Estimated Risk	Estimated Reinstatement	Net Catastrophe
Natural Catastrophe risk - Hail	earned	Exposure	Loss	Charge Factor	Scenario A or B	Risk Charge	Mitigation	Premiums	Risk Charge
EEA Region 1	DA1	DB1	DC1	DD1	DE1	DF1	DG1	DH1	DI1
EEA Region 2	DA2	DB2	DC2	DD2	DE2	DF2	DG2	DH2	DI2
EEA Region 3	DA3	DB3	DC3	DD3	DE3	DF3	DG3	DH3	DI3
EEA Region 4	DA4	DB4	DC4	DD4	DE4	DF4	DG4	DH4	DI4
EEA Region 5	DA5	DB5	DC5	DD5	DE5	DF5	DG5	DH5	DI5
EEA Region 6	DA6	DB6	DC6	DD6	DE6	DF6	DG6	DH6	DI6
EEA Region 7	DA7	DB7	DC7	DD7	DE7	DF7	DG7	DH7	DI7
EEA Region 8	DA8	DB8	DC8	DD8	DE8	DF8	DG8	DH8	DI8
EEA Region 9	DA9	DB9	DC9	DD9	DE9	DF9	DG9	DH9	DI9
Total Hail EEA Regions before diversification	DA10	DB10	DC10	DD10		DF10	DG10	DH10	DI10
Other Regions 1	DA11	DB11							

Other Regions 2	DA12	DB12					
Other Regions 3	DA13	DB13					
Other Regions 4	DA14	DB14					
Other Regions 5	DA15	DB15					
Other Regions 6	DA16	DB16					
Other Regions 7	DA17	DB17					
Other Regions 8	DA18	DB18					
Other Regions 9	DA19	DB19					
Other Regions 10	DA20	DB20					
Other Regions 11	DA21	DB21					
Other Regions 12	DA22	DB22					
Other Regions 13	DA23	DB23					
Other Regions 14	DA24	DB24					
Total Hail Other Regions before diversifications	DA25	DB25		DF25	DG25	DH25	DI25
Total Hail all Regions before diversification	DA26	DB26		DF26	DG26	DH26	DI26
Diversification effect between regions				DF27			DI27
Total Hail after diversification				DF28			DI28

	Estimation of							
	the gross				Gross		Estimated	Net
	premiums to be		Specified Gross	Gross Cat Risk	Catastrophe	Estimated Risk	Reinstatement	Catastrophe
Natural Catastrophe risk -Subsidence	earned	Exposure	Loss	Charge Factor	Risk Charge	Mitigation	Premiums	Risk Charge
Total Subsidence before diversification	EA1	EB1	EC1	ED1	EE1	EF1	EG1	EH1
Diversification effect between zones					EE2			EH2
Total Subsidence after diversification					EE3			EH3

Natural Catastrophe risk - Non-proportional property reinsurance	Estimation of the premiums to be earned	Gross Catastrophe Risk Charge	Estimated Risk Mitigation	Estimated Reinstatement Premiums	Net Catastrophe Risk Charge
Non-proportional property reinsurance	FA1	FB1	FC1	FD1	FE1

Man made catastrophe risk - Motor Vehicle Liability					
Number of vehicles policy limit above 24MC	Number of vehicles policy limit below or equal to 24MC	Gross Cat Risk Charge Motor Vehicle Liability	Estimated Risk Mitigation	Estimated Reinstatement Premiums	Net Cat Risk Charge Motor Vehicle Liability
GA1	GA2	GA3	GA4	GA5	GA6

	Gross Cat Risk	Gross Cat Risk	Gross Cat Risk					
	Charge Share	Charge Share	Charge Share	Gross Cat Risk		Estimated	Net Cat Risk	
	marine hull in	marine liability	marine oil	Charge Marine	Estimated Risk	Reinstatement	Charge Marine	
Man made catastrophe risk - Marine Tanker Collision	tanker t	in tanker t	pollution	Tanker Collision	Mitigation	Premiums	Tanker Collision	Name vessel
Marine Tanker Collision	HA1	HB1	HC1	HD1	HE1	HF1	HG1	HH1

	1		1	1	Gross Cat Risk			1		
				Gross Cat Risk	Charge					
	Gross Cat Risk	Gross Cat Risk	Gross Cat Risk	Charge Capping	Liability	Gross Cat Risk			Net Cat Risk	
	Charge	Charge	Charge Loss of	of the well or	insurance and	Charge Marine		Estimated	Charge Marine	
	Property	Removal of	production	making the well	reinsurance	Platform	Estimated Risk	Reinstatement	Platform	
Man made catastrophe risk - Marine Platform Explosion	damage	wreckage	income	secure	obligations	Explosion	Mitigation	Premiums	Explosion	Name platform
Marine Platform Explosion	HA2	HB2	HC2	HD2	HE2	HF2	HG2	HH2	HI2	HJ2

	Gross Cat Risk Charge Marine	Estimated Total Risk Mitigation	Net Cat Risk Charge Marine
Total before diversification	HA3	HA4	HA5
Diversification between type of event	HB3	HB4	HB5
Total after diversification	HC3	HC4	HC5

	Gross Cat risk Charge Aviation	Gross Cat risk Charge Aviation	Gross Cat Risk	Estimated Risk	Estimated Reinstatement	Net Cat Risk
Man made catastrophe risk - Aviation	hull	liability	Charge Aviation	Mitigation	Premiums	Charge Aviation
Gross Cat Risk Charge Aviation	IA1	IB1	IC1	ID1	IE1	IF1

Man made catastrophe risk - Fire			
Gross Cat Risk Charge Fire	Estimated Risk Mitigation	Estimated Reinstatement Premiums	Net Cat Risk Charge Fire
JA1	JA2	JA3	JA4

Man made catastrophe risk - Liability	Earned premium last 12 months	Largest liability limit provided	Number of claims	Gross Cat Risk Charge Liability	Estimated Risk Mitigation	Estimated Reinstatement Premiums	Net Cat Risk Charge Liability
Professional malpractice liability	KA1	KA2	KA3	KA4	KA5	KA6	KA7
Employers liability	KB1	KB2	KB3	KB4	KB5	KB6	KB7
Directors and officers liability	KC1	KC2	KC3	KC4	KC5	KC6	KC7
Other liability	KD1	KD2	KD3	KD4	KD5	KD6	KD7
Non-proportional reinsurance	KE1	KE2	KE3	KE4	KE5	KE6	KE7
Total	KF1			KF4	KE5	KE6	KF7

Man made catastrophe risk	- Liability		
	Gross Cat Risk Charge Liability	Estimated Total Risk Mitigation	Net Cat Risk Charge Liability
Total before diversification	KA8	KA9	KA10
Diversification between type of cover	KB8	KB9	KB10
Total after diversification	KC8	KC9	KC10

Man made catastro	Man made catastrophe risk - Credit & Suretyship - Large Credit Default												
	Exposure (individual or group) Proportion of damage caused by scenario		Gross Cat Risk Charge Credit & Surety - Large Credit Default	Estimated Risk Mitigation	Estimated Reinstatement Premiums	Net Cat Risk Charge Credit & Surety - Large Credit Default							
Largest exposure 1	LA1	LA2	LA3	LA4	LA5	LA6							
Largest exposure 2	LB1	LB2	LB3	LB4	LB5	LB6							
Total	LC1	LC2	LC3	LC4	LC5	LC6							

Man made catastrophe risk - Credit & Suretyship - Recession Risk											
	Earned premium last 12 months	Gross Cat Risk Charge Credit & Suretyship - Recession Risk	Estimated Risk Mitigation	Estimated Reinstatement Premiums	Net Cat Risk Charge Credit & Suretyship - Recession Risk						
Total	LA7	LA8	LA9	LA10	LA11						

Man made catastrophe risk - Credit & Suretyship												
	Gross Cat Risk	Estimated Total	Net Cat Risk									
	Charge Credit &	Dick Mitigation	Charge Credit &									
	Suretvship	KISK MILIGALION	Suretyship									
Total before diversification	LA12	LA13	LA14									
Diversification between type of event	LB12	LB13	LB14									
Total after diversification	LC12	LC13	LC14									

Man made catastrophe risk - C	ther non-life cata	strophe risk			
	Estimation of the gross premiums to be earned	Gross Cat Risk Charge Other non-life catastrophe risk	Estimated Total Risk Mitigation	Net Cat Risk Charge Other non-life catastrophe risk	
MAT other than Marine and Aviation	MA1	MA2			
Non-proportional MAT reinsurance other than Marine and Aviation	MB1	MB2			
Miscellaneous financial loss	MC1	MC2			
Non-proportional Casualty reinsurance other than General liability	MD1	MD2			
Non-proportional Credit & Surety reinsurance	ME1	ME2			
Total before diversification		MF2	MF3	MF4	
Diversification between groups of obligations		MG2	MG3	MG4	
Total after diversification		MH2	MH3	MH4	

	Accident	al death	Permanent	t disability	Disability	/ 10 years	Disability 12	2 months	Medical tr	eatment				
		Total value of	Gross		Estimated									
		benefits	Catastrophe	Estimated Risk	Reinstatement	Net Catastrophe								
Health Catastrophe risk - Mass accident	# Policyholders	payable	Risk Charge	Mitigation	Premiums	Risk Charge								
Country 1	NA1	NB1	NC1	ND1	NE1	NF1	NG1	NH1	NI1	NJ1	NK1	NL1	NM1	NN1
Country 2	NA2	NB2	NC2	ND2	NE2	NF2	NG2	NH2	NI2	NJ2	NK2	NL2	NM2	NN2
Country 3	NA3	NB3	NC3	ND3	NE3	NF3	NG3	NH3	NI3	NJ3	NK3	NL3	NM3	NN3
Country 4	NA4	NB4	NC4	ND4	NE4	NF4	NG4	NH4	NI4	NJ4	NK4	NL4	NM4	NN4
Country 5	NA5	NB5	NC5	ND5	NE5	NF5	NG5	NH5	NI5	NJ5	NK5	NL5	NM5	NN5
Country 6	NA6	NB6	NC6	ND6	NE6	NF6	NG6	NH6	NI6	NJ6	NK6	NL6	NM6	NN6
Country 7	NA7	NB7	NC7	ND7	NE7	NF7	NG7	NH7	NI7	NJ7	NK7	NL7	NM7	NN7
Country 8	NA8	NB8	NC8	ND8	NE8	NF8	NG8	NH8	NI8	NJ8	NK8	NL8	NM8	NN8
Country 9	NA9	NB9	NC9	ND9	NE9	NF9	NG9	NH9	NI9	NJ9	NK9	NL9	NM9	NN9
Country 10	NA10	NB10	NC10	ND10	NE10	NF10	NG10	NH10	NI10	NJ10	NK10	NL10	NM10	NN10
Country 11	NA11	NB11	NC11	ND11	NE11	NF11	NG11	NH11	NI11	NJ11	NK11	NL11	NM11	NN11
Country 12	NA12	NB12	NC12	ND12	NE12	NF12	NG12	NH12	NI12	NJ12	NK12	NL12	NM12	NN12
Country 13	NA13	NB13	NC13	ND13	NE13	NF13	NG13	NH13	NI13	NJ13	NK13	NL13	NM13	NN13
Country 14	NA14	NB14	NC14	ND14	NE14	NF14	NG14	NH14	NI14	NJ14	NK14	NL14	NM14	NN14
Country 15	NA15	NB15	NC15	ND15	NE15	NF15	NG15	NH15	NI15	NJ15	NK15	NL15	NM15	NN15
Country 16	NA16	NB16	NC16	ND16	NE16	NF16	NG16	NH16	NI16	NJ16	NK16	NL16	NM16	NN16
Country 17	NA17	NB17	NC17	ND17	NE17	NF17	NG17	NH17	NI17	NJ17	NK17	NL17	NM17	NN17
Country 18	NA18	NB18	NC18	ND18	NE18	NF18	NG18	NH18	NI18	NJ18	NK18	NL18	NM18	NN18
Country 19	NA19	NB19	NC19	ND19	NE19	NF19	NG19	NH19	NI19	NJ19	NK19	NL19	NM19	NN19
Country 20	NA20	NB20	NC20	ND20	NE20	NF20	NG20	NH20	NI20	NJ20	NK20	NL20	NM20	NN20

Country 22         NA22         NB22         NC22         NP22         NF22         NG22         NH22         NH23	Country 21	NA21	NB21	NC21	ND21	NE21	NF21	NG21	NH21	NI21	NJ21	NK21	NL21	NM21	NN21
Country 23         NR23         NR25         NR25	Country 22	NA22	NB22	NC22	ND22	NE22	NF22	NG22	NH22	NI22	NJ22	NK22	NL22	NM22	NN22
Country 24         NR24         NR25         NR26	Country 23	NA23	NB23	NC23	ND23	NE23	NF23	NG23	NH23	NI23	NJ23	NK23	NL23	NM23	NN23
Country 25         NA25         NB25         NC25         ND25         NF25         NG25         NH25         NL25	Country 24	NA24	NB24	NC24	ND24	NE24	NF24	NG24	NH24	NI24	NJ24	NK24	NL24	NM24	NN24
Country 26         NA26         NB26         NC26         NC26         NF26         NF26         NG26         NL26	Country 25	NA25	NB25	NC25	ND25	NE25	NF25	NG25	NH25	NI25	NJ25	NK25	NL25	NM25	NN25
Country 27         NA27         NB27         NC27         ND27         NE27         NC27         NE27         NC27         NL27	Country 26	NA26	NB26	NC26	ND26	NE26	NF26	NG26	NH26	NI26	NJ26	NK26	NL26	NM26	NN26
Country 28         NA28         NB28         NC28         NC28         NF28         NF30	Country 27	NA27	NB27	NC27	ND27	NE27	NF27	NG27	NH27	NI27	NJ27	NK27	NL27	NM27	NN27
Country 29         NA29         NE29         NC29         NE29         NE20         NE30	Country 28	NA28	NB28	NC28	ND28	NE28	NF28	NG28	NH28	NI28	NJ28	NK28	NL28	NM28	NN28
Country 30         NA30         NB30         NC30         NB30         NE30         NF30	Country 29	NA29	NB29	NC29	ND29	NE29	NF29	NG29	NH29	NI29	NJ29	NK29	NL29	NM29	NN29
Country 31         NA31         NB31         NC31         NB31         NF31	Country 30	NA30	NB30	NC30	ND30	NE30	NF30	NG30	NH30	NI30	NJ30	NK30	NL30	NM30	NN30
Total Mass accident all countries before diversification       NK32       NK32       NM32       NM32         Diversification effect between countries       Image: Country of the country of	Country 31	NA31	NB31	NC31	ND31	NE31	NF31	NG31	NH31	NI31	NJ31	NK31	NL31	NM31	NN31
Diversification effect between countries NK33 NK33 NK33	Total Mass accident all countries before diversification											NK32	NL32	NM32	NN32
Total Mass assident all countries after diversification	Diversification effect between countries											NK33			NN33
	Total Mass accident all countries after diversification											NK34			NN34

		Accidental	Permanent	Disability 10	Disability 12	Medical	_			
	Largest known	4	Augustan		A	Augusta	Gross		Estimated	Net
Health Catastrophe risk - Concentration accident	concentration	incured	insured	insured	incured	incured	Rick Charge	Estimated Risk Mitigation	Premiume	Catastrophe Bick Charge
Country 1	0A1	OB1	001	OD1	OF1	OF1	OG1	OH1	OI1	011
Country 2	0A2	OB2	0C2	002	OF2	OF2	0G2	OH2	012	012
Country 3	OA3	OB3	0C3	OD3	OE3	OF3	OG3	OH3	OI3	033
Country 4	OA4	OB4	OC4	OD4	OE4	OF4	0G4	OH4	014	034
Country 5	OA5	OB5	OC5	OD5	OE5	OF5	0G5	OH5	OI5	035
Country 6	OA6	OB6	OC6	OD6	OE6	OF6	OG6	OH6	OI6	OJ6
Country 7	OA7	OB7	0C7	OD7	OE7	OF7	0G7	OH7	OI7	037
Country 8	OA8	OB8	OC8	OD8	OE8	OF8	OG8	OH8	OI8	OJ8
Country 9	OA9	OB9	OC9	OD9	OE9	OF9	0G9	OH9	019	039
Country 10	OA10	OB10	OC10	OD10	OE10	OF10	OG10	OH10	OI10	OJ10
Country 11	OA11	OB11	OC11	OD11	OE11	OF11	0G11	OH11	OI11	OJ11
Country 12	OA12	OB12	OC12	OD12	OE12	OF12	0G12	OH12	OI12	0J12
Country 13	OA13	OB13	OC13	OD13	OE13	OF13	0G13	OH13	OI13	0J13
Country 14	OA14	OB14	0C14	OD14	OE14	OF14	0G14	OH14	OI14	0J14
Country 15	OA15	OB15	OC15	OD15	OE15	OF15	OG15	OH15	OI15	0315
Country 16	OA16	OB16	OC16	OD16	OE16	OF16	OG16	OH16	OI16	OJ16
Country 17	OA17	OB17	OC17	OD17	OE17	OF17	0G17	OH17	OI17	OJ17
Country 18	OA18	OB18	OC18	OD18	OE18	OF18	OG18	OH18	OI18	OJ18
Country 19	OA19	OB19	OC19	OD19	OE19	OF19	OG19	OH19	OI19	OJ19
Country 20	OA20	OB20	OC20	OD20	OE20	OF20	OG20	OH20	0120	0J20
Country 21	0A21	OB21	0C21	OD21	0E21	OF21	0G21	OH21	0I21	0J21
Country 22	0A22	OB22	OC22	OD22	OE22	OF22	0G22	OH22	0122	0322
Country 23	OA23	OB23	OC23	OD23	OE23	OF23	0G23	OH23	OI23	0J23
Country 24	0A24	OB24	0C24	OD24	OE24	OF24	0G24	OH24	0124	0324
Country 25	0A25	OB25	0C25	OD25	OE25	OF25	0G25	OH25	0125	0J25
Country 26	0A26	OB26	0C26	0D26	0E26	0F26	0G26	0H26	0126	0J26
Country 27	UAZ7	0827	0027	0027	0E27	0F27	0627	01/20	0127	0327
Country 28	0A28	0B28	0C28	0D28	0E28	0F28	0628	0H28	0128	0128
Country 29	0A29	0829	0029	0029	0E29	0F29	0629	0H29	0129	0129
Country So	0A30	0830	0030	0030	0530	0F30	0630	0130	0130	0200
Country 31	UA31	0831	0031	0031	UE31	0F31	0631	UH31	0131	0331
I otal concentration accident all countries before diversification							0632	UH32	0132	0132
Diversification effect between countries							0633			0133
Iotal concentration accident all countries after diversification							0634			0134

	Income	protection				Medical expense	1						
Hault Catatanaka siste Bandansia	Number of	Total pandemic	Number of	Unit claim cost	Expected number of uses	Unit claim cost medical	Expected number of uses medical	Unit claim cost no formal	Expected number of uses no formal	Gross Catastrophe	Estimated Risk	Estimated Reinstatement	Net Catastrophe
Health Catastrophe risk - Pandemic	insured people	exposure	insured people	nospitalisation	nospitalisation	practitioner	practitioner	medical care	medical care	RISK Charge	Mitigation	Premiums	Risk Charge
Country 1			PCI	PDI	PEI	PFI	PGI	PHI	PII	PJ1			
Country 2			PC2	PD2	PEZ	PF2	PG2	PHZ	PIZ	PJ2			
Country 3			PC3	PD3	PE3	PF3	PG3	PH3	PI3	PJ3			
Country 4			PC4	PD4	PE4	PF4	PG4	PH4	P14	PJ4			
Country 5			PC5	PD5	PE5	PF5	PG5	PH5	PI5	P35			
Country 6			PC6	PD6	PE6	PF6	PG6	PH6	P16	PJ6			
Country 7			PC7	PD7	PE7	PF7	PG7	PH7	PI7	PJ7			
Country 8			PC8	PD8	PE8	PF8	PG8	PH8	PI8	P38			
Country 9			PC9	PD9	PE9	PF9	PG9	PH9	PI9	PJ9			
Country 10			PC10	PD10	PE10	PF10	PG10	PH10	PI10	PJ10			
Country 11			PC11	PD11	PE11	PF11	PG11	PH11	PI11	PJ11			
Country 12			PC12	PD12	PE12	PF12	PG12	PH12	PI12	PJ12			
Country 13			PC13	PD13	PE13	PF13	PG13	PH13	PI13	PJ13			
Country 14			PC14	PD14	PE14	PF14	PG14	PH14	PI14	PJ14			
Country 15			PC15	PD15	PE15	PF15	PG15	PH15	PI15	PJ15			
Country 16			PC16	PD10	PE10	PF16	PG16	PH10	PIID	PJ10			
Country 17			PC17	PD17	PE17	PF17	PG17	PH17	PI17	PJ17			
Country 18			PC18	PD18	PE18	PF18	PG18	PH18	PI18	PJ18			
Country 19			PC19	PD19	PE19	PF19	PG19	PH19	PI19	PJ19			
Country 20			PC20	PD20	PE20	PF20	PG20	PH20	PI20	PJ20			
Country 21			PC21	PD21	PE21	PF21	PG21	PH21	PI21	PJ21			
Country 22			PC22	PD22	PE22	PF22	PG22	PH22	PI22	P122			
Country 23			PC23	PD23	PE23	PF23	PG23	PH23	PI23	PJ23			
Country 24			PC24	PD24	PE24	PF24	PG24	PH24	PI24	PJ24			
Country 25			PC25	PD25	PE25	PF25	PG25	PH25	PI25	PJ25			
Country 26			PC26	PD26	PE26	PF26	PG26	PH26	PI26	P126			
Country 27			PC27	PD27	PE27	PF27	PG27	PH27	PI27	PJ27			
Country 28			PC28	PD28	PE28	PF28	PG28	PH28	PI28	PJ28			
Country 29			PC29	PD29	PE29	PF29	PG29	PH29	PI29	PJ29			

Country 30			PC30	PD30	PE30	PF30	PG30	PH30	PI30	PJ30		
Country 31			PC31	PD31	PE31	PF31	PG31	PH31	PI31	PJ31		
Total Income Protections all countries	PA32	PB32								PJ32		

# Appendix I: Quantitative reporting templates S.27.01.l Solvency Capital Requirement - Non-life catastrophe risk

Ring fenced fund? (Y/N)	A30	1	
Fund number	AO		
		-	
		Total risk	
on-life catastrophe risk - Summary	Gross SCR	mitigation	Net SCR
Natural catastrophe risk	A1	B1	C1
Windstorm	A2	B2	C2
Earthquake	A3	B3	C3
Flood	A4	B4	C4
Hail	A5	B5	C5
Subsidence	A6	B6	C6
Diversification between perils	A7	B7	C7
Catastrophe risk non-proportional property reinsurance	A8	B8	C8
Man-made catastrophe risk	A9	B9	C9
Motor vehicle liability	A10	B10	C10
Marine	A11	B11	C11
Aviation	A12	B12	C12
Fire	A13	B13	C13
Liability	A14	B14	C14
Credit & Suretyship	A15	B15	C15
Diversification between perils	A16	B16	C16
Other non-life catastrophe risk	A17	B17	C17
Diversification between perils	A18	B18	C18
Total Non-life catastrophe risk before diversification	A19	B19	C19
Diversification between sub-modules	A20	B20	C20
Total Non-life catastrophe risk after diversification	A21	B21	C21
		Total risk	
ealth catastrophe risk - Summary	Gross SCR	mitigation	Net SCR
Health catastrophe risk	A22	B22	C22
Mass accident	A23	B23	C23
Accident concentration	A24	B24	C24
Pandemic	A25	B25	C25
Diversification between sub-modules	A26	B26	C26

	Estimation of								
	the gross					Gross		Estimated	Net
	premiums to be		Specified Gross	Gross Cat Risk		Catastrophe	Estimated Risk	Reinstatement	Catastrophe
Natural Catastrophe risk - Windstorm	earned	Exposure	Loss	Charge Factor	Scenario A or B	Risk Charge	Mitigation	Premiums	Risk Charge
EEA Region 1	AA1	AB1	AC1	AD1	AE1	AF1	AG1	AH1	AI1
EEA Region 2	AA2	AB2	AC2	AD2	AE2	AF2	AG2	AH2	AI2
EEA Region 3	AA3	AB3	AC3	AD3	AE3	AF3	AG3	AH3	AI3
EEA Region 4	AA4	AB4	AC4	AD4	AE4	AF4	AG4	AH4	AI4
EEA Region 5	AA5	AB5	AC5	AD5	AE5	AF5	AG5	AH5	AI5
EEA Region 6	AA6	AB6	AC6	AD6	AE6	AF6	AG6	AH6	AI6
EEA Region 7	AA7	AB7	AC7	AD7	AE7	AF7	AG7	AH7	AI7
EEA Region 8	AA8	AB8	AC8	AD8	AE8	AF8	AG8	AH8	AI8
EEA Region 9	AA9	AB9	AC9	AD9	AE9	AF9	AG9	AH9	AI9
EEA Region 10	AA10	AB10	AC10	AD10	AE10	AF10	AG10	AH10	AI10
EEA Region 11	AA11	AB11	AC11	AD11	AE11	AF11	AG11	AH11	AI11
EEA Region 12	AA12	AB12	AC12	AD12	AE12	AF12	AG12	AH12	AI12
EEA Region 13	AA13	AB13	AC13	AD13	AE13	AF13	AG13	AH13	AI13
EEA Region 14	AA14	AB14	AC14	AD14	AE14	AF14	AG14	AH14	AI14
EEA Region 15	AA15	AB15	AC15	AD15	AE15	AF15	AG15	AH15	AI15
EEA Region 16	AA16	AB16	AC16	AD16	AE16	AF16	AG16	AH16	AI16
EEA Region 17	AA17	AB17	AC17	AD17	AE17	AF17	AG17	AH17	AI17
EEA Region 18	AA18	AB18	AC18	AD18	AE18	AF18	AG18	AH18	AI18
EEA Region 19	AA19	AB19	AC19	AD19	AE19	AF19	AG19	AH19	AI19
EEA Region 20	AA20	AB20	AC20	AD20	AE20	AF20	AG20	AH20	AI20
Total Windstorm EEA Regions before diversification	AA21	AB21	AC21	AD21		AF21	AG21	AH21	AI21
Other Regions 1	AA22	AB22							
Other Regions 2	AA23	AB23							
Other Regions 3	AA24	AB24							
Other Regions 4	AA25	AB25							
Other Regions 5	AA26	AB26							
Other Regions 6	AA27	AB27							
Other Regions 7	AA28	AB28							
Other Regions 8	AA29	AB29							
Other Regions 9	AA30	AB30							
Other Regions 10	AA31	AB31							
Other Regions 11	AA32	AB32							
Other Regions 12	AA33	AB33							
Other Regions 13	AA34	AB34							
Other Regions 14	AA35	AB35							
Total Windstorm Other Regions before diversifications	AA36	AB36				AF36	AG36	AH36	AI36
Total Windstorm all Regions before diversification	AA37	AB37				AF37	AG37	AH37	AI37
Diversification effect between regions						AF38			AI38
Total Windstorm after diversification						AF39			AI39

	Estimation of							
	the gross				Gross		Estimated	Net
	premiums to be		Specified Gross	Gross Cat Risk	Catastrophe	Estimated Risk	Reinstatement	Catastrophe
Natural Catastrophe risk - Earthquake	earned	Exposure	Loss	Charge Factor	Risk Charge	Mitigation	Premiums	Risk Charge
EEA Region 1	BA1	BB1	BC1	BD1	BE1	BF1	BG1	BH1
EEA Region 2	BA2	BB2	BC2	BD2	BE2	BF2	BG2	BH2

EEA Region 3	BA3	BB3	BC3	BD3	BE3	BF3	BG3	BH3
EEA Region 4	BA4	BB4	BC4	BD4	BE4	BF4	BG4	BH4
EEA Region 5	BA5	BB5	BC5	BD5	BE5	BF5	BG5	BH5
EEA Region 6	BA6	BB6	BC6	BD6	BE6	BF6	BG6	BH6
EEA Region 7	BA7	BB7	BC7	BD7	BE7	BF7	BG7	BH7
EEA Region 8	BA8	BB8	BC8	BD8	BE8	BF8	BG8	BH8
EEA Region 9	BA9	BB9	BC9	BD9	BE9	BF9	BG9	BH9
EEA Region 10	BA10	BB10	BC10	BD10	BE10	BF10	BG10	BH10
EEA Region 11	BA11	BB11	BC11	BD11	BE11	BF11	BG11	BH11
EEA Region 12	BA12	BB12	BC12	BD12	BE12	BF12	BG12	BH12
EEA Region 13	BA13	BB13	BC13	BD13	BE13	BF13	BG13	BH13
EEA Region 14	BA14	BB14	BC14	BD14	BE14	BF14	BG14	BH14
EEA Region 15	BA15	BB15	BC15	BD15	BE15	BF15	BG15	BH15
EEA Region 16	BA16	BB16	BC16	BD16	BE16	BF16	BG16	BH16
EEA Region 17	BA17	BB17	BC17	BD17	BE17	BF17	BG17	BH17
EEA Region 18	BA18	BB18	BC18	BD18	BE18	BF18	BG18	BH18
EEA Region 19	BA19	BB19	BC19	BD19	BE19	BF19	BG19	BH19
EEA Region 20	BA20	BB20	BC20	BD20	BE20	BF20	BG20	BH20
Total Earthquake EEA Regions before diversification	BA21	BB21	BC21	BD21	BE21	BF21	BG21	BH21
Other Regions 1	BA22	BB22						
Other Regions 2	BA23	BB23						
Other Regions 3	BA24	BB24						
Other Regions 4	BA25	BB25						
Other Regions 5	BA26	BB26						
Other Regions 6	BA27	BB27						
Other Regions 7	BA28	BB28						
Other Regions 8	BA29	BB29						
Other Regions 9	BA30	BB30						
Other Regions 10	BA31	BB31						
Other Regions 11	BA32	BB32						
Other Regions 12	BA33	BB33						
Other Regions 13	BA34	BB34						
Other Regions 14	BA35	BB35						
Total Earthquake Other Regions before diversifications	BA36	BB36			BE36	BF36	BG36	BH36
Total Earthquake all Regions before diversification	BA37	BB37			BE37	BF37	BG37	BH37
Diversification effect between regions					BE38			BH38
Total Earthquake after diversification					BE39			BH39

	Estimation of				1				
	the gross					Gross		Estimated	Net
	premiums to be		Specified Gross	Gross Cat Risk		Catastrophe	Estimated Risk	Reinstatement	Catastrophe
Natural Catastrophe risk - Flood	earned	Exposure	Loss	Charge Factor	Scenario A or B	Risk Charge	Mitigation	Premiums	Risk Charge
EEA Region 1	CA1	CB1	CC1	CD1	CE1	CF1	CG1	CH1	CI1
EEA Region 2	CA2	CB2	CC2	CD2	CE2	CF2	CG2	CH2	CI2
EEA Region 3	CA3	CB3	CC3	CD3	CE3	CF3	CG3	CH3	CI3
EEA Region 4	CA4	CB4	CC4	CD4	CE4	CF4	CG4	CH4	CI4
EEA Region 5	CA5	CB5	CC5	CD5	CE5	CF5	CG5	CH5	CI5
EEA Region 6	CA6	CB6	CC6	CD6	CE6	CF6	CG6	CH6	CI6
EEA Region 7	CA7	CB7	CC7	CD7	CE7	CF7	CG7	CH7	CI7
EEA Region 8	CA8	CB8	CC8	CD8	CE8	CF8	CG8	CH8	CI8
EEA Region 9	CA9	CB9	CC9	CD9	CE9	CF9	CG9	CH9	CI9
EEA Region 10	CA10	CB10	CC10	CD10	CE10	CF10	CG10	CH10	CI10
EEA Region 11	CA11	CB11	CC11	CD11	CE11	CF11	CG11	CH11	CI11
EEA Region 12	CA12	CB12	CC12	CD12	CE12	CF12	CG12	CH12	CI12
EEA Region 13	CA13	CB13	CC13	CD13	CE13	CF13	CG13	CH13	CI13
EEA Region 14	CA14	CB14	CC14	CD14	CE14	CF14	CG14	CH14	CI14
Total Flood EEA Regions before diversification	CA15	CB15	CC15	CD15		CF15	CG15	CH15	CI15
Other Regions 1	CA16	CB16							
Other Regions 2	CA17	CB17							
Other Regions 3	CA18	CB18							
Other Regions 4	CA19	CB19							
Other Regions 5	CA20	CB20							
Other Regions 6	CA21	CB21							
Other Regions 7	CA22	CB22							
Other Regions 8	CA23	CB23							
Other Regions 9	CA24	CB24							
Other Regions 10	CA25	CB25							
Other Regions 11	CA26	CB26							
Other Regions 12	CA27	CB27							
Other Regions 13	CA28	CB28							
Other Regions 14	CA29	CB29							
Total Flood Other Regions before diversifications	CA30	CB30				CF30	CG30	CH30	CI30
Total Flood all Regions before diversification	CA31	CB31				CF31	CG31	CH31	CI31
Diversification effect between regions						CF32			CI32
Total Flood after diversification						CF33			CI33

	Estimation of								
	the gross					Gross		Estimated	Net
	premiums to be		Specified Gross	Gross Cat Risk		Catastrophe	Estimated Risk	Reinstatement	Catastrophe
Natural Catastrophe risk - Hail	earned	Exposure	Loss	Charge Factor	Scenario A or B	Risk Charge	Mitigation	Premiums	Risk Charge
EEA Region 1	DA1	DB1	DC1	DD1	DE1	DF1	DG1	DH1	DI1
EEA Region 2	DA2	DB2	DC2	DD2	DE2	DF2	DG2	DH2	DI2
EEA Region 3	DA3	DB3	DC3	DD3	DE3	DF3	DG3	DH3	DI3
EEA Region 4	DA4	DB4	DC4	DD4	DE4	DF4	DG4	DH4	DI4
EEA Region 5	DA5	DB5	DC5	DD5	DE5	DF5	DG5	DH5	DI5
EEA Region 6	DA6	DB6	DC6	DD6	DE6	DF6	DG6	DH6	DI6

FFA Region 7	DA7	DB7	DC7	DD7	DF7	DF7	DG7	DH7	DI7
EEA Region 8	DA8	DB8	DC8	DD8	DE8	DF8	DG8	DH8	DI8
EEA Region 9	DA9	DB9	DC9	DD9	DE9	DF9	DG9	DH9	DI9
Total Hail EEA Regions before diversification	DA10	DB10	DC10	DD10		DF10	DG10	DH10	DI10
Other Regions 1	DA11	DB11							
Other Regions 2	DA12	DB12							
Other Regions 3	DA13	DB13							
Other Regions 4	DA14	DB14							
Other Regions 5	DA15	DB15							
Other Regions 6	DA16	DB16							
Other Regions 7	DA17	DB17							
Other Regions 8	DA18	DB18							
Other Regions 9	DA19	DB19							
Other Regions 10	DA20	DB20							
Other Regions 11	DA21	DB21							
Other Regions 12	DA22	DB22							
Other Regions 13	DA23	DB23							
Other Regions 14	DA24	DB24							
Total Hail Other Regions before diversifications	DA25	DB25				DF25	DG25	DH25	DI25
Total Hail all Regions before diversification	DA26	DB26				DF26	DG26	DH26	DI26
Diversification effect between regions						DF27			DI27
Total Hail after diversification						DF28			DI28

	Estimation of				_			
	the gross				Gross		Estimated	Net
	premiums to be		Specified Gross	Gross Cat Risk	Catastrophe	Estimated Risk	Reinstatement	Catastrophe
Natural Catastrophe risk -Subsidence	earned	Exposure	Loss	Charge Factor	Risk Charge	Mitigation	Premiums	Risk Charge
Total Subsidence before diversification	EA1	EB1	EC1	ED1	EE1	EF1	EG1	EH1
Diversification effect between zones					EE2			EH2
Total Subsidence after diversification					EE3			EH3

	Estimation of	Gross		Estimated	Net
	the premiums	Catastrophe	Estimated Risk	Reinstatement	Catastrophe
Natural Catastrophe risk - Non-proportional property reinsurance	to be earned	Risk Charge	Mitigation	Premiums	Risk Charge
Non-proportional property reinsurance	FA1	FB1	FC1	FD1	FE1

Man made catastrophe risk - Motor Vehicle Liability Number of vehicles policy limit above 24MC	Number of vehicles policy limit below or equal to 24MC	Gross Cat Risk Charge Motor Vehicle Liability	Estimated Risk Mitigation	Estimated Reinstatement Premiums	Net Cat Risk Charge Motor Vehicle Liability
GA1	GA2	GA3	GA4	GA5	GA6

			Gross Cat Risk					
			Charge Share					
	Gross Cat Risk	Gross Cat Risk	marine oil					
	Charge Share	Charge Share	pollution	Gross Cat Risk		Estimated	Net Cat Risk	
	marine hull in	marine liability	liability in	Charge Marine	Estimated Risk	Reinstatement	Charge Marine	
Man made catastrophe risk - Marine Tanker Collision	tanker t	in tanker t	tanker t	Tanker Collision	Mitigation	Premiums	Tanker Collision	Name vessel
Marine Tanker Collision	HA1	HB1	HC1	HD1	HE1	HF1	HG1	HH1

					Gross Cat Risk					
				Gross Cat Risk	Charge					
	Gross Cat Risk	Gross Cat Risk	Gross Cat Risk	Charge Capping	Liability	Gross Cat Risk			Net Cat Risk	
	Charge	Charge	Charge Loss of	of the well or	insurance and	Charge Marine		Estimated	Charge Marine	
	Property	Removal of	production	making the well	reinsurance	Platform	Estimated Risk	Reinstatement	Platform	
Man made catastrophe risk - Marine Platform Explosion	damage	wreckage	income	secure	obligations	Explosion	Mitigation	Premiums	Explosion	Name platform
Marine Platform Explosion	HA2	HB2	HC2	HD2	HE2	HF2	HG2	HH2	HI2	HJ2

	Gross Cat Risk Charge Marine	Estimated Total Risk Mitigation	Net Cat Risk Charge Marine
Total before diversification	HA3	HA4	HA5
Diversification between type of event	HB3	HB4	HB5
Total after diversification	HC3	HC4	HC5

Man made catastrophe risk - Aviation	Gross Cat risk Charge Aviation hull	Gross Cat risk Charge Aviation liability	Gross Cat Risk Charge Aviation	Estimated Risk Mitigation	Estimated Reinstatement Premiums	Net Cat Risk Charge Aviation
Gross Cat Risk Charge Aviation	IA1	IB1	IC1	ID1	IE1	IF1

Man made catastrophe risk - Fire			
Gross Cat Risk Charge Fire	Estimated Risk Mitigation	Estimated Reinstatement Premiums	Net Cat Risk Charge Fire
JA1	JA2	JA3	JA4

Man made catastrophe risk - Liability	Earned premium last 12 months	Largest liability limit provided	Number of claims	Gross Cat Risk Charge Liability	Estimated Risk Mitigation	Estimated Reinstatement Premiums	Net Cat Risk Charge Liability
Professional malpractice liability	KA1	KA2	KA3	KA4	KA5	KA6	KA7
Employers liability	KB1	KB2	KB3	KB4	KB5	KB6	KB7
Directors and officers liability	KC1	KC2	KC3	KC4	KC5	KC6	KC7
Other liability	KD1	KD2	KD3	KD4	KD5	KD6	KD7
Non-proportional reinsurance	KE1	KE2	KE3	KE4	KE5	KE6	KE7
Total	KF1			KF4	KF5	KF6	KF7

Man made catastrophe risk	- Liability	Man made catastrophe risk - Liability											
	Gross Cat Risk Charge Liability	Estimated Total Risk Mitigation	Net Cat Risk Charge Liability										
Total before diversification	KA8	KA9	KA10										
Diversification between type of cover	KB8	KB9	KB10										
Total after diversification	KC8	KC9	KC10										

Man made cata	strophe risk - Credit	& Suretyship - La	arge Credit Defau	lt		
	Exposure (individual or group)	Proportion of damage caused by scenario	Gross Cat Risk Charge Credit & Surety - Large Credit Default	Estimated Risk Mitigation	Estimated Reinstatement Premiums	Net Cat Risk Charge Credit & Surety - Large Credit Default
Largest exposure 1	LA1	LA2	LA3	LA4	LA5	LA6
Largest exposure 2	LB1	LB2	LB3	LB4	LB5	LB6
Total	1.01	102	1.03	1 C 4	1.05	1.06

Man made catastrophe risk - Credit & Suretyship - Recession Risk												
	Earned premium last 12 months	Gross Cat Risk Charge Credit & Suretyship - Recession Risk	Estimated Risk Mitigation	Estimated Reinstatement Premiums	Net Cat Risk Charge Credit & Suretyship - Recession Risk							
Total	LA7	LA8	LA9	LA10	LA11							

Man made catastrophe risk - Credit & Suretyship										
	Gross Cat Risk Charge Credit &	Estimated Total	Net Cat Risk Charge Credit &							
	Suretyship	KISK MILIYALION	Suretyship							
Total before diversification	LA12	LA13	LA14							
Diversification between type of event	LB12	LB13	LB14							
Total after diversification	LC12	LC13	LC14							

Man made catastrophe risk - C	ther non-life cata	strophe risk		
	Estimation of the gross premiums to be earned	Gross Cat Risk Charge Other non-life catastrophe risk	TRISK Net Dther Estimated Total Chai fe Risk Mitigation cat	
MAT other than Marine and Aviation	MA1	MA2		
Non-proportional MAT reinsurance other than Marine and Aviation Miscellaneous financial loss	MB1 MC1	MB2 MC2		
Non-proportional Casualty reinsurance other than General liability	MD1	MD2		
Non-proportional Credit & Surety reinsurance	ME1	ME2		
Total before diversification		MF2	MF3	MF4
Diversification between groups of obligations		MG2	MG3	MG4
Total after diversification		MH2	MH3	MH4

	Accidenta	al death	Permanent	disability	Disability	/ 10 years	Disability 1	L2 months	Medical t	reatment				
		Total value of	Gross		Estimated									
		benefits	Catastrophe	Estimated Risk	Reinstatement	Net Catastrophe								
Health Catastrophe risk - Mass accident	# Policyholders	payable	Risk Charge	Mitigation	Premiums	Risk Charge								
Country 1	NA1	NB1	NC1	ND1	NE1	NF1	NG1	NH1	NI1	NJ1	NK1	NL1	NM1	NN1
Country 2	NA2	NB2	NC2	ND2	NE2	NF2	NG2	NH2	NI2	NJ2	NK2	NL2	NM2	NN2
Country 3	NA3	NB3	NC3	ND3	NE3	NF3	NG3	NH3	NI3	NJ3	NK3	NL3	NM3	NN3
Country 4	NA4	NB4	NC4	ND4	NE4	NF4	NG4	NH4	NI4	NJ4	NK4	NL4	NM4	NN4
Country 5	NA5	NB5	NC5	ND5	NE5	NF5	NG5	NH5	NI5	NJ5	NK5	NL5	NM5	NN5
Country 6	NA6	NB6	NC6	ND6	NE6	NF6	NG6	NH6	NI6	NJ6	NK6	NL6	NM6	NN6
Country 7	NA7	NB7	NC7	ND7	NE7	NF7	NG7	NH7	NI7	NJ7	NK7	NL7	NM7	NN7
Country 8	NA8	NB8	NC8	ND8	NE8	NF8	NG8	NH8	NI8	NJ8	NK8	NL8	NM8	NN8
Country 9	NA9	NB9	NC9	ND9	NE9	NF9	NG9	NH9	NI9	NJ9	NK9	NL9	NM9	NN9
Country 10	NA10	NB10	NC10	ND10	NE10	NF10	NG10	NH10	NI10	NJ10	NK10	NL10	NM10	NN10
Country 11	NA11	NB11	NC11	ND11	NE11	NF11	NG11	NH11	NI11	NJ11	NK11	NL11	NM11	NN11
Country 12	NA12	NB12	NC12	ND12	NE12	NF12	NG12	NH12	NI12	NJ12	NK12	NL12	NM12	NN12
Country 13	NA13	NB13	NC13	ND13	NE13	NF13	NG13	NH13	NI13	NJ13	NK13	NL13	NM13	NN13
Country 14	NA14	NB14	NC14	ND14	NE14	NF14	NG14	NH14	NI14	NJ14	NK14	NL14	NM14	NN14
Country 15	NA15	NB15	NC15	ND15	NE15	NF15	NG15	NH15	NI15	NJ15	NK15	NL15	NM15	NN15
Country 16	NA16	NB16	NC16	ND16	NE16	NF16	NG16	NH16	NI16	NJ16	NK16	NL16	NM16	NN16
Country 17	NA17	NB17	NC17	ND17	NE17	NF17	NG17	NH17	NI17	NJ17	NK17	NL17	NM17	NN17

Country 18	NA18	NB18	NC18	ND18	NE18	NF18	NG18	NH18	NI18	NJ18	NK18	NL18	NM18	NN18
Country 19	NA19	NB19	NC19	ND19	NE19	NF19	NG19	NH19	NI19	NJ19	NK19	NL19	NM19	NN19
Country 20	NA20	NB20	NC20	ND20	NE20	NF20	NG20	NH20	NI20	NJ20	NK20	NL20	NM20	NN20
Country 21	NA21	NB21	NC21	ND21	NE21	NF21	NG21	NH21	NI21	NJ21	NK21	NL21	NM21	NN21
Country 22	NA22	NB22	NC22	ND22	NE22	NF22	NG22	NH22	NI22	NJ22	NK22	NL22	NM22	NN22
Country 23	NA23	NB23	NC23	ND23	NE23	NF23	NG23	NH23	NI23	NJ23	NK23	NL23	NM23	NN23
Country 24	NA24	NB24	NC24	ND24	NE24	NF24	NG24	NH24	NI24	NJ24	NK24	NL24	NM24	NN24
Country 25	NA25	NB25	NC25	ND25	NE25	NF25	NG25	NH25	NI25	NJ25	NK25	NL25	NM25	NN25
Country 26	NA26	NB26	NC26	ND26	NE26	NF26	NG26	NH26	NI26	NJ26	NK26	NL26	NM26	NN26
Country 27	NA27	NB27	NC27	ND27	NE27	NF27	NG27	NH27	NI27	NJ27	NK27	NL27	NM27	NN27
Country 28	NA28	NB28	NC28	ND28	NE28	NF28	NG28	NH28	NI28	NJ28	NK28	NL28	NM28	NN28
Country 29	NA29	NB29	NC29	ND29	NE29	NF29	NG29	NH29	NI29	NJ29	NK29	NL29	NM29	NN29
Country 30	NA30	NB30	NC30	ND30	NE30	NF30	NG30	NH30	NI30	NJ30	NK30	NL30	NM30	NN30
Country 31	NA31	NB31	NC31	ND31	NE31	NF31	NG31	NH31	NI31	NJ31	NK31	NL31	NM31	NN31
Total Mass accident all countries before diversification											NK32	NL32	NM32	NN32
Diversification effect between countries											NK33			NN33
Total Mass accident all countries after diversification											NK34			NN34

	Largest known	Accidental	Permanent	Disability 10	Disability 12	Medical	Gross		Estimated	Net
	accident risk	death	disability	years	months	treatment	Catastrophe	Estimated Risk	Reinstatement	Catastrophe
Health Catastrophe risk - Concentration accident	concentration	verage sum insur	verage sum insu	rverage sum insur	rerage sum insur	verage sum insur	Risk Charge	Mitigation	Premiums	Risk Charge
Country 1	OA1	OB1	OC1	OD1	OE1	OF1	0G1	OH1	OI1	OJ1
Country 2	OA2	OB2	OC2	OD2	OE2	OF2	OG2	OH2	OI2	032
Country 3	OA3	OB3	OC3	OD3	OE3	OF3	OG3	OH3	OI3	0J3
Country 4	OA4	OB4	OC4	OD4	OE4	OF4	0G4	OH4	OI4	034
Country 5	OA5	OB5	OC5	OD5	OE5	OF5	0G5	OH5	OI5	OJ5
Country 6	OA6	OB6	OC6	OD6	OE6	OF6	OG6	OH6	016	OJ6
Country 7	OA7	OB7	0C7	OD7	OE7	OF7	0G7	OH7	017	0J7
Country 8	OA8	OB8	OC8	OD8	OE8	OF8	OG8	OH8	OI8	OJ8
Country 9	OA9	OB9	OC9	OD9	OE9	OF9	OG9	OH9	019	039
Country 10	OA10	OB10	OC10	OD10	OE10	OF10	OG10	OH10	OI10	OJ10
Country 11	OA11	OB11	OC11	OD11	OE11	OF11	0G11	OH11	OI11	OJ11
Country 12	OA12	OB12	OC12	OD12	OE12	OF12	0G12	OH12	OI12	OJ12
Country 13	OA13	OB13	OC13	OD13	OE13	OF13	0G13	OH13	OI13	OJ13
Country 14	OA14	OB14	OC14	0D14	OE14	OF14	0G14	OH14	OI14	OJ14
Country 15	OA15	OB15	OC15	OD15	OE15	OF15	OG15	OH15	OI15	OJ15
Country 16	OA16	OB16	OC16	OD16	OE16	OF16	OG16	OH16	OI16	OJ16
Country 17	OA17	OB17	OC17	OD17	OE17	OF17	0G17	OH17	OI17	0317
Country 18	OA18	OB18	OC18	OD18	OE18	OF18	0G18	OH18	OI18	OJ18
Country 19	OA19	OB19	OC19	OD19	OE19	OF19	OG19	OH19	OI19	OJ19
Country 20	OA20	OB20	OC20	OD20	OE20	OF20	OG20	OH20	OI20	OJ20
Country 21	OA21	OB21	0C21	OD21	OE21	OF21	0G21	OH21	0I21	OJ21
Country 22	OA22	OB22	OC22	OD22	OE22	OF22	0G22	OH22	0122	OJ22
Country 23	0A23	OB23	OC23	OD23	0E23	OF23	0G23	OH23	0123	0323
Country 24	0A24	OB24	0C24	OD24	OE24	OF24	0G24	OH24	0124	0324
Country 25	0A25	OB25	0C25	OD25	OE25	OF25	0G25	OH25	0125	0325
Country 26	0A26	OB26	OC26	OD26	OE26	OF26	0G26	OH26	0126	0326
Country 27	0A27	0B27	0027	0027	0E27	OF27	0G27	OH27	0127	0J27
Country 28	OA28	OB28	OC28	OD28	OE28	OF28	0G28	OH28	OI28	0328
Country 29	OA29	OB29	OC29	OD29	OE29	OF29	OG29	OH29	0129	0329
Country 30	OA30	OB30	OC30	OD30	OE30	OF30	OG30	OH30	OI30	0330
Country 31	0A31	OB31	OC31	OD31	0E31	OF31	UG31	OH31	OI31	0J31
Total Concentration accident all countries before diversification							0G32	OH32	OI32	0332
Diversification effect between countries							0G33			0333
Total Concentration accident all countries after diversification							0G34			0334

	Income p	protection				Medical expense							
							Expected		Expected	_			
					Expected	Unit claim cost	number of uses	Unit claim cost	number of uses	Gross		Estimated	
	Number of	Total pandemic	Number of	Unit claim cost	number of uses	medical	medical	no formal	no formal	Catastrophe	Estimated Risk	Reinstatement	Net Catastrophe
Health Catastrophe risk - Pandemic	insured people	exposure	insured people	hospitalisation	hospitalisation	practitioner	practitioner	medical care	medical care	Risk Charge	Mitigation	Premiums	Risk Charge
Country 1			PC1	PD1	PE1	PF1	PG1	PH1	PI1	PJ1			
Country 2			PC2	PD2	PE2	PF2	PG2	PH2	PI2	PJ2			
Country 3			PC3	PD3	PE3	PF3	PG3	PH3	PI3	PJ3			
Country 4			PC4	PD4	PE4	PF4	PG4	PH4	PI4	PJ4			
Country 5			PC5	PD5	PE5	PF5	PG5	PH5	PI5	PJ5			
Country 6			PC6	PD6	PE6	PF6	PG6	PH6	PI6	P36			
Country 7			PC7	PD7	PE7	PF7	PG7	PH7	PI7	P17			
Country 8			PC8	PD8	PE8	PF8	PG8	PH8	PI8	P38			
Country 9			PC9	PD9	PE9	PF9	PG9	PH9	PI9	P39			
Country 10			PC10	PD10	PE10	PF10	PG10	PH10	PI10	PJ10			
Country 11			PC11	PD11	PE11	PF11	PG11	PH11	PI11	PJ11			
Country 12			PC12	PD12	PE12	PF12	PG12	PH12	PI12	PJ12			
Country 13			PC13	PD13	PE13	PF13	PG13	PH13	PI13	PJ13			
Country 14			PC14	PD14	PE14	PF14	PG14	PH14	PI14	PJ14			
Country 15			PC15	PD15	PE15	PF15	PG15	PH15	PI15	PJ15			
Country 16			PC16	PD16	PE16	PF16	PG16	PH16	PI16	PJ16			
Country 17			PC17	PD17	PE17	PF17	PG17	PH17	PI17	PJ17			
Country 18			PC18	PD18	PE18	PF18	PG18	PH18	PI18	P118			
Country 19			PC19	PD19	PE19	PF19	PG19	PH19	PI19	PJ19			
Country 20			PC20	PD20	PE20	PF20	PG20	PH20	PI20	PJ20			
Country 21			PC21	PD21	PE21	PF21	PG21	PH21	PI21	PJ21			
Country 22			PC22	PD22	PE22	PF22	PG22	PH22	PI22	PJ22			
Country 23			PC23	PD23	PE23	PF23	PG23	PH23	PI23	PJ23			
Country 24			PC24	PD24	PE24	PF24	PG24	PH24	PI24	PJ24			
Country 25			PC25	PD25	PE25	PF25	PG25	PH25	P125	PJ25			
Country 26			PC26	PD26	PE26	PF26	PG26	PH26	PI26	PJ26			
Country 27			PC27	PD27	PE27	PF27	PG27	PH27	P127	P127			

Country 28			PC28	PD28	PE28	PF28	PG28	PH28	PI28	PJ28			
Country 29			PC29	PD29	PE29	PF29	PG29	PH29	PI29	PJ29			
Country 30			PC30	PD30	PE30	PF30	PG30	PH30	PI30	PJ30			
Country 31			PC31	PD31	PE31	PF31	PG31	PH31	PI31	PJ31			
Total Income Protections all countries	PA32	PB32								PJ32			
Total Pandemic all countries										PJ33	PK33	PL33	PM33

Appendix I: Quantitative reporting templates S.27.01.g Solvency Capital Requirement - Non-life catastrophe risk

		Total risk	
on-life catastrophe risk - Summary	Gross SCR	mitigation	Net SCR
Natural catastrophe risk	A1	B1	C1
Windstorm	A2	B2	C2
Earthquake	A3	B3	C3
Flood	A4	B4	C4
Hail	A5	B5	C5
Subsidence	A6	B6	C6
Diversification between perils	A7	B7	C7
Catastrophe risk non-proportional property reinsurance	A8	B8	C8
Man-made catastrophe risk	A9	B9	C9
Motor vehicle liability	A10	B10	C10
Marine	A11	B11	C11
Aviation	A12	B12	C12
Fire	A13	B13	C13
Liability	A14	B14	C14
Credit & Suretyship	A15	B15	C15
Diversification between perils	A16	B16	C16
Other non-life catastrophe risk	A17	B17	C17
Diversification between perils	A18	B18	C18
Total Non-life catastrophe risk before diversification	A19	B19	C19
Diversification between sub-modules	A20	B20	C20
Total Non-life catastrophe risk after diversification	A21	B21	C21
		Total risk	
alth catastrophe risk - Summary	Gross SCR	mitigation	Net SCR
Health catastrophe risk	A22	B22	C22
Mass accident	A23	B23	C23
Accident concentration	A24	B24	C24
Pandemic	A25	B25	C25
Diversification between sub-modules	A26	B26	C26

Natural Catastrophy side. Windotson	Estimation of the gross premiums to be	<b>F</b>	Specified Gross	Gross Cat Risk	Connection & ex R	Gross Catastrophe	Estimated Risk	Estimated Reinstatement	Net Catastrophe
EEA Region 1	earned	AP1	LOSS AC1		Scenario A or B	AE1	Mitigation	Premiums	AT1
EEA Region 2	AA1 AA2	AB1 AB2	AC1	AD1 AD2	AL1 AE2	AF1 AF2	AG1	AH1 AH2	A11
EEA Region 2	ΔΔ3	AB2	AC3	AD3	ΔE3	ΔF3	AG3	AH3	A13
EEA Region 4	AA4	AB4	AC4	AD4	AE4	AF4	AG4	AH4	AI4
EEA Region 5	AA5	AB5	AC5	AD5	AE5	AF5	AG5	AH5	AI5
EEA Region 6	AA6	AB6	AC6	AD6	AE6	AF6	AG6	AH6	AI6
EEA Region 7	AA7	AB7	AC7	AD7	AE7	AF7	AG7	AH7	AI7
EEA Region 8	AA8	AB8	AC8	AD8	AE8	AF8	AG8	AH8	AI8
EEA Region 9	AA9	AB9	AC9	AD9	AE9	AF9	AG9	AH9	AI9
EEA Region 10	AAIU	ABIU	ACIU	AD10	AEIU	AFIU	AGIU	AHIU	AIIU
EEA Region 12	AA12	AB11	AC12	AD11	ALII AF12	AF11 AF12	AG11 AG12	AH12	AI11 AI12
EEA Region 12	AA13	AB13	AC12	AD12	AE12 AE13	AF13	AG12	AH13	AI12
EEA Region 14	0013	AB14	AC14	AD13	AE13	AF14	AG14	AH14	AI13
EEA Region 15	AA15	AB15	AC15	AD14	AE15	AF15	AG15	AH15	AI15
EEA Region 16	AA16	AB16	AC16	AD16	AE16	AF16	AG16	AH16	AI16
EEA Region 17	AA17	AB17	AC17	AD17	AE17	AF17	AG17	AH17	AI17
EEA Region 18	AA18	AB18	AC18	AD18	AE18	AF18	AG18	AH18	AI18
EEA Region 19	AA19	AB19	AC19	AD19	AE19	AF19	AG19	AH19	AI19
EEA Region 20	AA20	AB20	AC20	AD20	AE20	AF20	AG20	AH20	AI20
Total Windstorm EEA Regions before diversification	AA21	AB21	AC21	AD21		AF21	AG21	AH21	AI21
Other Regions 1	AA22	AB22							
Other Regions 2	AA23	AB23							
Other Regions 3	AA24	AB24							
Other Regions 4	AA25	AB25							
Other Regions 5	AA26	AB26							
Other Regions 6	AA2/	AB27							
Other Regions 7	AA28	AB28							
Other Regions 9	AA29	AB29							
Other Regions 10	AA31	AB31							
Other Regions 11	AA32	AB32							
Other Regions 12	AA33	AB33							
Other Regions 13	AA34	AB34							
Other Regions 14	AA35	AB35							
Total Windstorm Other Regions before diversifications	AA36	AB36				AF36	AG36	AH36	AI36
Total Windstorm all Regions before diversification	AA37	AB37				AF37	AG37	AH37	AI37
Diversification effect between regions						AF38			AI38
Total Windstorm after diversification						AF39			AI39

	Estimation of							
	the gross				Gross		Estimated	Net
	premiums to be		Specified Gross	Gross Cat Risk	Catastrophe	Estimated Risk	Reinstatement	Catastrophe
Natural Catastrophe risk - Earthquake	earned	Exposure	Loss	Charge Factor	Risk Charge	Mitigation	Premiums	Risk Charge
EEA Region 1	BA1	BB1	BC1	BD1	BE1	BF1	BG1	BH1
EEA Region 2	BA2	BB2	BC2	BD2	BE2	BF2	BG2	BH2
EEA Region 3	BA3	BB3	BC3	BD3	BE3	BF3	BG3	BH3
EEA Region 4	BA4	BB4	BC4	BD4	BE4	BF4	BG4	BH4
EEA Region 5	BA5	BB5	BC5	BD5	BE5	BF5	BG5	BH5
EEA Region 6	BA6	BB6	BC6	BD6	BE6	BF6	BG6	BH6
EEA Region 7	BA7	BB7	BC7	BD7	BE7	BF7	BG7	BH7

EEA Region 8	BA8	BB8	BC8	BD8	BE8	BF8	BG8	BH8
EEA Region 9	BA9	BB9	BC9	BD9	BE9	BF9	BG9	BH9
EEA Region 10	BA10	BB10	BC10	BD10	BE10	BF10	BG10	BH10
EEA Region 11	BA11	BB11	BC11	BD11	BE11	BF11	BG11	BH11
EEA Region 12	BA12	BB12	BC12	BD12	BE12	BF12	BG12	BH12
EEA Region 13	BA13	BB13	BC13	BD13	BE13	BF13	BG13	BH13
EEA Region 14	BA14	BB14	BC14	BD14	BE14	BF14	BG14	BH14
EEA Region 15	BA15	BB15	BC15	BD15	BE15	BF15	BG15	BH15
EEA Region 16	BA16	BB16	BC16	BD16	BE16	BF16	BG16	BH16
EEA Region 17	BA17	BB17	BC17	BD17	BE17	BF17	BG17	BH17
EEA Region 18	BA18	BB18	BC18	BD18	BE18	BF18	BG18	BH18
EEA Region 19	BA19	BB19	BC19	BD19	BE19	BF19	BG19	BH19
EEA Region 20	BA20	BB20	BC20	BD20	BE20	BF20	BG20	BH20
Total Earthquake EEA Regions before diversification	BA21	BB21	BC21	BD21	BE21	BF21	BG21	BH21
Other Regions 1	BA22	BB22						
Other Regions 2	BA23	BB23						
Other Regions 3	BA24	BB24						
Other Regions 4	BA25	BB25						
Other Regions 5	BA26	BB26						
Other Regions 6	BA27	BB27						
Other Regions 7	BA28	BB28						
Other Regions 8	BA29	BB29						
Other Regions 9	BA30	BB30						
Other Regions 10	BA31	BB31						
Other Regions 11	BA32	BB32						
Other Regions 12	BA33	BB33						
Other Regions 13	BA34	BB34						
Other Regions 14	BA35	BB35						
Total Earthquake Other Regions before diversifications	BA36	BB36			BE36	BF36	BG36	BH36
Total Earthquake all Regions before diversification	BA37	BB37			BE37	BF37	BG37	BH37
Diversification effect between regions					BE38			BH38
Total Earthquake after diversification					BE39			BH39

	Estimation of								
	the gross					Gross		Estimated	Net
	premiums to be		Specified Gross	Gross Cat Risk		Catastrophe	Estimated Risk	Reinstatement	Catastrophe
Natural Catastrophe risk - Flood	earned	Exposure	Loss	Charge Factor	Scenario A or B	Risk Charge	Mitigation	Premiums	Risk Charge
EEA Region 1	CA1	CB1	CC1	CD1	CE1	CF1	CG1	CH1	CI1
EEA Region 2	CA2	CB2	CC2	CD2	CE2	CF2	CG2	CH2	CI2
EEA Region 3	CA3	CB3	CC3	CD3	CE3	CF3	CG3	CH3	CI3
EEA Region 4	CA4	CB4	CC4	CD4	CE4	CF4	CG4	CH4	CI4
EEA Region 5	CA5	CB5	CC5	CD5	CE5	CF5	CG5	CH5	CI5
EEA Region 6	CA6	CB6	CC6	CD6	CE6	CF6	CG6	CH6	CI6
EEA Region 7	CA7	CB7	CC7	CD7	CE7	CF7	CG7	CH7	CI7
EEA Region 8	CA8	CB8	CC8	CD8	CE8	CF8	CG8	CH8	CI8
EEA Region 9	CA9	CB9	CC9	CD9	CE9	CF9	CG9	CH9	CI9
EEA Region 10	CA10	CB10	CC10	CD10	CE10	CF10	CG10	CH10	CI10
EEA Region 11	CA11	CB11	CC11	CD11	CE11	CF11	CG11	CH11	CI11
EEA Region 12	CA12	CB12	CC12	CD12	CE12	CF12	CG12	CH12	CI12
EEA Region 13	CA13	CB13	CC13	CD13	CE13	CF13	CG13	CH13	CI13
EEA Region 14	CA14	CB14	CC14	CD14	CE14	CF14	CG14	CH14	CI14
Total Flood EEA Regions before diversification	CA15	CB15	CC15	CD15		CF15	CG15	CH15	CI15
Other Regions 1	CA16	CB16							
Other Regions 2	CA17	CB17							
Other Regions 3	CA18	CB18							
Other Regions 4	CA19	CB19							
Other Regions 5	CA20	CB20							
Other Regions 6	CA21	CB21							
Other Regions 7	CA22	CB22							
Other Regions 8	CA23	CB23							
Other Regions 9	CA24	CB24							
Other Regions 10	CA25	CB25							
Other Regions 11	CA26	CB26							
Other Regions 12	CA27	CB27							
Other Regions 13	CA28	CB28							
Other Regions 14	CA29	CB29							
Total Flood Other Regions before diversifications	CA30	CB30				CF30	CG30	CH30	CI30
Total Flood all Regions before diversification	CA31	CB31				CF31	CG31	CH31	CI31
Diversification effect between regions						CF32			CI32
Total Flood after diversification						CF33			CI33

	Estimation of the gross premiums to be		Specified Gross	Gross Cat Risk		Gross Catastrophe	Estimated Risk	Estimated Reinstatement	Net Catastrophe
Natural Catastrophe risk - Hail	earned	Exposure	Loss	Charge Factor	Scenario A or B	Risk Charge	Mitigation	Premiums	Risk Charge
EEA Region 1	DA1	DB1	DC1	DD1	DE1	DF1	DG1	DH1	DI1
EEA Region 2	DA2	DB2	DC2	DD2	DE2	DF2	DG2	DH2	DI2
EEA Region 3	DA3	DB3	DC3	DD3	DE3	DF3	DG3	DH3	DI3
EEA Region 4	DA4	DB4	DC4	DD4	DE4	DF4	DG4	DH4	DI4
EEA Region 5	DA5	DB5	DC5	DD5	DE5	DF5	DG5	DH5	DI5
EEA Region 6	DA6	DB6	DC6	DD6	DE6	DF6	DG6	DH6	DI6
EEA Region 7	DA7	DB7	DC7	DD7	DE7	DF7	DG7	DH7	DI7
EEA Region 8	DA8	DB8	DC8	DD8	DE8	DF8	DG8	DH8	DI8
EEA Region 9	DA9	DB9	DC9	DD9	DE9	DF9	DG9	DH9	DI9
Total Hail EEA Regions before diversification	DA10	DB10	DC10	DD10		DF10	DG10	DH10	DI10
Other Regions 1	DA11	DB11							

Other Regions 2	DA12	DB12					
Other Regions 3	DA13	DB13					
Other Regions 4	DA14	DB14					
Other Regions 5	DA15	DB15					
Other Regions 6	DA16	DB16					
Other Regions 7	DA17	DB17					
Other Regions 8	DA18	DB18					
Other Regions 9	DA19	DB19					
Other Regions 10	DA20	DB20					
Other Regions 11	DA21	DB21					
Other Regions 12	DA22	DB22					
Other Regions 13	DA23	DB23					
Other Regions 14	DA24	DB24					
Total Hail Other Regions before diversifications	DA25	DB25		DF25	DG25	DH25	DI25
Total Hail all Regions before diversification	DA26	DB26		DF26	DG26	DH26	DI26
Diversification effect between regions				DF27			DI27
Total Hail after diversification				DF28			DI28

	Estimation of							
	the gross				Gross		Estimated	Net
	premiums to be		Specified Gross	Gross Cat Risk	Catastrophe	Estimated Risk	Reinstatement	Catastrophe
Natural Catastrophe risk -Subsidence	earned	Exposure	Loss	Charge Factor	Risk Charge	Mitigation	Premiums	Risk Charge
Total Subsidence before diversification	EA1	EB1	EC1	ED1	EE1	EF1	EG1	EH1
Diversification effect between zones					EE2			EH2
Total Subsidence after diversification					EE3			EH3

	Estimation of	GIUSS	Estimated Kisk	Estimateu	Net
Natural Catastrophe risk - Non-proportional property reinsurance	the premiums	Catastrophe	Mitigation	Reinstatement	Catastrophe
Non-proportional property reinsurance	FA1	FB1	FC1	FD1	FE1

Man made catastrophe risk - Motor Vehicle Liability					
Number of vehicles policy limit above 24MC	Number of vehicles policy limit below or equal to 24MC	Gross Cat Risk Charge Motor Vehicle Liability	Estimated Risk Mitigation	Estimated Reinstatement Premiums	Net Cat Risk Charge Motor Vehicle Liability
GA1	GA2	GA3	GA4	GA5	GA6

Man made catastrophe risk - Marine Tanker Collision	Gross Cat Risk Charge Share marine hull in tanker t	Gross Cat Risk Charge Share marine liability in tanker t	Gross Cat RISK Charge Share marine oil pollution liability in tanker t	Gross Cat Risk Charge Marine Tanker Collision	Estimated Risk Mitigation	Estimated Reinstatement Premiums	Net Cat Risk Charge Marine Tanker Collision	Name vessel
Marine Tanker Collision	HA1	HB1	HC1	HD1	HE1	HF1	HG1	HH1

	GIUDD CULINDA	GI USS CUL MISK	GIUSS CULINSK	GIUSS CULINSK	GIUSS CULINSK	GIVSS COLINISK		Loumateu	HEL COL MIN	
	Charge	Charge	Charge Loss of	Charge Capping	Charge	Charge Marine	Estimated Risk	Reinstatement	Charge Marine	
Man made catastrophe risk - Marine Platform Explosion	Property	Removal of	production	of the well or	Liability	Platform	Mitigation	Premiums	Platform	Name platform
Marine Platform Explosion	HA2	HB2	HC2	HD2	HE2	HF2	HG2	HH2	HI2	HJ2

Man made catastrophe risk - Marine									
	Gross Cat Risk Charge Marine	Estimated Total Risk Mitigation	Net Cat Risk Charge Marine						
Total before diversification	HA3	HA4	HA5						
Diversification between type of event	HB3	HB4	HB5						
Total after diversification	HC3	HC4	HC5						

	Gross Cat risk	Gross Cat risk			Estimated	
	Charge Aviation	Charge Aviation	Gross Cat Risk	Estimated Risk	Reinstatement	Net Cat Risk
Man made catastrophe risk - Aviation	hull	liability	<b>Charge Aviation</b>	Mitigation	Premiums	Charge Aviation
Gross Cat Risk Charge Aviation	IA1	IB1	IC1	ID1	IE1	IF1

Man made catastrophe risk - Fire			
Gross Cat Risk Charge Fire	Estimated Risk Mitigation	Estimated Reinstatement Premiums	Net Cat Risk Charge Fire
JA1	JA2	JA3	JA4

Man made catastrophe risk - Liability	Earned premium last 12 months	Largest liability limit provided	Number of claims	Gross Cat Risk Charge Liability	Estimated Risk Mitigation	Estimated Reinstatement Premiums	Net Cat Risk Charge Liability
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Professional malpractice liability	KA1	KA2	KA3	KA4	KA5	KA6	KA7
Employers liability	KB1	KB2	KB3	KB4	KB5	KB6	KB7
Directors and officers liability	KC1	KC2	KC3	KC4	KC5	KC6	KC7
Other liability	KD1	KD2	KD3	KD4	KD5	KD6	KD7
Non-proportional reinsurance	KE1	KE2	KE3	KE4	KE5	KE6	KE7
Total	KF1			KF4	KF5	KF6	KF7

Man made catastrophe risk - Liability									
	Gross Cat Risk Charge Liability Tatel before diversification								
Total before diversification	KA8	KA9	KA10						
Diversification between type of cover	KB8	KB9	KB10						
Total after diversification	KC8	KC9	KC10						

Man made catastrophe risk - Credit & Suretyship - Large Credit Default									
	Exposure (individual or group)	Proportion of damage caused by scenario	Gross Cat Risk Charge Credit & Surety - Large Credit Default	Estimated Risk Mitigation	Estimated Reinstatement Premiums	Net Cat Risk Charge Credit & Surety - Large Credit Default			
Largest exposure 1	LA1	LA2	LA3	LA4	LA5	LA6			
Largest exposure 2	LB1	LB2	LB3	LB4	LB5	LB6			
Total	LC1	LC2	LC3	LC4	LC5	LC6			

LA8

LA9

LA10

Man made catastrophe risk - Credit & Suretyship - Recession Risk								
	Earned premium last 12 months	Gross Cat Risk Charge Credit & Suretyship - Recession Risk	Estimated Risk Mitigation	Estimated Reinstatement Premiums	Net Cat Risk Charge Credit & Suretyship - Recession Risk			

IA7

Man made catastrophe risk - Credit & Suretyship											
	Gross Cat Risk Charge Credit & Suretyship	Estimated Total Risk Mitigation	Net Cat Risk Charge Credit & Suretyship								
Total before diversification	LA12	LA13	LA14								
Diversification between type of event	LB12	LB13	LB14								
Total after diversification	LC12	LC13	LC14								

Total

Man made catactronhe risk - Other non-life catactronhe risk												
Man made Catastrophe risk - v	Estimation of the gross premiums to be earned	Gross Cat Risk Charge Other non-life catastrophe risk	Estimated Total Risk Mitigation	Net Cat Risk Charge Other non-life catastrophe risk								
MAT other than Marine and Aviation	MA1	MA2										
Non-proportional MAT reinsurance other than Marine and Aviation Miscellaneous financial loss	MB1 MC1	MB2 MC2										
Non-proportional Casualty reinsurance other than General liability Non-proportional Credit & Surety reinsurance	MD1 ME1	MD2 ME2										
Total before diversification		MF2	MF3	MF4								
Diversification between groups of obligations		MG2	MG3	MG4								
Total after diversification		MH2	MH3	MH4								

	Accident	tal death	Permanen	t disability	Disability	/ 10 years	Disability	12 months	Medical	treatment	Gross	Estimated Risk	Estimated	Net Catastrophe
Health Catastrophe risk - Mass accident	# Policyholders	Total value of	Catastrophe	Mitigation	Reinstatement	Risk Charge								
Country 1	NA1	NB1	NC1	ND1	NE1	NF1	NG1	NH1	NI1	NJ1	NK1	NL1	NM1	NN1
Country 2	NA2	NB2	NC2	ND2	NE2	NF2	NG2	NH2	NI2	NJ2	NK2	NL2	NM2	NN2
Country 3	NA3	NB3	NC3	ND3	NE3	NF3	NG3	NH3	NI3	NJ3	NK3	NL3	NM3	NN3
Country 4	NA4	NB4	NC4	ND4	NE4	NF4	NG4	NH4	NI4	NJ4	NK4	NL4	NM4	NN4
Country 5	NA5	NB5	NC5	ND5	NE5	NF5	NG5	NH5	NI5	NJ5	NK5	NL5	NM5	NN5
Country 6	NA6	NB6	NC6	ND6	NE6	NF6	NG6	NH6	NI6	NJ6	NK6	NL6	NM6	NN6
Country 7	NA7	NB7	NC7	ND7	NE7	NF7	NG7	NH7	NI7	NJ7	NK7	NL7	NM7	NN7
Country 8	NA8	NB8	NC8	ND8	NE8	NF8	NG8	NH8	NI8	NJ8	NK8	NL8	NM8	NN8
Country 9	NA9	NB9	NC9	ND9	NE9	NF9	NG9	NH9	NI9	NJ9	NK9	NL9	NM9	NN9
Country 10	NA10	NB10	NC10	ND10	NE10	NF10	NG10	NH10	NI10	NJ10	NK10	NL10	NM10	NN10
Country 11	NA11	NB11	NC11	ND11	NE11	NF11	NG11	NH11	NI11	NJ11	NK11	NL11	NM11	NN11
Country 12	NA12	NB12	NC12	ND12	NE12	NF12	NG12	NH12	NI12	NJ12	NK12	NL12	NM12	NN12
Country 13	NA13	NB13	NC13	ND13	NE13	NF13	NG13	NH13	NI13	NJ13	NK13	NL13	NM13	NN13
Country 14	NA14	NB14	NC14	ND14	NE14	NF14	NG14	NH14	NI14	NJ14	NK14	NL14	NM14	NN14
Country 15	NA15	NB15	NC15	ND15	NE15	NF15	NG15	NH15	NI15	NJ15	NK15	NL15	NM15	NN15
Country 16	NA16	NB16	NC16	ND16	NE16	NF16	NG16	NH16	NI16	NJ16	NK16	NL16	NM16	NN16
Country 17	NA17	NB17	NC17	ND17	NE17	NF17	NG17	NH17	NI17	NJ17	NK17	NL17	NM17	NN17
Country 18	NA18	NB18	NC18	ND18	NE18	NF18	NG18	NH18	NI18	NJ18	NK18	NL18	NM18	NN18
Country 19	NA19	NB19	NC19	ND19	NE19	NF19	NG19	NH19	NI19	NJ19	NK19	NL19	NM19	NN19
Country 20	NA20	NB20	NC20	ND20	NE20	NF20	NG20	NH20	NI20	NJ20	NK20	NL20	NM20	NN20
Country 21	NA21	NB21	NC21	ND21	NE21	NF21	NG21	NH21	NI21	NJ21	NK21	NL21	NM21	NN21
Country 22	NA22	NB22	NC22	ND22	NE22	NF22	NG22	NH22	NI22	NJ22	NK22	NL22	NM22	NN22
Country 23	NA23	NB23	NC23	ND23	NE23	NF23	NG23	NH23	NI23	NJ23	NK23	NL23	NM23	NN23
Country 24	NA24	NB24	NC24	ND24	NE24	NF24	NG24	NH24	NI24	NJ24	NK24	NL24	NM24	NN24
Country 25	NA25	NB25	NC25	ND25	NE25	NF25	NG25	NH25	NI25	NJ25	NK25	NL25	NM25	NN25

LA11

Country 26	NA26	NB26	NC26	ND26	NE26	NF26	NG26	NH26	NI26	NJ26	NK26	NL26	NM26	NN26
Country 27	NA27	NB27	NC27	ND27	NE27	NF27	NG27	NH27	NI27	NJ27	NK27	NL27	NM27	NN27
Country 28	NA28	NB28	NC28	ND28	NE28	NF28	NG28	NH28	NI28	NJ28	NK28	NL28	NM28	NN28
Country 29	NA29	NB29	NC29	ND29	NE29	NF29	NG29	NH29	NI29	NJ29	NK29	NL29	NM29	NN29
Country 30	NA30	NB30	NC30	ND30	NE30	NF30	NG30	NH30	NI30	NJ30	NK30	NL30	NM30	NN30
Country 31	NA31	NB31	NC31	ND31	NE31	NF31	NG31	NH31	NI31	NJ31	NK31	NL31	NM31	NN31
Total Mass accident all countries before diversification											NK32	NL32	NM32	NN32
Diversification effect between countries											NK33			NN33
Total Mass accident all countries after diversification											NK34			NN34

		Accidental	Permanent	Disability 10	Disability 12	Medical				
	Largest known	death	disability	years	months	treatment	Gross		Estimated	Net
	accident risk						Catastrophe	Estimated Risk	Reinstatement	Catastrophe
Health Catastrophe risk - Concentration accident	concentration	verage sum insur	Risk Charge	Mitigation	Premiums	Risk Charge				
Country 1	OA1	OB1	0C1	OD1	OE1	OF1	OG1	OH1	OI1	OJ1
Country 2	OA2	OB2	OC2	OD2	OE2	OF2	OG2	OH2	OI2	032
Country 3	OA3	OB3	OC3	OD3	OE3	OF3	OG3	OH3	OI3	013
Country 4	OA4	OB4	OC4	OD4	OE4	OF4	0G4	OH4	OI4	034
Country 5	OA5	OB5	OC5	OD5	OE5	OF5	0G5	OH5	OI5	015
Country 6	OA6	OB6	OC6	OD6	OE6	OF6	OG6	OH6	016	036
Country 7	OA7	OB7	0C7	OD7	OE7	OF7	0G7	OH7	017	037
Country 8	OA8	OB8	OC8	OD8	OE8	OF8	OG8	OH8	OI8	038
Country 9	OA9	OB9	OC9	OD9	OE9	OF9	OG9	OH9	019	039
Country 10	OA10	OB10	OC10	OD10	OE10	OF10	OG10	OH10	OI10	OJ10
Country 11	OA11	OB11	OC11	OD11	OE11	OF11	0G11	OH11	OI11	OJ11
Country 12	OA12	OB12	OC12	OD12	OE12	OF12	OG12	OH12	OI12	OJ12
Country 13	OA13	OB13	OC13	OD13	OE13	OF13	OG13	OH13	OI13	OJ13
Country 14	OA14	OB14	OC14	OD14	OE14	OF14	0G14	OH14	OI14	0J14
Country 15	OA15	OB15	OC15	OD15	OE15	OF15	OG15	OH15	OI15	OJ15
Country 16	OA16	OB16	OC16	OD16	OE16	OF16	OG16	OH16	OI16	OJ16
Country 17	OA17	OB17	OC17	OD17	OE17	OF17	0G17	OH17	OI17	OJ17
Country 18	OA18	OB18	OC18	OD18	OE18	OF18	OG18	OH18	OI18	OJ18
Country 19	OA19	OB19	OC19	OD19	OE19	OF19	OG19	OH19	OI19	0319
Country 20	OA20	OB20	OC20	OD20	OE20	OF20	OG20	OH20	OI20	OJ20
Country 21	0A21	OB21	0C21	OD21	0E21	OF21	0G21	OH21	OI21	0J21
Country 22	0A22	OB22	0C22	OD22	0E22	OF22	0G22	OH22	0122	0322
Country 23	0A23	OB23	OC23	OD23	0E23	OF23	0G23	OH23	0123	0J23
Country 24	0A24	OB24	0C24	0D24	0E24	0F24	0G24	OH24	0124	0324
Country 25	0A25	OB25	0C25	OD25	0E25	OF25	0G25	OH25	0125	0325
Country 26	0A26	OB26	OC26	OD26	OE26	OF26	0G26	OH26	0126	0J26
Country 27	0A27	OB27	0C27	OD27	OE27	OF27	0G27	OH27	OI27	0327
Country 28	0A28	OB28	OC28	OD28	OE28	OF28	OG28	OH28	OI28	0J28
Country 29	OA29	OB29	OC29	OD29	OE29	OF29	0G29	OH29	OI29	0329
Country 30	OA30	OB30	OC30	OD30	OE30	OF30	OG30	OH30	OI30	0330
Country 31	OA31	OB31	0C31	OD31	0E31	OF31	0G31	OH31	OI31	OJ31
Total Concentration accident all countries before diversification							OG32	OH32	OI32	0332
Diversification effect between countries							OG33			0333
Total Concentration accident all countries after diversification							0G34			0334

	Income	protection				Medical expense							
Health Catastrophe risk - Pandemic	Number of	Total pandemic	Number of	Unit claim cost	Expected	Unit claim cost	Expected	Unit claim cost	Expected	Gross	Estimated Risk	Estimated	Net Catastrophe
Country 1			PC1	PD1	PE1	PF1	PG1	PH1	PI1	PJ1			
Country 2			PC2	PD2	PE2	PF2	PG2	PH2	PI2	PJ2			
Country 3			PC3	PD3	PE3	PF3	PG3	PH3	PI3	PJ3			
Country 4			PC4	PD4	PE4	PF4	PG4	PH4	PI4	P34			
Country 5			PC5	PD5	PE5	PF5	PG5	PH5	PI5	P35			
Country 6			PC6	PD6	PE6	PF6	PG6	PH6	PI6	P36			/
Country 7			PC7	PD7	PE7	PF7	PG7	PH7	PI7	P]7			
Country 8			PC8	PD8	PE8	PF8	PG8	PH8	PI8	P38			
Country 9			PC9	PD9	PE9	PF9	PG9	PH9	PI9	P39			
Country 10			PC10	PD10	PE10	PF10	PG10	PH10	PI10	PJ10			
Country 11			PC11	PD11	PE11	PF11	PG11	PH11	PI11	PJ11			/
Country 12			PC12	PD12	PE12	PF12	PG12	PH12	PI12	PJ12			
Country 13			PC13	PD13	PE13	PF13	PG13	PH13	PI13	PJ13			
Country 14			PC14	PD14	PE14	PF14	PG14	PH14	PI14	PJ14			
Country 15			PC15	PD15	PE15	PF15	PG15	PH15	PI15	PJ15			
Country 16			PC16	PD16	PE16	PF16	PG16	PH16	PI16	PJ16			
Country 1/			PC17	PD17	PE1/	PF1/	PG17	PH17	PI17	PJ17			
Country 18			PC18	PD18	PE18	PF18	PG18	PH18	PI18	PJ18			/
Country 19			PC19	PD19	PE19	PF19	PG19	PH19	PI19	PJ19			/
Country 20			PC20	PD20	PE20	PF20	PG20	PH20	PI20	PJ20			
Country 21			PC21	PD21	PE21	PF21	PG21	PH21	PI21	PJ21			
Country 22			PC22	PD22	PE22	PF22	PG22	PH22	PI22	PJ22			
Country 23			PC23	PD23	PE23	PF23	PG23	PH23	PI23	PJ23			
Country 24			PC24	PD24	PE24	PF24	PG24	PH24	PI24	PJ24			
Country 25			PC25	PD25	PE25	PF25	PG25	PH25	PI25	PJ25			
Country 26			PC26	PD26	PE26	PF26	PG26	PH26	PI26	PJ26			
Country 27			PC27	PD27	PE27	PF27	PG27	PH27	PI27	PJ27			
Country 28			PC28	PD28	PE28	PF28	PG28	PH28	PI28	PJ28			
Country 29			PC29	PD29	PE29	PF29	PG29	PH29	PI29	PJ29			
Country 30			PC30	PD30	PE30	PF30	PG30	PH30	PI30	PJ30			
Country 31			PC31	PD31	PE31	PF31	PG31	PH31	PI31	PJ31			4
Total Income Protections all countries	PA32	PB32								PJ32			
Total Pandemic all countries										PJ33	PK33	PL33	PM33

# Appendix I: Quantitative reporting templates S.27.01.n Solvency Capital Requirement - Non-life catastrophe risk

Ring fenced fund? (Y/N)	A30	]	
Fund number	A0		
		Total risk	
on-life catastrophe risk - Summary	Gross SCR	mitigation	Net SCR
Natural catastrophe risk	A1	B1	C1
Windstorm	A2	B2	C2
Earthquake	A3	B3	C3
Flood	A4	B4	C4
Hail	A5	B5	C5
Subsidence	A6	B6	C6
Diversification between perils	A7	B7	C7
Catastrophe risk non-proportional property reinsurance	A8	B8	C8
Man-made catastrophe risk	A9	B9	C9
Motor vehicle liability	A10	B10	C10
Marine	A11	B11	C11
Aviation	A12	B12	C12
Fire	A13	B13	C13
Liability	A14	B14	C14
Credit & Suretyship	A15	B15	C15
Diversification between perils	A16	B16	C16
Other non-life catastrophe risk	A17	B17	C17
Diversification between perils	A18	B18	C18
Total Non-life catastrophe risk before diversification	A19	B19	C19
Diversification between sub-modules	A20	B20	C20
Total Non-life catastrophe risk after diversification	A21	B21	C21
		Total risk	
ealth catastrophe risk - Summary	Gross SCR	mitigation	Net SCR
Health catastrophe risk	A22	B22	C22
Mass accident	A23	B23	C23
Accident concentration	A24	B24	C24
Pandemic	A25	B25	C25
Diversification between sub-modules	A26	B26	C26

	Estimation of								
	the gross					Gross		Estimated	Net
	premiums to be		Specified Gross	Gross Cat Risk		Catastrophe	Estimated Risk	Reinstatement	Catastrophe
Natural Catastrophe risk - Windstorm	earned	Exposure	Loss	Charge Factor	Scenario A or B	Risk Charge	Mitigation	Premiums	Risk Charge
EEA Region 1	AA1	AB1	AC1	AD1	AE1	AF1	AG1	AH1	AI1
EEA Region 2	AA2	AB2	AC2	AD2	AE2	AF2	AG2	AH2	AI2
EEA Region 3	AA3	AB3	AC3	AD3	AE3	AF3	AG3	AH3	AI3
EEA Region 4	AA4	AB4	AC4	AD4	AE4	AF4	AG4	AH4	AI4
EEA Region 5	AA5	AB5	AC5	AD5	AE5	AF5	AG5	AH5	AI5
EEA Region 6	AA6	AB6	AC6	AD6	AE6	AF6	AG6	AH6	AI6
EEA Region 7	AA7	AB7	AC7	AD7	AE7	AF7	AG7	AH7	AI7
EEA Region 8	AA8	AB8	AC8	AD8	AE8	AF8	AG8	AH8	AI8
EEA Region 9	AA9	AB9	AC9	AD9	AE9	AF9	AG9	AH9	AI9
EEA Region 10	AA10	AB10	AC10	AD10	AE10	AF10	AG10	AH10	AI10
EEA Region 11	AA11	AB11	AC11	AD11	AE11	AF11	AG11	AH11	AI11
EEA Region 12	AA12	AB12	AC12	AD12	AE12	AF12	AG12	AH12	AI12
EEA Region 13	AA13	AB13	AC13	AD13	AE13	AF13	AG13	AH13	AI13
EEA Region 14	AA14	AB14	AC14	AD14	AE14	AF14	AG14	AH14	AI14
EEA Region 15	AA15	AB15	AC15	AD15	AE15	AF15	AG15	AH15	AI15
EEA Region 16	AA16	AB16	AC16	AD16	AE16	AF16	AG16	AH16	AI16
EEA Region 17	AA17	AB17	AC17	AD17	AE17	AF17	AG17	AH17	AI17
EEA Region 18	AA18	AB18	AC18	AD18	AE18	AF18	AG18	AH18	AI18
EEA Region 19	AA19	AB19	AC19	AD19	AE19	AF19	AG19	AH19	AI19
EEA Region 20	AA20	AB20	AC20	AD20	AE20	AF20	AG20	AH20	AI20
Total Windstorm EEA Regions before diversification	AA21	AB21	AC21	AD21		AF21	AG21	AH21	AI21
Other Regions 1	AA22	AB22							
Other Regions 2	AA23	AB23							
Other Regions 3	AA24	AB24							
Other Regions 4	AA25	AB25							
Other Regions 5	AA26	AB26							
Other Regions 6	AA27	AB27							
Other Regions 7	AA28	AB28							
Other Regions 8	AA29	AB29							
Other Regions 9	AA30	AB30							
Other Regions 10	AA31	AB31							
Other Regions 11	AA32	AB32							
Other Regions 12	AA33	AB33							
Other Regions 13	AA34	AB34							
Other Regions 14	AA35	AB35							
Total Windstorm Other Regions before diversifications	AA36	AB36				AF36	AG36	AH36	AI36
Total Windstorm all Regions before diversification	AA37	AB37				AF37	AG37	AH37	AI37
Diversification effect between regions						AF38			AI38
Total Windstorm after diversification						AF39			AI39

	Estimation of							
	the gross				Gross		Estimated	Net
	premiums to be		Specified Gross	Gross Cat Risk	Catastrophe	Estimated Risk	Reinstatement	Catastrophe
Natural Catastrophe risk - Earthquake	earned	Exposure	Loss	Charge Factor	Risk Charge	Mitigation	Premiums	Risk Charge
EEA Region 1	BA1	BB1	BC1	BD1	BE1	BF1	BG1	BH1
EEA Region 2	BA2	BB2	BC2	BD2	BE2	BF2	BG2	BH2

EEA Region 3	BA3	BB3	BC3	BD3	BE3	BF3	BG3	BH3
EEA Region 4	BA4	BB4	BC4	BD4	BE4	BF4	BG4	BH4
EEA Region 5	BA5	BB5	BC5	BD5	BE5	BF5	BG5	BH5
EEA Region 6	BA6	BB6	BC6	BD6	BE6	BF6	BG6	BH6
EEA Region 7	BA7	BB7	BC7	BD7	BE7	BF7	BG7	BH7
EEA Region 8	BA8	BB8	BC8	BD8	BE8	BF8	BG8	BH8
EEA Region 9	BA9	BB9	BC9	BD9	BE9	BF9	BG9	BH9
EEA Region 10	BA10	BB10	BC10	BD10	BE10	BF10	BG10	BH10
EEA Region 11	BA11	BB11	BC11	BD11	BE11	BF11	BG11	BH11
EEA Region 12	BA12	BB12	BC12	BD12	BE12	BF12	BG12	BH12
EEA Region 13	BA13	BB13	BC13	BD13	BE13	BF13	BG13	BH13
EEA Region 14	BA14	BB14	BC14	BD14	BE14	BF14	BG14	BH14
EEA Region 15	BA15	BB15	BC15	BD15	BE15	BF15	BG15	BH15
EEA Region 16	BA16	BB16	BC16	BD16	BE16	BF16	BG16	BH16
EEA Region 17	BA17	BB17	BC17	BD17	BE17	BF17	BG17	BH17
EEA Region 18	BA18	BB18	BC18	BD18	BE18	BF18	BG18	BH18
EEA Region 19	BA19	BB19	BC19	BD19	BE19	BF19	BG19	BH19
EEA Region 20	BA20	BB20	BC20	BD20	BE20	BF20	BG20	BH20
Total Earthquake EEA Regions before diversification	BA21	BB21	BC21	BD21	BE21	BF21	BG21	BH21
Other Regions 1	BA22	BB22						
Other Regions 2	BA23	BB23						
Other Regions 3	BA24	BB24						
Other Regions 4	BA25	BB25						
Other Regions 5	BA26	BB26						
Other Regions 6	BA27	BB27						
Other Regions 7	BA28	BB28						
Other Regions 8	BA29	BB29						
Other Regions 9	BA30	BB30						
Other Regions 10	BA31	BB31						
Other Regions 11	BA32	BB32						
Other Regions 12	BA33	BB33						
Other Regions 13	BA34	BB34						
Other Regions 14	BA35	BB35						
Total Earthquake Other Regions before diversifications	BA36	BB36			BE36	BF36	BG36	BH36
Total Earthquake all Regions before diversification	BA37	BB37			BE37	BF37	BG37	BH37
Diversification effect between regions					BE38			BH38
Total Earthquake after diversification					BE39			BH39

	Estimation of				1				
	the gross					Gross		Estimated	Net
	premiums to be		Specified Gross	Gross Cat Risk		Catastrophe	Estimated Risk	Reinstatement	Catastrophe
Natural Catastrophe risk - Flood	earned	Exposure	Loss	Charge Factor	Scenario A or B	Risk Charge	Mitigation	Premiums	Risk Charge
EEA Region 1	CA1	CB1	CC1	CD1	CE1	CF1	CG1	CH1	CI1
EEA Region 2	CA2	CB2	CC2	CD2	CE2	CF2	CG2	CH2	CI2
EEA Region 3	CA3	CB3	CC3	CD3	CE3	CF3	CG3	CH3	CI3
EEA Region 4	CA4	CB4	CC4	CD4	CE4	CF4	CG4	CH4	CI4
EEA Region 5	CA5	CB5	CC5	CD5	CE5	CF5	CG5	CH5	CI5
EEA Region 6	CA6	CB6	CC6	CD6	CE6	CF6	CG6	CH6	CI6
EEA Region 7	CA7	CB7	CC7	CD7	CE7	CF7	CG7	CH7	CI7
EEA Region 8	CA8	CB8	CC8	CD8	CE8	CF8	CG8	CH8	CI8
EEA Region 9	CA9	CB9	CC9	CD9	CE9	CF9	CG9	CH9	CI9
EEA Region 10	CA10	CB10	CC10	CD10	CE10	CF10	CG10	CH10	CI10
EEA Region 11	CA11	CB11	CC11	CD11	CE11	CF11	CG11	CH11	CI11
EEA Region 12	CA12	CB12	CC12	CD12	CE12	CF12	CG12	CH12	CI12
EEA Region 13	CA13	CB13	CC13	CD13	CE13	CF13	CG13	CH13	CI13
EEA Region 14	CA14	CB14	CC14	CD14	CE14	CF14	CG14	CH14	CI14
Total Flood EEA Regions before diversification	CA15	CB15	CC15	CD15		CF15	CG15	CH15	CI15
Other Regions 1	CA16	CB16							
Other Regions 2	CA17	CB17							
Other Regions 3	CA18	CB18							
Other Regions 4	CA19	CB19							
Other Regions 5	CA20	CB20							
Other Regions 6	CA21	CB21							
Other Regions 7	CA22	CB22							
Other Regions 8	CA23	CB23							
Other Regions 9	CA24	CB24							
Other Regions 10	CA25	CB25							
Other Regions 11	CA26	CB26							
Other Regions 12	CA27	CB27							
Other Regions 13	CA28	CB28							
Other Regions 14	CA29	CB29							
Total Flood Other Regions before diversifications	CA30	CB30				CF30	CG30	CH30	CI30
Total Flood all Regions before diversification	CA31	CB31				CF31	CG31	CH31	CI31
Diversification effect between regions						CF32			CI32
Total Flood after diversification						CF33			CI33

	Estimation of								
	the gross					Gross		Estimated	Net
	premiums to be		Specified Gross	Gross Cat Risk		Catastrophe	Estimated Risk	Reinstatement	Catastrophe
Natural Catastrophe risk - Hail	earned	Exposure	Loss	Charge Factor	Scenario A or B	Risk Charge	Mitigation	Premiums	Risk Charge
EEA Region 1	DA1	DB1	DC1	DD1	DE1	DF1	DG1	DH1	DI1
EEA Region 2	DA2	DB2	DC2	DD2	DE2	DF2	DG2	DH2	DI2
EEA Region 3	DA3	DB3	DC3	DD3	DE3	DF3	DG3	DH3	DI3
EEA Region 4	DA4	DB4	DC4	DD4	DE4	DF4	DG4	DH4	DI4
EEA Region 5	DA5	DB5	DC5	DD5	DE5	DF5	DG5	DH5	DI5
EEA Region 6	DA6	DB6	DC6	DD6	DE6	DF6	DG6	DH6	DI6

FFA Region 7	DA7	DB7	DC7	DD7	DF7	DF7	DG7	DH7	DI7
EEA Region 8	DA8	DB8	DC8	DD8	DE8	DF8	DG8	DH8	DI8
EEA Region 9	DA9	DB9	DC9	DD9	DE9	DF9	DG9	DH9	DI9
Total Hail EEA Regions before diversification	DA10	DB10	DC10	DD10		DF10	DG10	DH10	DI10
Other Regions 1	DA11	DB11							
Other Regions 2	DA12	DB12							
Other Regions 3	DA13	DB13							
Other Regions 4	DA14	DB14							
Other Regions 5	DA15	DB15							
Other Regions 6	DA16	DB16							
Other Regions 7	DA17	DB17							
Other Regions 8	DA18	DB18							
Other Regions 9	DA19	DB19							
Other Regions 10	DA20	DB20							
Other Regions 11	DA21	DB21							
Other Regions 12	DA22	DB22							
Other Regions 13	DA23	DB23							
Other Regions 14	DA24	DB24							
Total Hail Other Regions before diversifications	DA25	DB25				DF25	DG25	DH25	DI25
Total Hail all Regions before diversification	DA26	DB26				DF26	DG26	DH26	DI26
Diversification effect between regions						DF27			DI27
Total Hail after diversification						DF28			DI28

	Estimation of				_			
	the gross				Gross		Estimated	Net
	premiums to be		Specified Gross	Gross Cat Risk	Catastrophe	Estimated Risk	Reinstatement	Catastrophe
Natural Catastrophe risk -Subsidence	earned	Exposure	Loss	Charge Factor	Risk Charge	Mitigation	Premiums	Risk Charge
Total Subsidence before diversification	EA1	EB1	EC1	ED1	EE1	EF1	EG1	EH1
Diversification effect between zones					EE2			EH2
Total Subsidence after diversification					EE3			EH3

	Estimation of	Gross		Estimated	Net
	the premiums	Catastrophe	Estimated Risk	Reinstatement	Catastrophe
Natural Catastrophe risk - Non-proportional property reinsurance	to be earned	Risk Charge	Mitigation	Premiums	Risk Charge
Non-proportional property reinsurance	FA1	FB1	FC1	FD1	FE1

Man made catastrophe risk - Motor Vehicle Liability Number of vehicles policy limit above 24MC	Number of vehicles policy limit below or equal to 24MC	Gross Cat Risk Charge Motor Vehicle Liability	Estimated Risk Mitigation	Estimated Reinstatement Premiums	Net Cat Risk Charge Motor Vehicle Liability
GA1	GA2	GA3	GA4	GA5	GA6

			Gross Cat Risk					
			Charge Share					
	Gross Cat Risk	Gross Cat Risk	marine oil					
	Charge Share	Charge Share	pollution	Gross Cat Risk		Estimated	Net Cat Risk	
	marine hull in	marine liability	liability in	Charge Marine	Estimated Risk	Reinstatement	Charge Marine	
Man made catastrophe risk - Marine Tanker Collision	tanker t	in tanker t	tanker t	Tanker Collision	Mitigation	Premiums	Tanker Collision	Name vessel
Marine Tanker Collision	HA1	HB1	HC1	HD1	HE1	HF1	HG1	HH1

					Gross Cat Risk					
				Gross Cat Risk	Charge					
	Gross Cat Risk	Gross Cat Risk	Gross Cat Risk	Charge Capping	Liability	Gross Cat Risk			Net Cat Risk	
	Charge	Charge	Charge Loss of	of the well or	insurance and	Charge Marine		Estimated	Charge Marine	
	Property	Removal of	production	making the well	reinsurance	Platform	Estimated Risk	Reinstatement	Platform	
Man made catastrophe risk - Marine Platform Explosion	damage	wreckage	income	secure	obligations	Explosion	Mitigation	Premiums	Explosion	Name platform
Marine Platform Explosion	HA2	HB2	HC2	HD2	HE2	HF2	HG2	HH2	HI2	HJ2

	Gross Cat Risk Charge Marine	Estimated Total Risk Mitigation	Net Cat Risk Charge Marine
Total before diversification	HA3	HA4	HA5
Diversification between type of event	HB3	HB4	HB5
Total after diversification	HC3	HC4	HC5

Man made catastrophe risk - Aviation	Gross Cat risk Charge Aviation hull	Gross Cat risk Charge Aviation liability	Gross Cat Risk Charge Aviation	Estimated Risk Mitigation	Estimated Reinstatement Premiums	Net Cat Risk Charge Aviation
Gross Cat Risk Charge Aviation	IA1	IB1	IC1	ID1	IE1	IF1

Man made catastrophe risk - Fire			
Gross Cat Risk Charge Fire	Estimated Risk Mitigation	Estimated Reinstatement Premiums	Net Cat Risk Charge Fire
JA1	JA2	JA3	JA4

Man made catastrophe risk - Liability	Earned premium last 12 months	Largest liability limit provided	Number of claims	Gross Cat Risk Charge Liability	Estimated Risk Mitigation	Estimated Reinstatement Premiums	Net Cat Risk Charge Liability
Professional malpractice liability	KA1	KA2	KA3	KA4	KA5	KA6	KA7
Employers liability	KB1	KB2	KB3	KB4	KB5	KB6	KB7
Directors and officers liability	KC1	KC2	KC3	KC4	KC5	KC6	KC7
Other liability	KD1	KD2	KD3	KD4	KD5	KD6	KD7
Non-proportional reinsurance	KE1	KE2	KE3	KE4	KE5	KE6	KE7
Total	KF1			KF4	KF5	KF6	KF7

Man made catastrophe risk - Liability								
	Gross Cat Risk Charge Liability	Estimated Total Risk Mitigation	Net Cat Risk Charge Liability					
Total before diversification	KA8	KA9	KA10					
Diversification between type of cover	KB8	KB9	KB10					
Total after diversification	KC8	KC9	KC10					

Man made cata	Man made catastrophe risk - Credit & Suretyship - Large Credit Default										
	Exposure (individual or group)	Proportion of damage caused by scenario	Gross Cat Risk Charge Credit & Surety - Large Credit Default	Estimated Risk Mitigation	Estimated Reinstatement Premiums	Net Cat Risk Charge Credit & Surety - Large Credit Default					
Largest exposure 1	LA1	LA2	LA3	LA4	LA5	LA6					
Largest exposure 2	LB1	LB2	LB3	LB4	LB5	LB6					
Total	1.01	102	1.03	1 C 4	1.05	1.06					

Man made catastrophe risk - Credit & Suretyship - Recession Risk								
	Earned premium last 12 months	Gross Cat Risk Charge Credit & Suretyship - Recession Risk	Estimated Risk Mitigation	Estimated Reinstatement Premiums	Net Cat Risk Charge Credit & Suretyship - Recession Risk			
Total	LA7	LA8	LA9	LA10	LA11			

Man made catastrophe risk - Credit & Suretyship							
	Gross Cat Risk Charge Credit &	Estimated Total	Net Cat Risk Charge Credit &				
	Suretyship	KISK MILIYALION	Suretyship				
Total before diversification	LA12	LA13	LA14				
Diversification between type of event	LB12	LB13	LB14				
Total after diversification	LC12	LC13	LC14				

Man made catastrophe risk - C	ther non-life cata	strophe risk		
	Estimation of the gross premiums to be earned	Gross Cat Risk Charge Other non-life catastrophe risk	Estimated Total Risk Mitigation	Net Cat Risk Charge Other non-life catastrophe risk
MAT other than Marine and Aviation	MA1	MA2		
Non-proportional MAT reinsurance other than Marine and Aviation Miscellaneous financial loss	MB1 MC1	MB2 MC2		
Non-proportional Casualty reinsurance other than General liability	MD1	MD2		
Non-proportional Credit & Surety reinsurance	ME1	ME2		
Total before diversification		MF2	MF3	MF4
Diversification between groups of obligations		MG2	MG3	MG4
Total after diversification		MH2	MH3	MH4

	Accidenta	al death	Permanent	disability	Disability	/ 10 years	Disability 1	L2 months	Medical t	reatment				
		Total value of	Gross		Estimated									
		benefits	Catastrophe	Estimated Risk	Reinstatement	Net Catastrophe								
Health Catastrophe risk - Mass accident	# Policyholders	payable	Risk Charge	Mitigation	Premiums	Risk Charge								
Country 1	NA1	NB1	NC1	ND1	NE1	NF1	NG1	NH1	NI1	NJ1	NK1	NL1	NM1	NN1
Country 2	NA2	NB2	NC2	ND2	NE2	NF2	NG2	NH2	NI2	NJ2	NK2	NL2	NM2	NN2
Country 3	NA3	NB3	NC3	ND3	NE3	NF3	NG3	NH3	NI3	NJ3	NK3	NL3	NM3	NN3
Country 4	NA4	NB4	NC4	ND4	NE4	NF4	NG4	NH4	NI4	NJ4	NK4	NL4	NM4	NN4
Country 5	NA5	NB5	NC5	ND5	NE5	NF5	NG5	NH5	NI5	NJ5	NK5	NL5	NM5	NN5
Country 6	NA6	NB6	NC6	ND6	NE6	NF6	NG6	NH6	NI6	NJ6	NK6	NL6	NM6	NN6
Country 7	NA7	NB7	NC7	ND7	NE7	NF7	NG7	NH7	NI7	NJ7	NK7	NL7	NM7	NN7
Country 8	NA8	NB8	NC8	ND8	NE8	NF8	NG8	NH8	NI8	NJ8	NK8	NL8	NM8	NN8
Country 9	NA9	NB9	NC9	ND9	NE9	NF9	NG9	NH9	NI9	NJ9	NK9	NL9	NM9	NN9
Country 10	NA10	NB10	NC10	ND10	NE10	NF10	NG10	NH10	NI10	NJ10	NK10	NL10	NM10	NN10
Country 11	NA11	NB11	NC11	ND11	NE11	NF11	NG11	NH11	NI11	NJ11	NK11	NL11	NM11	NN11
Country 12	NA12	NB12	NC12	ND12	NE12	NF12	NG12	NH12	NI12	NJ12	NK12	NL12	NM12	NN12
Country 13	NA13	NB13	NC13	ND13	NE13	NF13	NG13	NH13	NI13	NJ13	NK13	NL13	NM13	NN13
Country 14	NA14	NB14	NC14	ND14	NE14	NF14	NG14	NH14	NI14	NJ14	NK14	NL14	NM14	NN14
Country 15	NA15	NB15	NC15	ND15	NE15	NF15	NG15	NH15	NI15	NJ15	NK15	NL15	NM15	NN15
Country 16	NA16	NB16	NC16	ND16	NE16	NF16	NG16	NH16	NI16	NJ16	NK16	NL16	NM16	NN16
Country 17	NA17	NB17	NC17	ND17	NE17	NF17	NG17	NH17	NI17	NJ17	NK17	NL17	NM17	NN17

Country 18	NA18	NB18	NC18	ND18	NE18	NF18	NG18	NH18	NI18	NJ18	NK18	NL18	NM18	NN18
Country 19	NA19	NB19	NC19	ND19	NE19	NF19	NG19	NH19	NI19	NJ19	NK19	NL19	NM19	NN19
Country 20	NA20	NB20	NC20	ND20	NE20	NF20	NG20	NH20	NI20	NJ20	NK20	NL20	NM20	NN20
Country 21	NA21	NB21	NC21	ND21	NE21	NF21	NG21	NH21	NI21	NJ21	NK21	NL21	NM21	NN21
Country 22	NA22	NB22	NC22	ND22	NE22	NF22	NG22	NH22	NI22	NJ22	NK22	NL22	NM22	NN22
Country 23	NA23	NB23	NC23	ND23	NE23	NF23	NG23	NH23	NI23	NJ23	NK23	NL23	NM23	NN23
Country 24	NA24	NB24	NC24	ND24	NE24	NF24	NG24	NH24	NI24	NJ24	NK24	NL24	NM24	NN24
Country 25	NA25	NB25	NC25	ND25	NE25	NF25	NG25	NH25	NI25	NJ25	NK25	NL25	NM25	NN25
Country 26	NA26	NB26	NC26	ND26	NE26	NF26	NG26	NH26	NI26	NJ26	NK26	NL26	NM26	NN26
Country 27	NA27	NB27	NC27	ND27	NE27	NF27	NG27	NH27	NI27	NJ27	NK27	NL27	NM27	NN27
Country 28	NA28	NB28	NC28	ND28	NE28	NF28	NG28	NH28	NI28	NJ28	NK28	NL28	NM28	NN28
Country 29	NA29	NB29	NC29	ND29	NE29	NF29	NG29	NH29	NI29	NJ29	NK29	NL29	NM29	NN29
Country 30	NA30	NB30	NC30	ND30	NE30	NF30	NG30	NH30	NI30	NJ30	NK30	NL30	NM30	NN30
Country 31	NA31	NB31	NC31	ND31	NE31	NF31	NG31	NH31	NI31	NJ31	NK31	NL31	NM31	NN31
Total Mass accident all countries before diversification											NK32	NL32	NM32	NN32
Diversification effect between countries											NK33			NN33
Total Mass accident all countries after diversification											NK34			NN34

	Largest known	Accidental	Permanent	Disability 10	Disability 12	Medical	Gross		Estimated	Net
	accident risk	death	disability	years	months	treatment	Catastrophe	Estimated Risk	Reinstatement	Catastrophe
Health Catastrophe risk - Concentration accident	concentration	verage sum insur	verage sum insu	rverage sum insur	rerage sum insur	verage sum insur	Risk Charge	Mitigation	Premiums	Risk Charge
Country 1	OA1	OB1	OC1	OD1	OE1	OF1	0G1	OH1	OI1	OJ1
Country 2	OA2	OB2	OC2	OD2	OE2	OF2	OG2	OH2	OI2	032
Country 3	OA3	OB3	OC3	OD3	OE3	OF3	OG3	OH3	OI3	0J3
Country 4	OA4	OB4	OC4	OD4	OE4	OF4	0G4	OH4	OI4	034
Country 5	OA5	OB5	OC5	OD5	OE5	OF5	0G5	OH5	OI5	OJ5
Country 6	OA6	OB6	OC6	OD6	OE6	OF6	OG6	OH6	016	OJ6
Country 7	OA7	OB7	0C7	OD7	OE7	OF7	0G7	OH7	017	0J7
Country 8	OA8	OB8	OC8	OD8	OE8	OF8	OG8	OH8	OI8	OJ8
Country 9	OA9	OB9	OC9	OD9	OE9	OF9	OG9	OH9	019	039
Country 10	OA10	OB10	OC10	OD10	OE10	OF10	OG10	OH10	OI10	OJ10
Country 11	OA11	OB11	OC11	OD11	OE11	OF11	0G11	OH11	OI11	OJ11
Country 12	OA12	OB12	OC12	OD12	OE12	OF12	0G12	OH12	OI12	OJ12
Country 13	OA13	OB13	OC13	OD13	OE13	OF13	0G13	OH13	OI13	OJ13
Country 14	OA14	OB14	OC14	0D14	OE14	OF14	0G14	OH14	OI14	OJ14
Country 15	OA15	OB15	OC15	OD15	OE15	OF15	OG15	OH15	OI15	0315
Country 16	OA16	OB16	OC16	OD16	OE16	OF16	OG16	OH16	OI16	OJ16
Country 17	OA17	OB17	OC17	OD17	OE17	OF17	0G17	OH17	OI17	0317
Country 18	OA18	OB18	OC18	OD18	OE18	OF18	0G18	OH18	OI18	OJ18
Country 19	OA19	OB19	OC19	OD19	OE19	OF19	OG19	OH19	OI19	OJ19
Country 20	OA20	OB20	OC20	OD20	OE20	OF20	OG20	OH20	OI20	OJ20
Country 21	OA21	OB21	OC21	OD21	OE21	OF21	0G21	OH21	0I21	OJ21
Country 22	OA22	OB22	OC22	OD22	OE22	OF22	0G22	OH22	0122	OJ22
Country 23	0A23	OB23	OC23	OD23	0E23	OF23	0G23	OH23	0123	0323
Country 24	0A24	OB24	0C24	OD24	OE24	OF24	0G24	OH24	0124	0324
Country 25	0A25	OB25	0C25	OD25	OE25	OF25	0G25	OH25	0125	0325
Country 26	0A26	OB26	OC26	OD26	OE26	OF26	0G26	OH26	0126	0326
Country 27	0A27	0B27	0027	0027	0E27	OF27	0G27	OH27	0127	0J27
Country 28	OA28	OB28	OC28	OD28	OE28	OF28	0G28	OH28	OI28	0328
Country 29	OA29	OB29	OC29	OD29	OE29	OF29	OG29	OH29	0129	0329
Country 30	OA30	OB30	OC30	OD30	OE30	OF30	OG30	OH30	OI30	0330
Country 31	0A31	OB31	OC31	OD31	0E31	OF31	UG31	OH31	OI31	0J31
Total Concentration accident all countries before diversification							0G32	OH32	OI32	0332
Diversification effect between countries							0G33			0333
Total Concentration accident all countries after diversification							0G34			0334

	Income p	protection				Medical expense							
							Expected		Expected	_			
					Expected	Unit claim cost	number of uses	Unit claim cost	number of uses	Gross		Estimated	
	Number of	Total pandemic	Number of	Unit claim cost	number of uses	medical	medical	no formal	no formal	Catastrophe	Estimated Risk	Reinstatement	Net Catastrophe
Health Catastrophe risk - Pandemic	insured people	exposure	insured people	hospitalisation	hospitalisation	practitioner	practitioner	medical care	medical care	Risk Charge	Mitigation	Premiums	Risk Charge
Country 1			PC1	PD1	PE1	PF1	PG1	PH1	PI1	PJ1			
Country 2			PC2	PD2	PE2	PF2	PG2	PH2	PI2	PJ2			
Country 3			PC3	PD3	PE3	PF3	PG3	PH3	PI3	PJ3			
Country 4			PC4	PD4	PE4	PF4	PG4	PH4	PI4	PJ4			
Country 5			PC5	PD5	PE5	PF5	PG5	PH5	PI5	PJ5			
Country 6			PC6	PD6	PE6	PF6	PG6	PH6	PI6	P36			
Country 7			PC7	PD7	PE7	PF7	PG7	PH7	PI7	P17			
Country 8			PC8	PD8	PE8	PF8	PG8	PH8	PI8	P38			
Country 9			PC9	PD9	PE9	PF9	PG9	PH9	PI9	P39			
Country 10			PC10	PD10	PE10	PF10	PG10	PH10	PI10	PJ10			
Country 11			PC11	PD11	PE11	PF11	PG11	PH11	PI11	PJ11			
Country 12			PC12	PD12	PE12	PF12	PG12	PH12	PI12	PJ12			
Country 13			PC13	PD13	PE13	PF13	PG13	PH13	PI13	PJ13			
Country 14			PC14	PD14	PE14	PF14	PG14	PH14	PI14	PJ14			
Country 15			PC15	PD15	PE15	PF15	PG15	PH15	PI15	PJ15			
Country 16			PC16	PD16	PE16	PF16	PG16	PH16	PI16	PJ16			
Country 17			PC17	PD17	PE17	PF17	PG17	PH17	PI17	PJ17			
Country 18			PC18	PD18	PE18	PF18	PG18	PH18	PI18	P118			
Country 19			PC19	PD19	PE19	PF19	PG19	PH19	PI19	PJ19			
Country 20			PC20	PD20	PE20	PF20	PG20	PH20	PI20	PJ20			
Country 21			PC21	PD21	PE21	PF21	PG21	PH21	PI21	PJ21			
Country 22			PC22	PD22	PE22	PF22	PG22	PH22	PI22	PJ22			
Country 23			PC23	PD23	PE23	PF23	PG23	PH23	PI23	PJ23			
Country 24			PC24	PD24	PE24	PF24	PG24	PH24	PI24	PJ24			
Country 25			PC25	PD25	PE25	PF25	PG25	PH25	P125	PJ25			
Country 26			PC26	PD26	PE26	PF26	PG26	PH26	PI26	PJ26			
Country 27			PC27	PD27	PE27	PF27	PG27	PH27	P127	P127			

Country 28			PC28	PD28	PE28	PF28	PG28	PH28	PI28	PJ28			
Country 29			PC29	PD29	PE29	PF29	PG29	PH29	PI29	PJ29			
Country 30			PC30	PD30	PE30	PF30	PG30	PH30	PI30	PJ30			
Country 31			PC31	PD31	PE31	PF31	PG31	PH31	PI31	PJ31			
Total Income Protections all countries	PA32	PB32								PJ32			
Total Pandemic all countries										PJ33	PK33	PL33	PM33

## Appendix I: Quantitative reporting templates S.28.01.a

Minimum Capital Requirement (except for composite undertakings)

MCR components	Background information					
Linear formula component for non-life insurance and reinsurance obligat	ions					
MCR <sub>NL</sub> Result A1						
	Net (of reinsurance) best	Net (of reinsurance) written				
	estimate provisions	premiums in the last 12				
		months				
Medical expenses	B2	C2				
Income protection insurance	B3	C3				
Workers' compensation insurance	B4	C4				
Motor vehicle liability insurance and proportional reinsurance	B5	C5				
Other motor insurance and proportional reinsurance	B6	C6				
Marine, aviation and transport insurance and proportional reinsurance	B7	C7				
Fire and other damage to property insurance and proportional reinsurance	B8	C8				
General liability insurance and proportional reinsurance	B9	C9				
Credit and suretyship insurance and proportional reinsurance	B10	C10				
Legal expenses insurance and proportional reinsurance	B11	C11				
Assistance and its proportional reinsurance	B12	C12				
Miscellaneous financial loss insurance and proportional reinsurance	B13	C13				
Non-proportional casualty reinsurance	B14	C14				
Non-proportional marine, aviation and transport reinsurance	B15	C15				
Non-proportional property reinsurance	B16	C16				
Non-proportional health reinsurance	B17	C17				

Linear formula component for life insur	ance and reinsuranc	e obligations
MCR <sub>L</sub> Result	A18	

Obligations with profit participation - guaranteed benefits Obligations with profit participation - future discretionary benefits Index-linked and unit-linked insurance obligations Other life (re)insurance and health obligations Capital at risk for all life (re)insurance obligations

Overall MCR calculation Linear MCR SCR MCR cap MCR floor Combined MCR Absolute floor of the MCR

over all ment calculation	
Linear MCR	A24
SCR	A25
MCR cap	A26
MCR floor	A27
Combined MCR	A28
Absolute floor of the MCR	A29
Minimum Capital Requirement	A30

Net (of reinsurance) best	Capital at risk
estimate provisions	

B19	
B20	
B21	
B22	
	C23

## Appendix I: Quantitative reporting templates S.28.01.b

Minimum Capital Requirement (except for composite undertakings)

MCR components	Backgrour	d information
Linear formula component for non-life insurance and reinsurance obligations		
MCR <sub>NL</sub> Result A1		
	Net (of reinsurance) best	Net (of reinsurance) written
	estimate provisions	premiums in the last 12
		months
Medical expenses	B2	C2
Income protection insurance	B3	C3
Workers' compensation insurance	B4	C4
Motor vehicle liability insurance and proportional reinsurance	B5	C5
Other motor insurance and proportional reinsurance	B6	C6
Marine, aviation and transport insurance and proportional reinsurance	B7	C7
Fire and other damage to property insurance and proportional reinsurance	B8	C8
General liability insurance and proportional reinsurance	B9	C9
Credit and suretyship insurance and proportional reinsurance	B10	C10
Legal expenses insurance and proportional reinsurance	B11	C11
Assistance and its proportional reinsurance	B12	C12
Miscellaneous financial loss insurance and proportional reinsurance	B13	C13
Non-proportional casualty reinsurance	B14	C14
Non-proportional marine, aviation and transport reinsurance	B15	C15
Non-proportional property reinsurance	B16	C16
Non-proportional health reinsurance	B17	C17

Linear formula component for life insur <u>ance and reinsuranc</u> e obligations		
MCR <sub>L</sub> Result	A18	

Obligations with profit participation - guaranteed benefits Obligations with profit participation - future discretionary benefits Index-linked and unit-linked insurance obligations Other life (re)insurance and health obligations Capital at risk for all life (re)insurance obligations

# Overall MCR calculation Linear MCR SCR MCR cap MCR floor Combined MCR Absolute floor of the MCR

Linear MCR	A24
SCR	A25
MCR cap	A26
MCR floor	A27
Combined MCR	A28
Absolute floor of the MCR	A29
Minimum Capital Requirement	A30

Net (of reinsurance) best	Capital at risk
estimate provisions	

B19	
B20	
B21	
B22	
	C23

#### Appendix I: Quantitative reporting templates

S.28.02.a Minimum capital Requirement - Composite undertakings

	MCR components	
	Non-life activities	Life activities
	MCR(NL,NL) Result	MCR(NL,L)Result
ance or reinsurance obligations	B1	C1

Background information				
Non-life	Non-life activities		Life a	tivities
Net (of reinsurance) best estimate provisions	Net (of reinsurance) written premiums in the last 12		Net (of reinsurance) best estimate provisions	Net (of reinsurance) written premiums in the last 12
D2	F2	1	F2	G2
D3	E3	1	F3	G3
D4	E4		F4	G4
D5	E5	]	F5	G5
DC.	50		50	66

Medical expense insurance and proportional reinsurance Income protection insurance and proportional reinsurance Workers' compensation insurance and proportional reinsurance Other motor insurance and proportional reinsurance Other motor insurance and proportional reinsurance Marine, aviation and transport insurance and proportional reinsurance Fire and other damage to property insurance and proportional reinsurance General lability insurance and proportional reinsurance Credit and suretyship insurance and proportional reinsurance Legal expenses insurance and proportional reinsurance Assistance and its proportional reinsurance Miscellaneous financial loss insurance and proportional reinsurance Non-proportional casually reinsurance Non-proportional casually reinsurance Non-proportional marine, aviation and transport reinsurance Non-proportional health reinsurance	

Non-life activities	Life activities
MCR(L,NL) Result	MCR(L,L) Result
B18	C18

Life activities

	-	
D6	E6	
D7	E7	
D8	E8	
D9	E9	
D10	E10	
D11	E11	
D12	E12	
D13	E13	
D14	E14	
D15	E15	
D16	E16	
D17	E17	
Non-life activities		

Life activities

F8

F9 F10

F11 F12 F13 F14 F15

F16 F17

G6 G7

G8

G9 G10

G11 G12 G13 G14 G15 G16 G17

Net (of Net (of reinsurance) reinsurance) best estimate capital at risk provisions D19 D20 D21 D22

E23

Net (of Net (of reinsurance) reinsurance) best estimate capital at risk provisions

F19	
F20	
F21	
F22	
	G23

Linear formula component for life insurance or reinsurance obligations

Linear formula component for non-life insurance or reinsurance obligations

Obligations with profit participation - guaranteed benefits Obligations with profit participation - future discretionary benefits Index-linked and unit-linked obligations Other life (re)insurance obligations Capital at risk for all life (re)insurance obligations

Overall MCR calculation Linear MCR SCR MCR cap MCR floor Combined MCR Absolute floor of the MCR

#### MCR

Notional non-life and life MCR calculation Notional SCR with add-on (annual or latest calculation) Notional MCR cao Notional MCR floor Notional Combined MCR Absolute floor of the notional MCR Notional MCR

Non-life activities
B32
B33
B34
B35
B36

B37

A24 A25 A26 A27 A28 A29

A30

Г

#### Appendix I: Quantitative reporting templates

S.28.02.b Minimum capital Requirement - Composite undertakings

	MCR comp	onents
	Non-life activities	Life activities
	MCR(NL,NL) Result	MCR(NL,L)Result
Linear formula component for non-life insurance or reinsurance obligations	B1	C1

# Background information Non-life activities Life activities

Net (of	Net (of	
reinsurance)	reinsurance)	
best estimate	written	
provisions	premiums in	
	the last 12	
	months	
D2	E2	
D3	E3	
D4	E4	
D5	E5	
D6	E6	[
D7	E7	1
D8	E8	[
D9	E9	[
D10	E10	
D11	E11	
D12	E12	[
D13	E13	[
D14	E14	[
D15	E15	
D16	E16	[
D17	E17	[

Net (of reinsurance) best estimate provisions	Net (of reinsurance) written premiums in the last 12						
F2	G2						
F3	G3						
F4	G4						
F5	G5						
F6	G6						
F7	G7						
F8	G8						
F9	G9						
F10	G10						
F11	G11						
F12	G12						
F13	G13						
F14	G14						
F15	G15						
F16	G16						
F17	G17						

## Non-life activities

Life activities

Net (of	Net (of
reinsurance)	reinsurance)
best estimate	capital at
provisions	risk
D19	
D20	
D21	
D22	
	E23

Net (of Net (of reinsurance) reinsurance) best estimate capital at risk provisions E10

LTA	
F20	
F21	
F22	
	G23

Linear formula component for life insurance or reinsurance obligations

Medical expense insurance and proportional reinsurance Income protection insurance and proportional reinsurance Workers' compensation insurance and proportional reinsurance Other motor insurance and proportional reinsurance Marine, aviation and transport insurance and proportional reinsurance Fire and other damage to property insurance and proportional reinsurance General liability insurance and proportional reinsurance Credit and suretyship insurance and proportional reinsurance Legal expenses insurance and proportional reinsurance Miscellaneous financial loss insurance and proportional reinsurance Non-proportional cost insurance Non-proportional property reinsurance Non-proportional marine, aviation and transport reinsurance Non-proportional marine, aviation and transport reinsurance Non-proportional health reinsurance

Obligations with profit participation - guaranteed benefits Obligations with profit participation - future discretionary benefits Index-linked and unit-linked obligations Other life (re)insurance obligations Capital at risk for all life (re)insurance obligations

Overall MCR calculation Linear MCR SCR MCR cap MCR floor Combined MCR Absolute floor of the MCR

#### MCR

Notional non-life and life MCR calculation Notional SCR with add-on (annual or latest calculation) Notional MCR cao Notional MCR floor Notional Combined MCR Absolute floor of the notional MCR Notional MCR

A30	
	Non-life activities
	B32
	B33
	B34
	B35

A24 A25 A26 A27 A28 A29

Non-life activities	Life activities
B32	C32
B33	C33
B34	C34
B35	C35
B36	C36
B37	C37
B38	C38

 Non-life activities
 Life activities

 MCR<sub>(L,NL)</sub> Result
 MCR<sub>(L,L)</sub> Result

 B18
 C18

Appendix I: Quantitative reporting templates S.32.01.g Undertakings in the scope of the group

										Ranking criteria (in the same currency) Criteria of influence								Inclus scope supe	Group solvency assessment						
Co	ountry	Identification code	Type of code	Legal Name of the undertaking	Type of undertaking	Legal form (Annex III L1)	Category (mutual/no n mutual)	Superviso ry Authority	Total Balance Sheet (for (re)insuranc e undertakings )	Total Balance Sheet (for other regulated undertakings)	Total Balance Sheet (non- regulated undertakings)	Written premiums net of reinsurance ceded under IFRS or local GAAP for insurance undertakings	Turn over defined as the gross revenue under IFRS or local GAAP for other types of undertakings or insurance holding companies	Underwriting performance	Investment performance	Total performance	% capital share	% used for the establish ment of accountin g consolidat ed accounts	% voting rights	Other criteria	Level of influen ce	Proportio nal Share retained (art.221)	YES/NO	Date of decision if art. 214 is applied	Method used and under method 1, treatment of the undertaking
	A1	B1	V1	C1	D1	E1	F1	G1	H1a	H1b	H1c	I1a	I1b	J1	K1	L1	M1	N1	01	P1	Q1	R1	S1	T1	U1

Appendix I: Ouantitative reporting templates S.33.01.g Insurance and Reinsurance individual requirements

EEA undertakings and non EEA undertakings (using SII rules) included only via D&A     Non EEA undertakings													Non EE/ using SII rules) reg	EEA undertakings (both SII rules and not using SII regardless of the method used											
Legal name of the undertaking	Identification code	Type of code	Entity Level/RFF/ Remaining Part	Fund Number	SCR Market Risk	SCR Counterparty Default Risk	SCR Life Underwriting Risk	SCR Health Underwriting Risk	SCR Non-life Underwriting Risk	SCR Operational Risk	Solo SCR	Solo MCR	Eligible Solo Own Funds to cover the SCR	St if undertaking specific parameters used specify where	if Simplifications used specify where	used if Partial Internal Model used specify where	Group or so Group or solo internal model	Date of initial approval	Date of approval of latest major change	Solo Date of decision	Amount	ld-On Reason	Local capital requirem ent	Local minimum capital requirem ent	Eligible own funds in accordance with local rules
Δ1	A2	01	R1	S1	B1	B2	B3	B4	85	B6	B7	C1	D1	E1	F1	G1	H1	T1	11	K1	11	M1	/ N1	01	P1

Appendix I: Quantitative reporting templates S.34.01.g Other regulated and non-regulated financial undertakings including insurance holding companies individual requirements

Legal name of the undertaking	Identification code	Type of code	Aggregated or not Y/N	Type of capital requirement (closed list)	Notional SCR or Sectoral capital requirement	Notional MCR or Sectoral minimum capital requirement	Eligible Own Funds
A1	A2	F1	A3	B1	C1	D1	E1

# Appendix I: Quantitative reporting templates S.34.01.g Contribution to group Technical Provisions

				Technical Provisions - Non-Life (excluding Health)			Technical Provisions - Health (similar to non-life)		Technical Provisions - Health (similar to life)		Technical Provisions - Life (excluding health and index-linked and unit-			Technical Provisions - Index-linked and unit-Linked insurance					
Identification code	Type of code	Legal Name of the undertaking	Method of group solvency calculation used	Amount of gross TP (gross of IGT)	Amount of gross TP (net of IGT)	Contribution to Group TP (excluding IGT) (%)	Amount of gross TP (gross of IGT)	Amount of gross TP (net of IGT)	Contribution to Group TP (excluding IGT) (%)	Amount of gross TP (gross of IGT)	Amount of gross TP (net of IGT)	Contribution to Group TP (excluding IGT) (%)	Amount of gross TP (gross of IGT)	Amount of gross TP (net of IGT)	Contribution to Group TP (excluding IGT) (%)	Amount of gross TP (gross of IGT)	Amount of gross TP (net of IGT)	Contribution to Group TP (excluding IGT) (%)	Total amount of TP (excluding IGT)
A1	S1	B1	S1	C1	D1	E1	F1	G1	H1	I1	J1	K1	L1	M1	N1	01	P1	Q1	R1

## Technical Annex II: List of quantitative reporting items

This Annex contains the list of items ("L annexes") to be submitted by the insurance and reinsurance undertakings and groups to the national competent authorities and specific instructions on what to submit.

## S.01.01 Content of the submission

	ITEM	INSTRUCTIONS
A1	Basic Information	Reported
A2	Balance Sheet	Close list: - Reported; - Not reported (in this case special justification is needed).
A4	List of assets	Close list: - Reported; - Not reported (in this case special justification is needed).
А5	Open derivatives	Close list: - Reported; - Not reported o/a no derivative transactions; - Not reported other reason (in this case special justification is needed).
A6	Life and Health SLT Technical Provisions	Close list: - Reported; - Not reported o/a no life and health SLT business; - Not reported o/a materiality threshold; - Not reported other reason (in this case special justification is needed).
A7	Non-Life Technical Provisions	Close list: - Reported; - Not reported o/a no non-life business; - Not reported o/a materiality threshold; - Not reported other reason (in this case special justification is needed).
A8	Own funds	Close list: - Reported; - Not reported (in this case special justification is needed).
A19	Minimum Capital Requirement	Close list: - Reported; - Not reported o/a composite undertaking; - Not reported other reason (in this case special justification is needed).
A20	Minimum Capital Requirement - Composite	Close list: - Reported; - Not reported o/a non-composite undertaking; - Not reported other reason (in this case special justification is needed).

## Technical Annex II: List of quantitative reporting items S.01.01 Content of the submission

	ITEM	INSTRUCTIONS
A1	Basic Information	Reported
		Close list:
A2	Balance Sheet	- Reported:
/		- Not reported (in this case special justification is needed).
		Close list:
		- Reported;
A3	Assets and liabilities by currency	- Not reported o/a below threshold (of non-home currency
-		total being <10% of assets and liabilities);
		- Not reported other reason (in this case special
		justification is needed).
		Close list:
A4	List of assets	- Reported;
		- Not reported (in this case special justification is needed).
		Close list:
<b>۸</b> ۲		- Reported;
A5	Open derivatives	- Not reported o/a no derivative transactions;
		iuctification is pooded)
		Close list:
		- Reported;
A6	Life and Health SLT Technical Provisions	- Not reported 0/a no me and health SET business,
		- Not reported other reason (in this case special
		justification is needed)
		Close list:
		- Peported
		- Not reported o/a no non-life business:
A7	Non-Life Technical Provisions	- Not reported o/a materiality threshold:
		- Not reported other reason (in this case special
		iustification is needed).
		J
		Close list:
A8	Own funds	- Reported;
		- Not reported (in this case special justification is needed).
		Close list:
		- Reported;
A9	Solvency Capital Requirement - SF	- Not reported o/a full internal model;
		- Not reported other reason (in this case special
		justification is needed).
		Close list::
		- Reported;
A10	Solvency Canital Requirement - PIM	<ul> <li>Not reported o/a use Standard Formula;</li> </ul>
A10	Solvency capital requirement 114	<ul> <li>Not reported o/a use full internal model;</li> </ul>
		- Not reported other reason (in this case special
		justification is needed).
		- Reported;
A11	Solvency Capital Requirement - IM	- Not reported o/a use Standard Formula;
		- Not reported of a use partial internal model,
		iustification is needed)
		Close list::
		- Reported;
		- Not reported o/a full internal model;
A12	Solvency Capital Requirement - Market risk	- Risk not existent;
		- Not reported other reason (in this case special
		justification is needed).
		Close list:
		- Reported;
Δ13	Solvency Canital Requirement - Counterparty default rick	<ul> <li>Not reported o/a full internal model;</li> </ul>
A13	Solvency Capital Requirement - Counterparty delault fisk	- Risk not existent;
		<ul> <li>Not reported other reason (in this case special</li> </ul>
		justification is needed).

A14	Solvency Capital Requirement - Life underwriting risk	Close list: - Reported; - Not reported o/a full internal model; - Risk not existent; - Not reported other reason (in this case special justification is needed).
A15	Solvency Capital Requirement - Health underwriting risk	Close list:: - Reported; - Not reported o/a full internal model; - Risk not existent; - Not reported other reason (in this case special justification is needed).
A16	Solvency Capital Requirement - Non-Life underwriting ris	Close list: - Reported; - Not reported o/a full internal model; - Risk not existent; - Not reported other reason (in this case special justification is needed).
A17	Solvency Capital Requirement - Operational risk	Close list: - Reported; - Not reported o/a full internal model; - Risk not existent; - Not reported other reason (in this case special justification is needed).
A18	Solvency Capital Requirement - Non-Life Catastrophe risk	Close list: - Reported; - Not reported o/a full internal model; - Risk not existent; - Not reported other reason (in this case special justification is needed).
A19	Minimum Capital Requirement	Close list: - Reported; - Not reported o/a composite undertaking; - Not reported other reason (in this case special justification is needed).
A20	Minimum Capital Requirement - Composite	Close list: - Reported; - Not reported o/a non-composite undertaking; - Not reported other reason (in this case special justification is needed).
A21	Undertakings in the scope of the group	Close list: - Reported; - Not reported (in this case special justification is needed).
A22	(Re)insurance individual requirements	Close list: - Reported; - Not reported (in this case special justification is needed).
A23	Non-(re)insurance individual requirements	Close list: - Reported; - Not reported o/a no non-(re)insurance business in the scope of the group; - Not reported other reason (in this case special justification is needed).
A24	Group - contribution of TP	Close list: - Reported; - Not reported (in this case special justification is needed).

# Technical Annex II: List of quantitative reporting item S.01.02 Basic information

	ITEM	INSTRUCTIONS
A1	Identification code	Identification code: - Legal Entity Identifier (LEI); - Interim entity identifier (Pre-LEI); - Identification code used in the local market, attributed by group supervisor.
		(by this order of priority if existent)
A11	Type of code	Identification of the code used in A1/A9: - LEI - Pre-LEI - Local code
A2	Reporting date	Date when the report to the supervisory authority is made
A3	Reference date	Date identifying the last day of the reporting period
A4	Currency used for reporting	ISO 4217 Code of the currency of the monetary amounts used in each report
A5	Accounting standard	Identification of the accounting standard used for reporting items in BS-C1, Statutory account valuation. The following closed list of options shall be used: If the undertaking is using IFRS: IFRS;
		If the undertaking is not using IFRS: Local GAAP
A6	Type of internal model	When the undertaking uses internal models to calculate SCR, identify the type of internal model. The following closed list of options shall be used:
		Partial internal model(s): PIM; Full internal model: FIM
Α7	Composite undertaking? (Y/N)	Identify if the reporting undertaking is a composite undertaking. The following closed list of options shall be used: Composite undertaking: Y;
		Non-composite undertaking: N
A8	RFF? (Y/N)	Identify if the reporting undertaking is reporting activity by Ring Fenced Funds. The following closed list of options shall be used: Reporting activity by RFF: Y; Not reporting activity by RFF: N
A9	Group identification code	Identification code: - Legal Entity Identifier (LEI); - Interim entity identifier (Pre-LEI); - Identification code used in the local market, attributed by group supervisor. (by this order of priority if existent) This item is only reported when the report is made at group level
A10	Consolidation method 1 or a combination of methods is used for calculating group solvency of at least one undertaking in the scope? (Y/N)	Identify if at least one undertaking in the scope of consolidation is consolidated by using consolidation method 1. The following closed list of options shall be used: Method 1 used: Y; Method 1 not used: N

#### Technical Annex II: List of quantitative reporting items S.02.01 Balance sheet

	ITEM	INSTRUCTIONS	
A0	Fund number	Not applicable for the purpose of preparatory phase Only for reporting per RFF. Identification of the ring fenced fund. This number must be consistent with the fund number in Assets templates, SCR, OF and TP (L) F3, cell A3	
	ASSETS		
AS1	Goodwill	Intangible asset that represents the economic value of assets that cannot be individually identified and separately recognised in a business combination.	
AS24	Deferred acquisition costs	The part of acquisition costs allocated to future reporting periods	
A2	Intangible assets	Intangible assets other than goodwill. An identifiable nonmonetary asset without physical substance. See cross-templates checks tab CAS 8	
A26	Deferred tax assets	An asset that may be used to reduce any subsequent period's income tax expense. See cross-templates checks tab CAS 8	
A25B	Pension benefit surplus	Net surplus related to staff pension scheme, if applicable according to pension system. See cross-templates checks tab CAS 8	
A3	Property, plant & equipment held for own use	Tangible assets which are intended for permanent use and property held by the undertaking for own use. Corresponds to CIC categories 93 and 95 in Assets-D1 See cross-templates checks tab CAS 4	
A4	Investments (other than assets held for index- linked and unit-linked funds)	Sum of the investments excluding assets held for index-linked and unit-linked funds. A4=A5+A6+A7B+A8E+A9+A10A+A10B+A11	
		See cross-templates checks tab CAS 3	
A5	Property (other than for own use)	Property, excluding property for own use. Includes also property under construction that, when constructed, will be for own use. Corresponds to CIC categories 91, 92, 94 and 99	
A6	Participations	Participation as defined in article 13(20) of Directive 2009/138/EC. It includes equity and subordinated liabilities. Corresponds to CIC categories 3# and 28 when item "Participation" of Assets-D1 is not "N" and item "Asset held in unit linked and index linked funds (Y/N)" in Assets-D1 is equal to "N". Participations at group level will include: - holdings in related but not subsidiary insurance or reinsurance undertakings or insurance holding companies as described in Art 323bis 1. (d) - holdings in related undertakings in other financial sectors as described in Art 323bis 1. (e) - other related undertakings as described in Art 323bis 1. (f) - insurance or reinsurance undertakings or insurance holding companies included with the deduction and aggregation method (when combination of methods is used)	
A7B	Equities	Sum of equities. For the statutory accounts the split between listed and unlisted may not exist and if this is the case this item need to reflect the sum. A7B=A7+A7A	
A7	Equities - listed	Shares representing corporations' capital, e.g. representing ownership in a corporation, listed on a public stock exchange. Excludes participations Corresponds to CIC categories 3#, excluding XL3# and XT3# and (3# when item "Participation" of Assets is "N")	
A7A	Equities - unlisted	Shares representing corporations' capital, e.g. representing ownership in a corporation, not listed on a public stock exchange. It excludes participations. Corresponds to CIC categories XL3# and XT3#, excluding 3# where item "Participations" of Assets is "N"	
A8E	Bonds	Sum of bonds. For the statutory accounts the split of bonds may not exist and if this is the case this item need to reflect the sum. A8E=A8+A8A+A8C+A8D	
A8	Government Bonds	Bonds issued by public authorities, whether by central governments, supra-national government institutions, regional governments or municipal governments Corresponds to CIC category 1	
A8A	Corporate Bonds	Bonds issued by corporations	
	ITEM	INSTRUCTIONS	
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A8C	Structured notes	Hybrid securities, combining a fixed income instrument with a series of derivative components. Excluded from this category are fixed income securities that are issued by sovereign governments. Concerns securities that have embedded all categories of derivatives, including Credit Default Swaps (CDS), Constant Maturity Swaps (CMS), Credit Default Options (CDOp) Corresponds to CIC category 5	
A8D	Collateralised securities	Securities whose value and payments are derived from a portfolio of underlying assets. Includes Asset Backed Securities (ABS), Mortgage Backed securities (MBS), Commercial Mortgage Backed securities (CMBS), Collateralised Debt Obligations (CDO), Collateralised Loan Obligations (CLO), Collateralised Mortgage Obrilations (CMO) Corresponds to CIC category 6	
A9	Investment funds	Undertakings the sole purpose of which is the collective investment in transferrable securities and/or in other financial assets Corresponds to CIC category 4	
A10A	Derivatives	Financial instruments that have values, based on the expected future price movements of the assets to which they are linked. SII value, only if positive, of the derivative as of the reporting date is reported here (in case of negative value, see L16). Corresponds to CIC categories A to F	
A10B	Deposits other than cash equivalents	Deposits and cash equivalents that cannot be used to make payments at any time and that are not exchangeable for currency or transferable deposits without any kind of significant restriction or penalty. Corresponds to CIC categories 73, 74, 79	
A11	Other investments	Other investments not covered by positions of Investments indicated above	
A12	Assets held for index-linked and unit-linked funds	Assets held for insurance products where policyholder bears the risk (unit-linked)	
A14	Loans & mortgages	Financial assets created when creditors lend funds to debtors, with collateral or not, including cash pools. Corresponds to CIC category 8. A14=A14A+A14B+A14C See cross-templates checks tab CAS 4	
A14B	Loans and mortgages to individuals	Financial assets created when creditors lend funds to debtors - individuals, with collateral or not, including cash pools	
A14C	Other loans & mortgages	Financial assets created when creditors lend funds to debtors - others, not classifiable in item A14B, with collateral or not, including cash pools	
A14A	Loans on policies	Loans made to policyholders, collateralized on policies See cross-templates checks tab CAS 4	
A16	Reinsurance recoverables from:	Sum of reinsurance recoverables. Reinsurance recoverables as defined for TP templates. A16=A17A+A19B+A19A See cross-templates checks tab CAS 6 See cross-templates checks tab CQS 24 See cross-templates checks tab CAS 38	
A17A	Non-life and health similar to non-life	A17A=A17+A18	
A17	Non-life excluding health	Reinsurance recoverables from non-life business, excludes TP health-non SLT See cross-templates checks tab CQS 2 See cross-templates checks tab CAS 16	
A18	Health similar to non-life	Reinsurance recoverables from TP health-non SLT See cross-templates checks tab CQS 3 See cross-templates checks tab CAS 17	
A19B	Life and health similar to life, excluding health and index-linked and unit-linked	A19B=A18A+A19	
A18A	Health similar to life	Reinsurance recoverables from TP health-SLT See cross-templates checks tab CQS 4 See cross-templates checks tab CAS 18	
A19	Life excluding health and index-linked and unit- linked	Reinsurance recoverables from Life business, excludes TP health-SLT and TP index-linked and unit-linked See cross-templates checks tab CQS 5 See cross-templates checks tab CAS 19	
A19A	Life index-linked and unit-linked	Reinsurance recoverables from life index-linked and unit-linked business See cross-templates checks tab CQS 6 See cross-templates checks tab CAS 20	
A13	Deposits to cedants	Deposits relating to reinsurance accepted. Corresponds to CIC category 75 See cross-templates checks tab CAS 7	
A21	Insurance & intermediaries receivables	Amounts due by policyholders, other insurers, and linked to insurance business, but that are not included in cash-in flows of technical provisions. Includes also amounts overdue by policyholders and insurance intermediaries (e.g. premiums due but not yet paid) See cross-templates checks tab CAS 7	

	ITEM	INSTRUCTIONS	
A20	Reinsurance receivables	Amounts due by reinsurers and linked to reinsurance business, but that are not reinsurance recoverables. It might include: creditors from reinsurers that relate to settled claims of policyholders or beneficiaries; payments in relation to other than insurance events or settled insurance claims. See cross-templates checks tab CAS 7	
A23	Receivables (trade, not insurance)	Includes amounts owed by employees or various business partners (not insurance- related), incl. public entities (no reason to have separate lines for current tax assets) See cross-templates checks tab CAS 8 See cross-templates checks tab CGS 13	
A28A	Own shares	Own shares held by the undertakings. See cross-templates checks tab CAS 8 See cross-templates checks tab CGS 13	
A28B	Amounts due in respect of own fund items or initial fund called up but not yet paid in	See cross-templates checks tab CAS 8 See cross-templates checks tab CGS 13	
A27	Cash and cash equivalents	Notes and coins in circulation that are commonly used to make payments, and deposits exchangeable for currency on demand at par and which are directly usable for making payments by cheque, draft, giro order, direct debit/credit, or other direct payment facility, without penalty or restriction. Consistent with 'Cash' and "Transferable deposits' provided in CIC Category 71 and 72 See cross-templates checks tab CAS 4	
A29	Any other assets, not elsewhere shown	This includes any assets not included in the other Balance Sheet items. See cross-templates checks tab CAS 8	
A30	Total assets	Sum of the assets For SII column : A30=A2+A26+A25B+A3+A4+A12+A14+A16+A13+A20+A21+A23+A28A+A28B+A27+A2 9 For statutory accounts column : A30=AS1+AS24+A2+A26+A25B+A3+A4+A12+A14+A16+A13+A20+A21+A23+A28A+A2 8B+A27+A29 See cross-templates checks tab CAS 1	

	LIABILITIES		
LS0	Technical provisions – non-life	These cells are dotted lines. Either you can split your technical provisions between life or non-life and their linked health business, either you cannot and you directly fill in cell LS6F with the correct total value.	
L1	Technical provisions – non-life (excluding health)	Formula (TP calculated as a whole and sum of BE + RM for TP not calculated as a whole, where BE is gross of reinsurance) L1=L1A+L2+L3 See cross-templates checks tab CAS 9 See cross-templates checks tab CGS 1 See cross-templates checks tab CQS 25 See cross-templates checks tab CAS 39	
L1A	Technical provisions – non-life - TP calculated as a whole	In case TP are calculated as a whole (replicable / hedgeable portfolio) See cross-templates checks tab CQS 7 See cross-templates checks tab CAS 21	
L2	Technical provisions – non-life - Best estimate	This is in case TP are not calculated as a whole => split between BE and RM BE here is gross of reinsurance See cross-templates checks tab CQS 8 See cross-templates checks tab CAS 22	
L3	Technical provisions – non-life - Risk margin	This is in case TP are not calculated as a whole => split between BE and RM See cross-templates checks tab CQS 9 See cross-templates checks tab CAS 23	
L4	Technical provisions – health (similar to non-life)	Formula L4=L4A+L5+L6 See cross-templates checks tab CAS 9 See cross-templates checks tab CGS 2 See cross-templates checks tab CGS 14 See cross-templates checks tab CQS 25 See cross-templates checks tab CAS 39	
L4A	Technical provisions – health - TP calculated as a whole	In case TP are calculated as a whole (replicable / hedgeable portfolio) See cross-templates checks tab CQS 10 See cross-templates checks tab CAS 24	

	ITEM	INSTRUCTIONS
L5	Technical provisions – health - Best estimate	This is in case TP are not calculated as a whole => split between BE and RM BE here is gross of reinsurance See cross-templates checks tab CQS 11 See cross-templates checks tab CAS 25
L6	Technical provisions – health - Risk margin	This is in case TP are not calculated as a whole => split between BE and RM See cross-templates checks tab CQS 12 See cross-templates checks tab CAS 26
LS6F	Technical provisions - life (excluding index-linked and unit-linked)	These cells are dotted lines. Either you can split your technical provisions between life or non-life and their linked health business, either you cannot and you directly fill in cell LS6F with the correct total value. LS6F=L6B+L7
L6B	Technical provisions – health (similar to life)	Formula L6B=L6C+L6D+L6E See cross-templates checks tab CAS 9 See cross-templates checks tab CGS 3 See cross-templates checks tab CQS 20 See cross-templates checks tab CAS 34
L6C	Technical provisions – health (similar to life) - TP calculated as a whole	In case TP are calculated as a whole (replicable / hedgeable portfolio) See cross-templates checks tab CQS 13 See cross-templates checks tab CQS 21 See cross-templates checks tab CAS 35
L6D	Technical provisions – health (similar to life) - Best estimate	This is in case TP are not calculated as a whole => split between BE and RM BE here is gross of reinsurance See cross-templates checks tab CQS 14 See cross-templates checks tab CQS 22 See cross-templates checks tab CAS 36
L6E	Technical provisions – health (similar to life) - Risk margin	This is in case TP are not calculated as a whole => split between BE and RM See cross-templates checks tab CQS 15 See cross-templates checks tab CQS 23 See cross-templates checks tab CAS 37
L7	Technical provisions – life (excl. health and index- linkded and unit-linked)	Formula L7=L7A+L8+L9 See cross-templates checks tab CAS 9 See cross-templates checks tab CGS 4 See cross-templates checks tab CQS 20
L7A	Technical provisions – life (excl. health and index- linkded and unit-linked) - TP calculated as a whole	In case TP are calculated as a whole (replicable / hedgeable portfolio) See cross-templates checks tab CQS 16 See cross-templates checks tab CQS 21
L8	Technical provisions - life (excl. health and index- linkded and unit-linked) - Best estimate	This is in case TP are not calculated as a whole => split between BE and RM BE here is gross of reinsurance See cross-templates checks tab CQS 17 See cross-templates checks tab CQS 22
L9	Technical provisions – life (excl. health and index- linkded and unit-linked) - Risk margin	This is in case TP are not calculated as a whole => split between BE and RM See cross-templates checks tab CQS 18 See cross-templates checks tab CQS 23 See cross-templates checks tab CAS 37
L10	Technical provisions – index-linked and unit- linked	Formula L10=L10A+L11+L12 See cross-templates checks tab CAS 10 See cross-templates checks tab CGS 5 See cross-templates checks tab CQS 20 See cross-templates checks tab CAS 34
L10A	Technical provisions – index-linked and unit- linked - TP calculated as a whole	In case TP are calculated as a whole (replicable / hedgeable portfolio) See cross-templates checks tab CQS 21 See cross-templates checks tab CAS 35
L11	Technical provisions – index-linked and unit- linked - Best estimate	This is in case TP are not calculated as a whole => split between BE and RM BE here is gross of reinsurance See cross-templates checks tab CQS 19 See cross-templates checks tab CAS 33 See cross-templates checks tab CQS 22 See cross-templates checks tab CAS 36
L12	Technical provisions – index-linked and unit- linked - Risk margin	This is in case TP are not calculated as a whole => split between BE and RM See cross-templates checks tab CQS 23 See cross-templates checks tab CAS 37
LS14	Other technical provisions	Other technical provisions resulting from local GAAP.
L23	Contingent liabilities	A potential obligation that may be incurred depending on the outcome of a future event. A contingent liability is one where the outcome of an existing situation is uncertain, and this uncertainty will be resolved by a future event. A contingent liability is generally recognised only if the contingency is probable and the amount of the liability can be estimated. It should be equal to BS-C1B – cell B19. See cross-templates checks tab CAS 14

	ITEM	INSTRUCTIONS	
L18	Provisions other than technical provisions	Liabilities of uncertain timing of amount. Eg includes provisions for legal expenses or deferred income reserve See cross-templates checks tab CAS 15	
L22	Pension benefit obligations	Net obligations related to staff pension scheme, if applicable according to pension system. See cross-templates checks tab CAS 15	
L13	Deposits from reinsurers	Amounts (e.g. cash) received from reinsurer or deducted by the reinsurer according to the reinsurance contract. See cross-templates checks tab CAS 11	
L17	Deferred tax liabilities	A tax liability that a company owes and does not pay at that current point, although it will be responsible for paying it at some point in the future.	
		See cross-templates checks tab CGS 20	
L16	Derivatives	Financial instruments that have values, based on the expected future price movements of the assets to which they are linked. SII value, only if negative, of the derivative as of the reporting date is reported here. Corresponds to CIC categories A to F. For the statutory accounts this item does not need to be filled for undertakings which do not value derivatives in their Local GAAP.	
		See cross-templates checks tab CAS 12	
L19	Debts owed to credit institutions	Debts, such as mortgage and loans, towards credit institutions (banks, etc.) Excludes bonds being held by credit institutions, since it is not possible for the undertaking to identify all the holders of the bonds it issues. Subordinated liabilities should not be included here. See cross-templates checks tab CAS 13	
L20	Financial liabilities other than debts owed to credit institutions	Can include bonds issued by undertaking (whether they are held by credit institutions or not), and mortgage and loans due to other entities than credit institutions (sister insurance company, holding, etc.). Includes structured notes issued by undertaking itself (not by SPV). Subordinated liabilities should not be included here. See cross-templates checks tab CAS 13	
L15A	Insurance and intermediaries payables	Amounts due to policyholders, other insurers, and linked to insurance business, but that are not technical provisions. Includes amounts due to (re)insurance intermediaries (e.g. commissions due to intermediaries but not yet paid by the undertaking). Excludes loans & mortgages due to insurance companies, if they are not linked to insurance business but are only related to financing (and are therefore included in financial liabilities). See cross-templates checks tab CAS 11	
L15B	Reinsurance payables	Amounts due to reinsurers (esp. current accounts) other than deposits and linked to reinsurance business, but that are not included in reinsurance recoverables. Includes debtors to reinsurers that relate to settled claims of polichyholders or beneficiaries. See cross-templates checks tab CAS 11	
L15C	Payables (trade, not insurance)	Includes amounts due to employees, suppliers, etc. and not insurance-related, parallel to receivables (trade, not insurance) on asset side; includes public entities See cross-templates checks tab CAS 15	
L15E	Subordinated liabilities	L15E=L15D+L26	
L15D	Subordinated liabilities not in BOF	Subordinated liabilities are debts which rank after other debts when company is liquidated, only subordinated liabilities that are not classified in BOF should be presented here. See cross-templates checks tab CAS 15	
L26	Subordinated liabilities in BOF	Subordinated liabilities classified in BOF. Should be equal to cell A13 in OF-B1 See cross-templates checks tab CAS 15 See cross-templates checks tab CQS 1 See cross-templates checks tab CGS 6 See cross-templates checks tab QCGS 1 See cross-templates checks tab CAS 78	
L25	Any other liabilities, not elsewhere shown	This includes any liabilities not included in the other Balance Sheet items. See cross-templates checks tab CAS 15	
L25A	Total liabilities	Sum of liabilities L25A=L1+L4+L6B+L7+L10+L23+L18+L22+L13+L17+L16+L19+L20+L15A+L15B+L15C +L15D+L26+L25	
		See cross-templates checks tab CAS 2	

ITEM		INSTRUCTIONS
L27 Excess of assets over		Formula For Statutory accounts – amount of other items complementing the balance between Assets and Liabilities
	Excess of assets over liabilities	L27=A30-L25A See cross-templates checks tab COS 1
		See cross-templates checks tab CGS 6
		See cross-templates checks tab QCGS 1
		See cross-templates checks tab CAS 78

# Technical Annex II: List of quantitative reporting items S.02.02

Assets	and	liabilities	by	currency

	ITEM	INSTRUCTIONS		
	General Comment	The BS items presented here are based on BS-C1 (for SII BS only).		
A1	Reporing currency	Currency code of the reporting currency		
B1	Currency code	Currency code of other currencies		
A3	Investments (other than assets held for index-	Same as item A4 in BS-C1, by currency		
-	linked and unit-linked funds)	See cross-templates checks tab CAS 3		
Δ4	Other assets within scope of Assets-D1 (other	Same as items A3 + A14 + A27 in BS-C1, by currency		
	than index-linked and unit-linked funds)	See cross-templates checks tab CAS 4		
	,			
A5	Assets held for index-linked and unit-linked	Same as item A12 in BS-C1, by currency		
_	funds	See cross-templates checks tab CAS 5		
A5A	Reinsurance recoverables	Same as item A16 in BS-C1, by currency		
_		See cross-templates checks tab CAS 6		
A6	Deposits to cedants, insurance and	Same as items A13 +A20+ A21 in BS-C1, by currency		
-	intermediaries receivables and reinsurance	See cross-templates checks tab CAS 7		
	receivables			
<u>۸</u> 7	Any other accets	$S_{2} = S_{2} = S_{2$		
A7	Any other assets	Same as items A2+A25+A250+A26 +A26A+A26D+ A29 in B5-C1, by currency		
		See cross-templates checks tab CAS 8		
A7A	Total assets	A7A=sum (A3:A7), by currency		
		See cross-templates checks tab CAS 1		
A8	Technical provisions (excl. index-linked and unit-	Same as items L1 + L4 + L6B + L7 in BS-C1		
	linked )	See cross-templates checks tab CAS 9		
A9	Technical provisions - index-linked and unit-	Same as item L10 in BS-C1, by currency		
	linked funds	See cross-templates checks tab CAS 10		
A10	Deposits from reinsurers and insurance,	Same as items L13 + L15A+L15B in BS-C1, by currency		
	intermediaries and reinsurance payables	See cross-templates checks tab CAS 11		
A11	Derivatives	Same as cell L16 of BS-C1, by currency		
	Derivatives	See cross-templates checks tab CAS 12		
A12	Financial liabilities	Same as cells L19+L20 of BS-C1		
//12		Son cross-templates checks tab CAS 12		
A12	Contingent lightlitige	Come es item 122 in DC C1, hu summer su		
A13	Contingent liabilities	Same as item L23 in BS-C1, by currency		
		See cross-templates checks tab CAS 14		
A14	Any other lightlitics			
A14	Any other liabilities	Same as item LISD+L26+L25+ L22+L18+L17+LISC IN BS-C1, by currency		
		See cross-templates checks tab CAS 15		
A15	Total liabilities	A15=sum (A8:A14)		
		See cross-templates checks tab CAS 2		
1				

# Technical Annex II: List of quantitative reporting items S.06.02 List of assets

	ITEM	INSTRUCTIONS
A1	Portfolio	Distinction between life, non-life, stakeholder's funds, general (no split) and ring fenced funds. One of the options in the following closed list shall be used: Life: L Non-life: NL Shareholders' funds: SF General: G Ring fenced funds: RF
A2	Fund Number	Applicable to assets held in ring-fenced or other internal funds (defined according to national markets). This number is attributed by the undertaking and must be consistent over time and with the fund number in TP (L) F3, cell A3
A3	Asset held in unit linked and index linked funds (Y/N)	Identify assets that are part of the fund which determines the benefits of the contract. One of the options in the following closed list shall be used: Yes: Y No : N
A4	ID Code	One of the options in the following list shall be used, by order of preference: ISO 6166 ISIN when available Other "recognized" codes (e.g.: CUSIP, Bloomberg Ticker, Reuters RIC) Code attibuted by the undertaking, when the options above are not available, and must be consistent over time
A5	ID Code Type	Type of ID Code used for the "ID Code" item. One of the options in the following closed list shall be used: ISO 6166 ISIN: ISIN Other "recognized" codes: the designation of the code Code attibuted by the undertaking: Undertaking
A6	Asset pledged as collateral	Identify assets kept in the undertaking balance-sheet and that are in the scope of reporting in template AS-D6. For partially pledge assets two lines for each asset shall be reported, one for the pledged amount and other for the remaining part. One of the options in the following list shall be used for the pledged part of the asset: Assets in the balance sheet that are collateral pledged: CP Collateral for reinsurance accepted: CR Collateral for securities borrowed: CB Repos: R
A7	Item Title	Identify the reported item by filling the name of the security or the address for property, with detail settled by the undertaking. This item is not applicable for CIC category 8 – Mortgages and Loans (for mortgages and loans on individuals, as those assets are not required to be individualized), and to CIC = 95 – Plant and equipment (for own use)
A8	Issuer Name	Name of the issuer, defined as the entity that offers securities for sale to investors, representing part of its capital, part of its debt, derivatives, etc. This item is not applicable to
A31	Issuer Code	Identification code: - Legal Entity Identifier (LEI) if available; - Interim entity identifier (pre-LEI) if available. If none is available this item should not be reported
A33	Type of code	Identification of the code used in A31: - LEI - Pre-LEI
A9	Issuer Sector	Identify the economic sector of issuer based on the NACE code. The letter reference of the NACE code must be used for identifying sectors (e.g. A: Agriculture, hunting and forestry; Section B: Fishing, etc) except for the NACE relating to Financial intermediation, for which the 4 digits code should be used. For investment funds the NACE code would be 6712 (Security broking and fund management). This item is not applicable for CIC category 8 – Mortgages and Loans (for mortgages and loans on individuals, as those assets are not required to be individualized), and to CIC = 95 – Plant and equipment (for own use)
A10	Issuer Group	Name the ultimate parent undertaking of issuer. For investment funds the group relation is relative to the fund manager This item is not applicable for CIC category 8 – Mortgages and Loans (for mortgages and loans on individuals, as those assets are not required to be individualized), and to CIC = $95$ – Plant and equipment (for own use)

	ITEM	INSTRUCTIONS
A32	Issuer Group Code	Identification code: - Legal Entity Identifier (LEI) if available; - Interim entity identifier (pre-LEI) if available.
		If none is available this item should not be reported
A33	Type of code	Identification of the code used in A31/A32: - LEI - Pre-LEI
A11	Issuer Country	Country of localization of the issuer. For investment funds, the country is relative to the fund manager. One of the options in the following closed list shall be used: ISO 3166-1 alpha-2 code Supranational issuers: XA European Union Institutions: EU This item is not applicable for CIC category 8 – Mortgages and Loans (for mortgages and loans on individuals, as those assets are not required to be individualized), and to CIC = 95 – Plant and equipment (for own use)
A12	Country of custody	ISO 3166-1 alpha-2 code of the country where undertaking assets are held in custody. For identifying international custodians, such as Euroclear, the country of custody will be the one corresponding to the legal establishment where the custody service was contractually defined
A13	Currency	ISO 4217 Code of the currency of the issue
A15	CIC	EIOPA Code used to classify securities, as set out in Annex CIC Table. When classifying an asset using the CIC table, undertakings shall take into consideration the most representative risk to which the asset is exposed to. For reporting at group level, if different CIC codes exist for the same asset, due to reporting regarding different entities in the group (because different stock exchanges), a line must be entered for each different CIC. This situation will only occur when reporting by groups using consolidation method 2, and in practice there will be only one CIC for each asset for the same entity in the scope of the group, also identifiable by item A50
A16	Participation	Identify if a equity and other share or subordinated liability is a participation by using the following criteria: included in group supervision except if deducted under art. 212 and / or strategic. For solo reporting or group reporting where the Deduction and aggregation method is used, the following options shall be used: Not a participation: N Is a participation but not consolidated at group level and not strategic: YNGNS Is a participation not consolidated at group level but strategic: YNGS Is a participation, consolidated at group level and not strategic: YNGS Is a participation, consolidated at group level and not strategic: YGS Is consolidated at group level and not strategic: YGS For group reporting and only where accounting consolidation-based or a combination of methods is used, the following options shall be used: Not a participation: N Non-controlled participations under method 1: NCP1 Other Financial Sectors: OFS Subsidiaries under method 2: SM2 Non-controlled participations under method 1: ORUT1
A17	External rating	Rating given by external rating agency. Only applicable to CIC categories 1, 2, 5 and 6. Undertakings shall report the external rating which in their perspective is best representative, and used internally for SCR/MCR calculations
A18	Rating Agency	Identify the rating agency giving the external rating used by the undertaking
A20	Duration	Asset duration, defined as the 'residual modified duration'. For assets without fixed maturity the first call date shall be used. The duration shall be calculated based on economic value. Only applies to CIC categories 1, 2, 4 (when applicable, e.g. for investment funds mainly invested in bonds), 5 and 6
A22	Quantity	Number of securities or invested amount measured at par amount, depending on the type of Not applicable for CIC categories 7, 8 and 9
A23	Unit SII price	Amount in currency for asset categories 3 and 4, the percentage of par value (clean price consistent with IFRS definition), for asset categories 1, 2, 5 and 6. Not applicable for CIC categories 7, 8 and 9
A24	Valuation method SII	Identify the valuation method used when valuing assets. One of the options in the following closed list shall be used: Quoted market price in active markets for the same assets: QMP Alternative valuation method: - quoted market price in active markets for similar assets: QMPS - other alternative valuation methods: AVM

	ITEM	INSTRUCTIONS
		Adjusted equity methods (applicable for the valuation of participations): AEM IFRS equity methods (applicable for the valuation of participations): IEM
A25	Acquisition price	Acquisition price of each asset. When there are different acquisition prices due to acquisitions made at different dates, an average acquisition price must be used and consequently only one line is completed for one single asset, independently of having more than one acquisition. Not applicable to CIC categories 7 and 8
A26	Total SII amount	Formula, corresponding to the multiplication of "Quantity" by "Unit SII price" plus accrued interest for bonds and other interest bearing security.
		For CIC categories 7, 8 and 9, this should indicate the SII value of the line
A28	Maturity date	Only applicable for CIC categories 1, 2, 5, 6 and 8. Corresponds always to the maturity date, even for callable securities. For perpetual securities use "31/12/9999"
		For CIC category 8, regarding loans and mortgages to individuals, the weigthed (based on the loan amount) maturity is to be reported.
A30	Accrued interest	Quantify the amount of accrued interest for interest bearing securities. Note that this value is also part of A26 – Total SII amount

# Technical Annex II: List of quantitative reporting items S.08.01 Open derivatives

A1	Portfolio	Distinction between life, non-life, stakeholder's funds, general (no split) and ring fenced funds. One of the options in the following closed list shall be used: Life: L Non-life: NL Shareholders' funds: SF
		General: G Ring fenced funds: RF
		Issued by the undertaking (I) Related to the undertakings' liabilities (U)
		The split in not mandatory, except for identifying ring fenced funds, but should be reported if the undertaking uses it internally. When an undertaking does not apply a split "general" must be used. For derivatives issued by the undertaking as an internal (group) derivative and derivatives related to the undertakings' liabilities, a split is also mandatory.
A2	Fund Number	Applicable to assets held in ring-fenced or other internal funds (defined according to national markets). This number is attributed by the undertaking and must be consistent over time and with the fund number in TP (L) F3, cell A3
A3	Derivatives held in unit linked and index linked funds (Y/N)	Identify assets that are part of the fund which determines the benefits of the contract. One of the options in the following closed list shall be used: Yes: Y No : N
A4	ID Code	One of the optins in the following list shall be used, by order of preference: ISO 6166 ISIN when available Other "recognized" codes (e.g.: CUSIP, Bloomberg Ticker, Reuters RIC) Code attibuted by the undertaking, when the options above are not available,
A5	ID Code Type	and must be consistent over time Type of ID Code used for the "ID Code" item. One of the options in the following closed list shall be used: ISO 6166 ISIN: ISIN Other "recognized" codes: the designation of the code Code attibuted by the undertaking: Undertaking
A6	Counterparty Name	Name of the counterparty of the derivative contract (derivatives exchange or the counterparty for OTC derivatives)
A36	Counterparty Code	Identification code: - Legal Entity Identifier (LEI) if available; - Interim entity identifier (pre-LEI) if available.
A7	Counterparty group	Name of the ultimate parent undertaking of counterparty
A37	Counterparty group Code	Identification code: - Legal Entity Identifier (LEI) if available; - Interim entity identifier (pre-LEI) if available.
A38	Type of code	Identification of the code used in A36/A37: - LEI
A8	Contract name	Name of the derivative contract
A9	Asset or liability underlying the derivative	ID Code (refer to A4) of the asset or liability underlying the derivative contract. This item is to be provided only for derivatives that have a single underlying instrument in the undertakings' portfolio

A10	Currency	ISO 4217 Code of the currency of the derivative, i.e., currency of the notional
/10	currency	amount of the derivative (e.g.: option having as underlying an amount in USD, FX swap expressed in EUR, etc). For derivatives that have more than a pair of
		currencies, it should be split into the pair components and reported in different
A11	CIC	EIOPA Code used to classify securities, as set out in Annex CIC Table. When
		classifying an asset using the CIC table, undertakings shall take into consideration
		the most representative risk to which the asset is exposed to
A13	Use of derivative	Describe use of derivative (micro / macro hedge, efficient portfolio management).
		Micro hedge refers to derivatives covering a single financial instrument, forecasted
		transaction or liability. Macro hedge refers to derivatives covering a set of financial instruments, forecasted transactions or liabilities. One of the options in the
		following closed list shall be used:
		Micro hedge: MI Macro hedge: MA
		Efficient portfolio management: EPM
A14	Delta	Measures the rate of change of option value with respect to changes in the underlying asset's price. Only applicable to CIC categories B and C (Call and put
		options), with reference to the reporting date
A15	Notional amount	The amount covered or exposed to the derivative. For futures and options
		and forwards corresponds to the contract amount.
		The nominal amount refers to the amount that is being hedged / invested (when
		not covering risks). If several trades occur, should be the net amount at the reporting date
A16	Long or short position	Only for futures and options, swaps and credit derivatives contracts (currency,
		credit and securities swaps). The long and short position for swaps is defined relatively to the notional amount. A holder of a long position owns the security or
		notional amount at the contract inception, while a holder of a short position will
		own the security or the nominal amount at the end of the derivates contact. One
		or the options in the following closed list shall be used:
		Long position: L
		For interest rate swaps:
		Fixed-for-floating: FX-FL
		Floating-for-fixed: FL-FX
		Floating-for-floating: FL-FL
A17	Premium paid/received to	The payment received (if sold) or paid (if bought), for options and also up-front
	uate	and periodical amounts paid / received for swaps, since inception
A19	Number of contracts	Number of derivative contracts in the portfolio. It shall be the number of contracts
		with the same characteristics, 10 should be reported.
		The number of contracts shall be the ones outstanding at the reporting date
		The number of contracts shall be the ones outstanding at the reporting date
A20	Contract dimension	Number of underlying assets in the contract (e.g. for equity futures it is the
		Only for futures and options
A21	Trigger value	Reference price for futures, strike price for options, currency exchange rate or
		interest rate for forwards, etc.
		In the case of more than one trigger over time, report the trigger that refers to the
		reporting period.
		When the derivative has a range of trigger values, report the set separated by semi-columns
A22	Swap outflow amount	Amount delivered under the swap contract, during the reporting period.
		Corresponds to interest paid for IRS and amounts delivered for currency swaps, credit swaps, total return swaps and other swaps
A23	Swap inflow amount	Amount received under the swap contract, during the reporting period.
A24	Swap delivered currency	Currency of the swap price
A25	Swap received currency	Currency of the swap notional amount
	, ,	(only for currency swaps and interest rate and currency swaps)
A26	Trade date	Date of the trade of the derivative contract.

		When various trades occur for the same derivative, report only the first trade date of the derivative and only one line for each derivative (no different lines for each
A27	Maturity date	Contractually defined date of close of the derivative contract, whether at maturity date, expiring date for options (European or American), etc.
A28	SII value	SII value of the derivative as of the reporting date. Can be positive, negative or zero
A29	Valuation method SII	Identify the valuation method used when valuing assets. Two possibilities : Mark to market and mark to model
A31	Unwind trigger of contract	Identify the event that causes the unwinding of the contract. One of the options in the following closed list shall be used: Bankruptcy of the underlying or reference entity: B Adverse fall in value of the underlying reference asset: F Adverse change in credit rating of the underlying assets or entity: R Novation, i.e. the act of replacing an obligation under the derivative with a new obligation, or replacing a party of the derivative with a new party: N Multiple events or a combination of events: M Other events: O
A32	Maximum loss under unwinding event	Maximum amount of loss if an unwinding event occurs. Applicable to CIC category F
A33	Duration	Derivative duration, defined as the 'residual modified duration', for derivatives for which a duration measure is applicable. Calculated as the net duration between in and out flows from the derivative, when
A34	External rating	applicable Rating of the counterparty given by external rating agency. Undertakings shall report the external rating that in their perspective is best representative, and used internally for SCR/MCR calculations. Only applicable to OTC or bespoken derivatives
A35	Rating Agency	Identify the rating agency giving the external rating used by the undertaking
		The following cells should only be completed for group reporting
A50	Legal name of the	This item shall be filled in only when it relates to the line-by-line list of derivatives

A50 Legal name of the This item shall be filled in only when it relates to the line-by-line list of derivatives held by subsidiaries under method 2

### Technical Annex II: List of quantitative reporting items S.12.01.a Life and Health SLT Technical Provisions

ITEM Technical provisions calculated as a whole

#### INSTRUCTIONS

A1	Technical provisions calculated as a whole - Insurance with profit participation	Amount of Technical provisions calculated as a whole regarding LoB Insurance with profit participation See cross-templates checks tab CQS 16 See cross-templates checks tab CQS 20 See cross-templates checks tab CQS 21
A3	Technical provisions calculated as a whole - Index-linked and unit- linked insurance	Amount of Technical provisions calculated as a whole regarding LoB Index-linked and unit-linked insurance
A5	Technical provisions calculated as a whole - Other life insurance	Amount of Technical provisions calculated as a whole regarding LoB Other life insurance See cross-templates checks tab CQS 16
A6	Technical provisions calculated as a whole - Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations	Amount of Technical provisions calculated as a whole regarding LoB Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations See cross-templates checks tab CQS 16
Α7	Technical provisions calculated as a whole - Accepted reinsurance	Amount of Technical provisions calculated as a whole regarding LoB Life accepted reinsurance A7=A7A+A7B+A7C See cross-templates checks tab CQS 16
A7A	Technical provisions calculated as a whole - Accepted reinsurance, Of which WP (Insurance with profit participation on Accepted reinsurance (Gross))	Amount of Technical provisions calculated as a whole regarding LoB Life Accepted reinsurance, Of which WP (Insurance with profit participation on Accepted reinsurance (Gross))
А7В	Technical provisions calculated as a whole - Accepted reinsurance, Of which UL (Index-linked and unit-linked insurance on Accepted reinsurance (Gross))	Amount of Technical provisions calculated as a whole regarding LoB Life Accepted reinsurance, Of which UL (Index-linked and unit-linked insurance on Accepted reinsurance (Gross))
A7C	Technical provisions calculated as a whole - Accepted reinsurance, Of which OL (Other life insurance on Accepted reinsurance (Gross))	Amount of Technical provisions calculated as a whole regarding LoB Life Accepted reinsurance, Of which OL (Other life insurance on Accepted reinsurance (Gross))
A9	Technical provisions calculated as a whole - Total (Life other than health insurance, incl. Unit- Linked)	A9=A1+A3+A5+A6+A7
A10	Technical provisions calculated as a whole - Health insurance (direct business)	Amount of Technical provisions calculated as a whole regarding LoB Health SLT insurance (direct business) See cross-templates checks tab CQS 13
A12	Technical provisions calculated as a whole - Annuities stemming from non-life insurance contracts and relating to health insurance	Amount of Technical provisions calculated as a whole regarding LoB Annuities stemming from non-life insurance contracts and relating to health insurance obligations See cross-templates checks tab CQS 13
A13	Technical provisions calculated as a whole - Health reinsurance (reinsurance accepted)	Amount of Technical provisions calculated as a whole regarding LoB Health SLT reinsurance (reinsurance accepted) See cross-templates checks tab CQS 13
A14	Technical provisions calculated as a whole - Total (Health similar to life insurance)	A14=A10+A12+A13
100 C		

Technical provisions calculated as a sum of a best estimate and a risk margin - Best estimate

	ITEM	INSTRUCTIONS
B1	Technical provisions calculated as a sum of BE and RM, Best Estimate (BE) – Gross, Insurance with profit participation	Amount of Gross Best estimate (no deduction of reinsurance and SPVs according to article 77(2) in L1) regarding LoB Insurance with profit participation See cross-templates checks tab CQS 17 See cross-templates checks tab CQS 20 See cross-templates checks tab CQS 22 See cross-templates checks tab CQS 42 See cross-templates checks tab CQS 43 See cross-templates checks tab CQS 44 See cross-templates checks tab CQS 61 See cross-templates checks tab CQS 62 See cross-templates checks tab CQS 63
В2	Technical provisions calculated as a sum of BE and RM, Best Estimate (BE) – Gross, Index-linked and unit-linked insurance, Contracts without options and guarantees	Amount of Gross Best estimate (no deduction of reinsurance and SPVs according to article 77(2) in L1) regarding LoB Index-linked and unit-linked insurance, Contracts without options and guarantees See cross-templates checks tab CQS 19
В3	Technical provisions calculated as a sum of BE and RM, Best Estimate (BE) – Gross, Index-linked and unit-linked insurance, Contracts with options and guarantees	Amount of Gross Best estimate (no deduction of reinsurance and SPVs according to article 77(2) in L1) regarding LoB Index-linked and unit-linked insurance, Contracts with options and guarantees See cross-templates checks tab CQS 19
B4	Technical provisions calculated as a sum of BE and RM, Best Estimate (BE) – Gross, Other life insurance, Contracts without options and guarantees	Amount of Gross Best estimate (no deduction of reinsurance and SPVs according to article 77(2) in L1) regarding LoB Other life insurance, Contracts without options and guarantees See cross-templates checks tab CQS 17
В5	Technical provisions calculated as a sum of BE and RM, Best Estimate (BE) – Gross, Other life insurance, Contracts with options and guarantees	Amount of Gross Best estimate (no deduction of reinsurance and SPVs according to article 77(2) in L1) regarding LoB Other life insurance, Contracts with options and guarantees See cross-templates checks tab CQS 17
В6	Technical provisions calculated as a sum of BE and RM, Best Estimate (BE) – Gross, Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations	Amount of Gross Best estimate (no deduction of reinsurance and SPVs according to article 77(2) in L1) regarding LoB Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations See cross-templates checks tab CQS 17
B7	Technical provisions calculated as a sum of BE and RM, Best Estimate (BE) – Gross, Accepted reinsurance	Amount of Gross Best estimate (no deduction of reinsurance and SPVs according to article 77(2) in L1) regarding LoB Life Accepted reinsurance See cross-templates checks tab CQS 17
В9	Technical provisions calculated as a sum of BE and RM, Best Estimate (BE) – Gross, Total (Life other than health insurance, incl. Unit- Linked)	Amount of Gross Best estimate (no deduction of reinsurance and SPVs according to article 77(2) in L1), Total (Life other than health insurance, incl. Unit-Linked) B9=SUM(B1:B7)
B10	Technical provisions calculated as a sum of BE and RM, Best Estimate (BE) – Gross, Health insurance (direct business), Contracts without options and guarantees	Amount of Gross Best estimate (no deduction of reinsurance and SPVs according to article 77(2) in L1) regarding LoB Health SLT insurance (direct business), Contracts without options and guarantees See cross-templates checks tab CQS 14
B11	Technical provisions calculated as a sum of BE and RM, Best Estimate (BE) – Gross, Health insurance (direct business), Contracts with options and guarantees	Amount of Gross Best estimate (no deduction of reinsurance and SPVs according to article 77(2) in L1) regarding LoB Health SLT insurance (direct business), Contracts with options and guarantees See cross-templates checks tab CQS 14

	ITEM	INSTRUCTIONS
B12	Technical provisions calculated as a sum of BE and RM, Best Estimate (BE) – Gross - Annuities stemming from non-life insurance contracts and relating to health insurance obligations	Amount of Gross Best estimate (no deduction of reinsurance and SPVs according to article 77(2) in L1) regarding LoB Annuities stemming from non-life insurance contracts and relating to health insurance obligations See cross-templates checks tab CQS 14
B13	Technical provisions calculated as a sum of BE and RM, Best Estimate (BE) – Gross - Health reinsurance (reinsurance accepted)	Amount of Gross Best estimate (no deduction of reinsurance and SPVs according to article 77(2) in L1) regarding LoB Health reinsurance (reinsurance accepted) See cross-templates checks tab CQS 14
B14	Technical provisions calculated as a sum of BE and RM, Best Estimate (BE) – Gross - Total (Health similar to life insurance)	B14=SUM(B10:B13)
C1	Total Recoverables from reinsurance and SPV after the adjustment for expected losses due to counterparty default – Insurance with profit participation	Amount of Recoverables after performing the adjustment for expected losses due to possibility of default of the reinsurer, as defined in art. 81 of L1, including ceded intra group reinsurance, regarding LoB Insurance with profit participation See cross-templates checks tab CQS 5 See cross-templates checks tab CQS 24 See cross-templates checks tab CQS 42 See cross-templates checks tab CQS 43 See cross-templates checks tab CQS 61 See cross-templates checks tab CQS 62 See cross-templates checks tab CQS 63
C2	Total Recoverables from reinsurance and SPV after the adjustment for expected losses due to counterparty default – Index-linked and unit- linked insurance, Contracts without options and guarantees	Amount of Recoverables after performing the adjustment for expected losses due to possibility of default of the reinsurer, as defined in art. 81 of L1, including ceded intra group reinsurance, regarding LoB Index-linked and unit-linked insurance, Contracts without options and guarantees See cross-templates checks tab CQS 6
C3	Total Recoverables from reinsurance and SPV after the adjustment for expected losses due to counterparty default – Index-linked and unit- linked insurance, Contracts with options and quarantees	Amount of Recoverables after performing the adjustment for expected losses due to possibility of default of the reinsurer, as defined in art. 81 of L1, including ceded intra group reinsurance, regarding LoB Index-linked and unit-linked insurance, Contracts with options and guarantees See cross-templates checks tab CQS 6
C4	Total Recoverables from reinsurance and SPV after the adjustment for expected losses due to counterparty default – Other life insurance, Contracts without options and guarantees	Amount of Recoverables after performing the adjustment for expected losses due to possibility of default of the reinsurer, as defined in art. 81 of L1, including ceded intra group reinsurance, regarding LoB Other life insurance, Contracts without options and guarantees See cross-templates checks tab CQS 5
C5	Total Recoverables from reinsurance and SPV after the adjustment for expected losses due to counterparty default – Other life insurance, Contracts with options and guarantees	Amount of Recoverables after performing the adjustment for expected losses due to possibility of default of the reinsurer, as defined in art. 81 of L1, including ceded intra group reinsurance, regarding LoB Other life insurance, Contracts with options and guarantees See cross-templates checks tab CQS 5
C6	Total Recoverables from reinsurance and SPV after the adjustment for expected losses due to counterparty default – Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations	Amount of Recoverables after performing the adjustment for expected losses due to possibility of default of the reinsurer, as defined in art. 81 of L1, including ceded intra group reinsurance, regarding LoB Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations See cross-templates checks tab CQS 5

	ITEM	INSTRUCTIONS
C7	Total Recoverables from reinsurance and SPV after the adjustment for expected losses due to counterparty default – Accepted reinsurance	Amount of Recoverables after performing the adjustment for expected losses due to possibility of default of the reinsurer, as defined in art. 81 of L1, including ceded intra group reinsurance, regarding LoB Life Accepted reinsurance See cross-templates checks tab CQS 5
C9	Total Recoverables from reinsurance and SPV after the adjustment for expected losses due to counterparty default – Total (Life other than health insurance, incl. Unit- Linked)	Total Amount of Recoverables after performing the adjustment for expected losses due to possibility of default of the reinsurer, as defined in art. 81 of L1, including ceded intra group reinsurance, Total (Life other than health insurance, incl. Unit-Linked) C9=SUM(C1:C7)
C10	Total Recoverables from reinsurance and SPV after the adjustment for expected losses due to counterparty default – Health insurance (direct business), Contracts without options and guarantees	Amount of Recoverables after performing the adjustment for expected losses due to possibility of default of the reinsurer, as defined in art. 81 of L1, including ceded intra group reinsurance, regarding LoB Health SLT insurance (direct business), Contracts without options and guarantees See cross-templates checks tab CQS 4
C11	Total Recoverables from reinsurance and SPV after the adjustment for expected losses due to counterparty default – Health insurance (direct business), Contracts with options and guarantees	Amount of Recoverables after performing the adjustment for expected losses due to possibility of default of the reinsurer, as defined in art. 81 of L1, including ceded intra group reinsurance, regarding LoB Health SLT insurance (direct business), Contracts with options and guarantees See cross-templates checks tab CQS 4
C12	Total Recoverables from reinsurance and SPV after the adjustment for expected losses due to counterparty default – Annuities stemming from non-life insurance contracts and relating to health insurance obligations	Amount of Recoverables after performing the adjustment for expected losses due to possibility of default of the reinsurer, as defined in art. 81 of L1, including ceded intra group reinsurance, regarding LoB Annuities stemming from non-life insurance contracts and relating to health insurance obligations See cross-templates checks tab CQS 4
C13	Total Recoverables from reinsurance and SPV after the adjustment for expected losses due to counterparty default – Gross - Health reinsurance (reinsurance accepted)	Amount of Recoverables after performing the adjustment for expected losses due to possibility of default of the reinsurer, as defined in art. 81 of L1, including ceded intra group reinsurance, regarding LoB Health reinsurance (reinsurance accepted) See cross-templates checks tab CQS 4
C14	Total Recoverables from reinsurance and SPV after the adjustment for expected losses due to counterparty default – Total (Health similar to life insurance)	C14=SUM(C10:C13)
E1	Risk Margin - Insurance with profit participation	Amount of Risk margin, as defined in Article 77(3) of the Solvency II Directive, regarding LoB Insurance with profit participation See cross-templates checks tab CQS 18 See cross-templates checks tab CQS 20 See cross-templates checks tab CQS 23
E2	Risk Margin - Index-linked and unit-linked insurance	Amount of Risk margin, as defined in Article 77(3) of the Solvency II Directive, regarding LoB Index-linked and unit-linked insurance
E4	Risk Margin - Other life insurance	Amount of Risk margin, as defined in Article 77(3) of the Solvency II Directive, regarding LoB Other life insurance See cross-templates checks tab CQS 18
E6	Risk Margin - Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations	Amount of Risk margin, as defined in Article 77(3) of the Solvency II Directive, regarding LoB Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations See cross-templates checks tab CQS 18

	ITEM	INSTRUCTIONS
E7	Risk Margin - Accepted reinsurance	Amount of Risk margin, as defined in Article 77(3) of the Solvency II Directive, regarding LoB Life accepted reinsurance See cross-templates checks tab CQS 18
E9	Risk Margin - Total (Life other than health insurance, incl. Unit- Linked)	E9=E1+E2+E4+E6+E7
E10	Risk Margin - Health insurance (direct business)	Amount of Risk margin, as defined in Article 77(3) of the Solvency II Directive, regarding LoB Health SLT insurance (direct business) See cross-templates checks tab CQS 15
E12	Risk Margin - Annuities stemming from non-life insurance contracts and relating to health insurance obligations	Amount of Risk margin, as defined in Article 77(3) of the Solvency II Directive, regarding LoB Annuities stemming from non-life insurance contracts and relating to health insurance obligations See cross-templates checks tab CQS 15
E13	Risk Margin - Health reinsurance (reinsurance accepted)	Amount of Risk margin, as defined in Article 77(3) of the Solvency II Directive, regarding LoB Health SLT reinsurance (reinsurance accepted) See cross-templates checks tab CQS 15
E14	Risk Margin - Total (Health similar to life insurance)	E14=E10+E12+E13
	Technical provisions - To	tal
F1	Technical Provisions - Total - Insurance with profit participation	F1=A1+B1+E1
F2	Technical Provisions - Total - Index-linked and unit- linked insurance	F2=A3+B2+B3+E2
F4	Technical Provisions - Total - Other life insurance	F4=A5+B4+B5+E4
F6	Technical Provisions - Total - Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations	F6=A6+B6+E6
F7	Technical Provisions - Total - Accepted reinsurance	F7=A7+B7+E7
F9	Technical Provisions - Total - Total (Life other than health insurance, incl. Unit- Linked)	F9=F1+F2+F4+F6+F7
F10	Technical Provisions - Total - Health insurance (direct	F10=A10+B10+B11+E10
F12	Technical Provisions - Total - Annuities stemming from non-life insurance contracts and relating to health insurance obligations	F12=A12+B12+E12
F13	Technical Provisions - Total - Health reinsurance (reinsurance accepted)	F13=A13+B13+E13
F14	Technical Provisions - Total - Total (Health similar to life insurance)	F14=F10+F12+F13

### Technical Annex II: List of quantitative reporting items S.12.01.b Life and Health SLT Technical Provisions

ITEM

INSTRUCTIONS

	Technical provisions calculate	ed as a whole
A1	Technical provisions calculated as a whole - Insurance with profit participation	Amount of Technical provisions calculated as a whole regarding LoB Insurance with profit participation See cross-templates checks tab CAS 30 See cross-templates checks tab CAS 34 See cross-templates checks tab CAS 35
A3	Technical provisions calculated as a whole - Index-linked and unit-linked insurance	Amount of Technical provisions calculated as a whole regarding LoB Index-linked and unit-linked insurance
A5	Technical provisions calculated as a whole - Other life insurance	Amount of Technical provisions calculated as a whole regarding LoB Other life insurance See cross-templates checks tab CAS 30
A6	Technical provisions calculated as a whole - Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations	Amount of Technical provisions calculated as a whole regarding LoB Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations See cross-templates checks tab CAS 30
A7	Technical provisions calculated as a whole - Accepted reinsurance	Amount of Technical provisions calculated as a whole regarding LoB Life accepted reinsurance A7=A7A+A7B+A7C See cross-templates checks tab CAS 30
A7A	Technical provisions calculated as a whole - Accepted reinsurance, Of which WP (Insurance with profit participation on Accepted reinsurance (Gross))	Amount of Technical provisions calculated as a whole regarding LoB Life Accepted reinsurance, Of which WP (Insurance with profit participation on Accepted reinsurance (Gross))
А7В	Technical provisions calculated as a whole - Accepted reinsurance, Of which UL (Index- linked and unit-linked insurance on Accepted reinsurance (Gross))	Amount of Technical provisions calculated as a whole regarding LoB Life Accepted reinsurance, Of which UL (Index-linked and unit-linked insurance on Accepted reinsurance (Gross))
A7C	Technical provisions calculated as a whole - Accepted reinsurance, Of which OL (Other life insurance on Accepted reinsurance (Gross))	Amount of Technical provisions calculated as a whole regarding LoB Life Accepted reinsurance, Of which OL (Other life insurance on Accepted reinsurance (Gross))
A9	Technical provisions calculated as a whole - Total (Life other than health insurance, incl. Unit- linked)	'A9=A1+A3+A5+A6+A7
A10	Technical provisions calculated as a whole - Health insurance (direct business)	Amount of Technical provisions calculated as a whole regarding LoB Health SLT insurance (direct business) See cross-templates checks tab CAS 27
A12	Technical provisions calculated as a whole - Annuities stemming from non-life insurance contracts and relating to health insurance obligations	Amount of Technical provisions calculated as a whole regarding LoB Annuities stemming from non-life insurance contracts and relating to health insurance obligations See cross-templates checks tab CAS 27
A13	Technical provisions calculated as a whole - Health reinsurance (reinsurance accepted)	Amount of Technical provisions calculated as a whole regarding LoB Health SLT reinsurance (reinsurance accepted) See cross-templates checks tab CAS 27
A14	Technical provisions calculated as a whole - Total (Health similar to life insurance)	'A14=A10+A12+A13

	11EM	INSTRUCTIONS
·	Technical provisions calculate	d as a sum of a best estimate and a risk margin - Best estimate
B1	Technical provisions calculated	Amount of Gross Best estimate (no deduction of reinsurance and SPVs according
	as a sum of BE and RM, Best	to article 77(2) in L1) regarding LoB Insurance with profit participation
	Estimate (BE) – Gross,	See cross-templates checks tab CAS 31
	Insurance with profit	See cross-templates checks tab CAS 34
	participation	See cross-templates checks tab CAS 36
		See cross-templates checks tab CAS 56
		See cross-templates checks tab CAS 57
		See cross-templates checks tab CAS 58
		See cross-templates checks tab CAS 75
		See cross-templates checks tab CAS 75
		See cross-templates checks tab CAS 70
		See cross-templates checks tab CAS 77
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B2	Technical provisions calculated	Amount of Gross Best estimate (no deduction of reinsurance and SPVs according
	as a sum of BE and RM, Best	to article 77(2) in L1) regarding LoB Index-linked and unit-linked insurance,
	Estimate (BE) – Gross, Index-	Contracts without options and guarantees
	linked and unit-linked	See cross-templates checks tab CAS 33
	insurance, Contracts without	
	options and guarantees	
50		
ВЗ	recnnical provisions calculated	Amount of Gross Best estimate (no deduction of reinsurance and SPVs according
	as a sum of BE and RM, Best	to article //(2) in L1) regarding LoB Index-linked and unit-linked insurance,
	Estimate (BE) – Gross, Index-	Contracts with options and guarantees
	linked and unit-linked	See cross-templates checks tab CAS 33
	insurance, Contracts with	
	options and guarantees	
D4	Technical provisions calculated	Amount of Cross Post actimate (no deduction of reinsurance and CD)/a according
В4	Technical provisions calculated	Amount of Gross Best estimate (no deduction of reinsurance and SPVs according
		to article 77(2) in L1) regarding LoB Other life insurance, Contracts without
	Estimate (BE) – Gross, Other	options and guarantees
	life insurance, Contracts without	See cross-templates checks tab CAS 31
	options and guarantees	
DE	Technical provisions calculated	Amount of Croce Pact actimate (no doduction of reincurance and SDVc according
БЭ	reclinical provisions calculated	Amount of Gross best estimate (no deduction of reinsurance and SPVs according
	as a sum of BE and RM, Best	to article 77(2) in L1) regarding LoB Other life insurance, Contracts with options
	Estimate (BE) – Gross, Other	and guarantees
	life insurance, Contracts with	See cross-templates checks tab CAS 31
	options and guarantees	
B6	Technical provisions calculated	Amount of Gross Best estimate (no deduction of reinsurance and SDVs according
bo	as a sum of RE and RM. Rost	to article 77(2) in [1] regarding LoB Appuilies stomming from non-life incurance
	Estimate ( $BE$ ) – Groce	contracts and relating to incurance obligation other than health incurance
	Appuition stomming from non	
	Annullies stemming from non-	obligations
	life insurance contracts and	See cross-templates checks tab CAS 31
	relating to insurance obligation	
	other than health insurance	
	obligations	
B7	Technical provisions calculated	Amount of Gross Best estimate (no deduction of reinsurance and SPVs according
27	as a sum of BE and RM. Best	to article 77(2) in [1] regarding LoB Life Accented reinsurance
	Estimate (BE) - Gross Accented	See cross-templates checks tab CAS 31
B9	Technical provisions calculated	Amount of Gross Best estimate (no deduction of reinsurance and SPVs according
-	as a sum of BE and RM, Best	to article 77(2) in L1), Total (Life other than health insurance, incl. Unit-Linked)
	Estimate (BE) – Gross, Total	B9=SUM(B1:B7)
	(Life other than health	
	insurance incl Unit-Linked)	
B10	Technical provisions calculated	Amount of Gross Best estimate (no deduction of reinsurance and SPVs according
	as a sum of BE and RM, Best	to article 77(2) in L1) regarding LoB Health SLT insurance (direct business),
	Estimate (BE) – Gross, Health	Contracts without options and guarantees
	insurance (direct business),	See cross-templates checks tab CAS 28
	Contracts without options and	
	quarantees	
B11	Technical provisions calculated	Amount of Gross Best estimate (no deduction of reinsurance and SPVs according
	as a sum of BE and RM, Best	to article 77(2) in L1) regarding LoB Health SLT insurance (direct business),
	Estimate (BE) – Gross, Health	Contracts with options and guarantees
	insurance (direct business),	See cross-templates checks tab CAS 28
	Contracts with options and	
	quarantoos	

	ITEM	INSTRUCTIONS
B12	Technical provisions calculated as a sum of BE and RM, Best Estimate (BE) – Gross – Annuities stemming from non- life insurance contracts and relating to health insurance obligations	Amount of Gross Best estimate (no deduction of reinsurance and SPVs according to article 77(2) in L1) regarding LoB Annuities stemming from non-life insurance contracts and relating to health insurance obligations See cross-templates checks tab CAS 28
B13	Technical provisions calculated as a sum of BE and RM, Best Estimate (BE) – Gross - Health reinsurance (reinsurance accented)	Amount of Gross Best estimate (no deduction of reinsurance and SPVs according to article 77(2) in L1) regarding LoB Health reinsurance (reinsurance accepted) See cross-templates checks tab CAS 28
B14	Technical provisions calculated as a sum of BE and RM, Best Estimate (BE) – Gross – Total (Health similar to life insurance)	'B14=SUM(B10:B13)
CA1	Total Recoverables from reinsurance and SPV before the adjustment for expected losses due to counterparty default – Insurance with profit participation	NOT APPLICABLE for the purpose of preparatory phase Amount of Recoverables before performing the adjustment for expected losses due to possibility of default of the reinsurer, as defined in art. 81 of L1, including ceded intra group reinsurance, regarding LoB Insurance with profit participation CA1=CB1+CC1+CD1
CA2	Total Recoverables from reinsurance and SPV before the adjustment for expected losses due to counterparty default – Index-linked and unit-linked insurance, Contracts without options and guarantees	NOT APPLICABLE for the purpose of preparatory phase Amount of Recoverables before performing the adjustment for expected losses due to possibility of default of the reinsurer, as defined in art. 81 of L1, including ceded intra group reinsurance, regarding LoB Index-linked and unit-linked insurance, Contracts without options and guarantees CA2=CB2+CC2+CD2
CA3	Total Recoverables from reinsurance and SPV before the adjustment for expected losses due to counterparty default – Index-linked and unit-linked insurance, Contracts with options and guarantees	NOT APPLICABLE for the purpose of preparatory phase Amount of Recoverables before performing the adjustment for expected losses due to possibility of default of the reinsurer, as defined in art. 81 of L1, including ceded intra group reinsurance, regarding LoB Index-linked and unit-linked insurance, Contracts with options and guarantees CA3=CB3+CC3+CD3
CA4	Total Recoverables from reinsurance and SPV before the adjustment for expected losses due to counterparty default – Other life insurance, Contracts without options and guarantees	NOT APPLICABLE for the purpose of preparatory phase Amount of Recoverables before performing the adjustment for expected losses due to possibility of default of the reinsurer, as defined in art. 81 of L1, including ceded intra group reinsurance, regarding LoB Other life insurance, Contracts without options and guarantees CA4=CB4+CC4+CD4
CA5	Total Recoverables from reinsurance and SPV before the adjustment for expected losses due to counterparty default – Other life insurance, Contracts with options and guarantees	NOT APPLICABLE for the purpose of preparatory phase Amount of Recoverables before performing the adjustment for expected losses due to possibility of default of the reinsurer, as defined in art. 81 of L1, including ceded intra group reinsurance, regarding LoB Other life insurance, Contracts with options and guarantees CA5=CB5+CC5+CD5
CA6	Total Recoverables from reinsurance and SPV before the adjustment for expected losses due to counterparty default – Annuities stemming from non- life insurance contracts and relating to insurance obligation other than health insurance obligations	NOT APPLICABLE for the purpose of preparatory phase Amount of Recoverables before performing the adjustment for expected losses due to possibility of default of the reinsurer, as defined in art. 81 of L1, including ceded intra group reinsurance, regarding LoB Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations CA6=CB6+CC6+CD6
CA7	Total Recoverables from reinsurance and SPV before the adjustment for expected losses due to counterparty default – Accepted reinsurance	NOT APPLICABLE for the purpose of preparatory phase Amount of Recoverables before performing the adjustment for expected losses due to possibility of default of the reinsurer, as defined in art. 81 of L1, including ceded intra group reinsurance, regarding LoB Life Accepted reinsurance CA7=CB7+CC7+CD7

	ITEM	INSTRUCTIONS
CA9	Total Recoverables from reinsurance and SPV before the adjustment for expected losses due to counterparty default – Total (Life other than health insurance, incl. Unit-Linked)	NOT APPLICABLE for the purpose of preparatory phase Total Amount of Recoverables before performing the adjustment for expected losses due to possibility of default of the reinsurer, as defined in art. 81 of L1, including ceded intra group reinsurance, Total (Life other than health insurance, incl. Unit-Linked) CA9=SUM(CA1:CA7)
CA10	Total Recoverables from reinsurance and SPV before the adjustment for expected losses due to counterparty default - Health insurance (direct business), Contracts without options and guarantees	NOT APPLICABLE for the purpose of preparatory phase Amount of Recoverables before performing the adjustment for expected losses due to possibility of default of the reinsurer, as defined in art. 81 of L1, including ceded intra group reinsurance regarding LoB Health SLT insurance (direct business), Contracts without options and guarantees
CA11	Total Recoverables from reinsurance and SPV before the adjustment for expected losses due to counterparty default - Health insurance (direct business), Contracts with	NOT APPLICABLE for the purpose of preparatory phase Amount of Recoverables before performing the adjustment for expected losses due to possibility of default of the reinsurer, as defined in art. 81 of L1, including ceded intra group reinsurance regarding LoB Health SLT insurance (direct business), Contracts with options and guarantees CA11=CB11+CC11+CD11
CA12	Total Recoverables from reinsurance and SPV before the adjustment for expected losses due to counterparty default - Annuities stemming from non- life insurance contracts and relating to health insurance	NOT APPLICABLE for the purpose of preparatory phase Amount of Recoverables before performing the adjustment for expected losses due to possibility of default of the reinsurer, as defined in art. 81 of L1, including ceded intra group reinsurance regarding LoB Annuities stemming from non-life insurance contracts and relating to health insurance obligations CA12=CB12+CC12+CD12
CA13	Total Recoverables from reinsurance and SPV before the adjustment for expected losses due to counterparty default - Health reinsurance (reinsurance	NOT APPLICABLE for the purpose of preparatory phase Amount of Recoverables before performing the adjustment for expected losses due to possibility of default of the reinsurer, as defined in art. 81 of L1, including ceded intra group reinsurance regarding LoB Health reinsurance (reinsurance accepted)
CA14	Total Recoverables from reinsurance and SPV before the adjustment for expected losses due to counterparty default - Total (Health similar to life insurance)	NOT APPLICABLE for the purpose of preparatory phase 'CA14=SUM(CA10:CA13)
CB1	Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses – Insurance with profit participation	NOT APPLICABLE for the purpose of preparatory phase Amount of Recoverables from "traditional" reinsurance, i.e. without SPV and Finite Reinsurance, calculated consistently with the boundaries of the contracts to which they relate, including also ceded intra group reinsurance, regarding LoB Insurance with profit participation
CB2	Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses – Index- linked and unit-linked insurance, Contracts without options and guarantees	NOT APPLICABLE for the purpose of preparatory phase Amount of Recoverables from "traditional" reinsurance, i.e. without SPV and Finite Reinsurance, calculated consistently with the boundaries of the contracts to which they relate, including also ceded intra group reinsurance, regarding LoB Index-linked and unit-linked insurance, Contracts without options and guarantees
СВЗ	Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses – Index- linked and unit-linked insurance, Contracts with options and guarantees	NOT APPLICABLE for the purpose of preparatory phase Amount of Recoverables from "traditional" reinsurance, i.e. without SPV and Finite Reinsurance, calculated consistently with the boundaries of the contracts to which they relate, including also ceded intra group reinsurance, regarding LoB Index-linked and unit-linked insurance, Contracts with options and guarantees
CB4	Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses – Other life insurance, Contracts without options and guarantees	NOT APPLICABLE for the purpose of preparatory phase Amount of Recoverables from "traditional" reinsurance, i.e. without SPV and Finite Reinsurance, calculated consistently with the boundaries of the contracts to which they relate, including also ceded intra group reinsurance, regarding LoB Other life insurance, Contracts without options and guarantees

	ITEM	INSTRUCTIONS
CB5	Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses – Other life insurance, Contracts with options and guarantees	NOT APPLICABLE for the purpose of preparatory phase Amount of Recoverables from "traditional" reinsurance, i.e. without SPV and Finite Reinsurance, calculated consistently with the boundaries of the contracts to which they relate, including also ceded intra group reinsurance, regarding LoB Other life insurance, Contracts with options and guarantees
CB6	Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses – Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations	NOT APPLICABLE for the purpose of preparatory phase Amount of Recoverables from "traditional" reinsurance, i.e. without SPV and Finite Reinsurance, calculated consistently with the boundaries of the contracts to which they relate, including also ceded intra group reinsurance, regarding LoB Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations
CB7	Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses – Accepted reinsurance	NOT APPLICABLE for the purpose of preparatory phase Amount of Recoverables from "traditional" reinsurance, i.e. without SPV and Finite Reinsurance, calculated consistently with the boundaries of the contracts to which they relate, including also ceded intra group reinsurance, regarding LoB Life Accepted reinsurance
CB9	Total Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses – Total (Life other than health insurance, incl. Unit-Linked)	NOT APPLICABLE for the purpose of preparatory phase Total Amount of Recoverables from "traditional" reinsurance, i.e. without SPV and Finite Reinsurance, calculated consistently with the boundaries of the contracts to which they relate, including also ceded intra group reinsurance, Total (Life other than health insurance, incl. Unit-Linked) CB9=SUM(CB1:CB7)
CB10	Total Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses - Health insurance (direct business), Contracts without options and guarantees	NOT APPLICABLE for the purpose of preparatory phase Amount of Recoverables from "traditional" reinsurance, i.e. without SPV and Finite Reinsurance, calculated consistently with the boundaries of the contracts to which they relate, including also ceded intra group reinsurance regarding LoB Health SLT insurance (direct business), Contracts without options and guarantees
CB11	Total Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses - Health insurance (direct business), Contracts with	NOT APPLICABLE for the purpose of preparatory phase Amount of Recoverables from "traditional" reinsurance, i.e. without SPV and Finite Reinsurance, calculated consistently with the boundaries of the contracts to which they relate, including also ceded intra group reinsurance regarding LoB Health SLT insurance (direct business), Contracts with options and guarantees
CB12	Total Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses – Annuities stemming from non- life insurance contracts and relating to health insurance	NOT APPLICABLE for the purpose of preparatory phase Amount of Recoverables from "traditional" reinsurance, i.e. without SPV and Finite Reinsurance, calculated consistently with the boundaries of the contracts to which they relate, including also ceded intra group reinsurance regarding LoB Annuities stemming from non-life insurance contracts and relating to health insurance obligations
CB13	Total Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses – Gross - Health reinsurance (reinsurance accepted)	NOT APPLICABLE for the purpose of preparatory phase Amount of Recoverables from "traditional" reinsurance, i.e. without SPV and Finite Reinsurance, calculated consistently with the boundaries of the contracts to which they relate, including also ceded intra group reinsurance regarding LoB Health reinsurance (reinsurance accepted)
CB14	Total Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses – Total (Health similar to life insurance)	NOT APPLICABLE for the purpose of preparatory phase CB14=SUM(CB10:CB13)
CC1	Recoverables from SPV before adjustment for expected losses – Insurance with profit participation	NOT APPLICABLE for the purpose of preparatory phase Amount of Recoverables from SPV (Special purpose vehicles), calculated consistently with the boundaries of the contracts to which they relate, regarding LoB Insurance with profit participation. The amounts recoverable from a special purpose vehicle shall not exceed the aggregate maximum risk exposure of this SPV to the insurance or reinsurance undertaking

	ITEM	INSTRUCTIONS
CC2	Recoverables from SPV before adjustment for expected losses – Index-linked and unit-linked insurance, Contracts without options and guarantees	NOT APPLICABLE for the purpose of preparatory phase Amount of Recoverables from SPV (Special purpose vehicles), calculated consistently with the boundaries of the contracts to which they relate, regarding LoB Index-linked and unit-linked insurance, Contracts without options and guarantees. The amounts recoverable from a special purpose vehicle shall not exceed the aggregate maximum risk exposure of this SPV to the insurance or reinsurance undertaking.
CC3	Recoverables from SPV before adjustment for expected losses – Index-linked and unit-linked insurance, Contracts with options and guarantees	NOT APPLICABLE for the purpose of preparatory phase Amount of Recoverables from SPV (Special purpose vehicles), calculated consistently with the boundaries of the contracts to which they relate, regarding LoB Index-linked and unit-linked insurance, Contracts with options and guarantees. The amounts recoverable from a special purpose vehicle shall not exceed the aggregate maximum risk exposure of this SPV to the insurance or reinsurance undertaking
CC4	Recoverables from SPV before adjustment for expected losses – Other life insurance, Contracts without options and guarantees	NOT APPLICABLE for the purpose of preparatory phase Amount of Recoverables from SPV (Special purpose vehicles), calculated consistently with the boundaries of the contracts to which they relate, regarding LoB Other life insurance, Contracts without options and guarantees. The amounts recoverable from a special purpose vehicle shall not exceed the aggregate maximum risk exposure of this SPV to the insurance or reinsurance undertaking
CC5	Recoverables from SPV before adjustment for expected losses – Other life insurance, Contracts with options and guarantees	NOT APPLICABLE for the purpose of preparatory phase Amount of Recoverables from SPV (Special purpose vehicles), calculated consistently with the boundaries of the contracts to which they relate, regarding LoB Other life insurance, Contracts with options and guarantees. The amounts recoverable from a special purpose vehicle shall not exceed the aggregate maximum risk exposure of this SPV to the insurance or reinsurance undertaking
CC6	Recoverables from SPV before adjustment for expected losses – Annuities stemming from non- life insurance contracts and relating to insurance obligation other than health insurance obligations	NOT APPLICABLE for the purpose of preparatory phase Amount of Recoverables from SPV (Special purpose vehicles), calculated consistently with the boundaries of the contracts to which they relate, regarding LoB Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations. The amounts recoverable from a special purpose vehicle shall not exceed the aggregate maximum risk exposure of this SPV to the insurance or reinsurance undertaking
CC7	Recoverables from SPV before adjustment for expected losses - Accepted reinsurance	NOT APPLICABLE for the purpose of preparatory phase Amount of Recoverables from SPV (Special purpose vehicles), calculated consistently with the boundaries of the contracts to which they relate, regarding LoB Life Accepted reinsurance. The amounts recoverable from a special purpose vehicle shall not exceed the aggregate maximum risk exposure of this SPV to the insurance or reinsurance undertaking
CC9	Total Recoverables from SPV before adjustment for expected losses – Total (Life other than health insurance, incl. Unit- Linked)	NOT APPLICABLE for the purpose of preparatory phase Amount of Recoverables from SPV (Special purpose vehicles), calculated consistently with the boundaries of the contracts to which they relate, Total (Life other than health insurance, incl. Unit-Linked). The amounts recoverable from a special purpose vehicle shall not exceed the aggregate maximum risk exposure of this SPV to the insurance or reinsurance undertaking. CC9=SUM(CC1:CC7)
CC10	Total Recoverables from SPV before adjustment for expected losses – Health insurance (direct business), Contracts without options and guarantees	NOT APPLICABLE for the purpose of preparatory phase Amount of Total Recoverables from SPV before adjustment for expected losses regarding LoB Health SLT insurance (direct business), Contracts without options and guarantees. The amounts recoverable from a special purpose vehicle shall not exceed the aggregate maximum risk exposure of this SPV to the insurance or reinsurance undertaking
CC11	Total Recoverables from SPV before adjustment for expected losses – Health insurance (direct business), Contracts with options and guarantees	NOT APPLICABLE for the purpose of preparatory phase Amount of Total Recoverables from SPV before adjustment for expected losses regarding LoB Health SLT insurance (direct business), Contracts with options and guarantees. The amounts recoverable from a special purpose vehicle shall not exceed the aggregate maximum risk exposure of this SPV to the insurance or reinsurance undertaking
CC12	Total Recoverables from SPV before adjustment for expected losses – Annuities stemming from non-life insurance contracts and relating to health insurance obligations	NOT APPLICABLE for the purpose of preparatory phase Amount of Total Recoverables from SPV before adjustment for expected losses regarding LoB Annuities stemming from non-life insurance contracts and relating to health insurance obligations. The amounts recoverable from a special purpose vehicle shall not exceed the aggregate maximum risk exposure of this SPV to the insurance or reinsurance undertaking

	ITEM	INSTRUCTIONS
CC13	Total Recoverables from SPV before adjustment for expected losses – Gross - Health reinsurance (reinsurance accepted)	NOT APPLICABLE for the purpose of preparatory phase Amount of Total Recoverables from SPV before adjustment for expected losses regarding LoB Health reinsurance (reinsurance accepted).The amounts recoverable from a special purpose vehicle shall not exceed the aggregate maximum risk exposure of this SPV to the insurance or reinsurance undertaking
CC14	Total Recoverables from SPV before adjustment for expected losses – Total (Health similar to life insurance)	NOT APPLICABLE for the purpose of preparatory phase CC14=SUM(CC10:CC13)
CD1	Recoverables from Finite Reinsurance before adjustment for expected losses – Insurance with profit participation	NOT APPLICABLE for the purpose of preparatory phase Amount of Recoverables from Finite Re, calculated consistently with the boundaries of the contracts to which they relate, including also ceded intra group reinsurance, regarding LoB Insurance with profit participation
CD2	Recoverables from Finite Reinsurance before adjustment for expected losses – Index- linked and unit-linked insurance, Contracts without options and guarantees	NOT APPLICABLE for the purpose of preparatory phase Amount of Recoverables from Finite Re, calculated consistently with the boundaries of the contracts to which they relate, including also ceded intra group reinsurance, regarding LoB Index-linked and unit-linked insurance, Contracts without options and guarantees
CD3	Recoverables from Finite Reinsurance before adjustment for expected losses – Index- linked and unit-linked insurance, Contracts with options and guarantees	NOT APPLICABLE for the purpose of preparatory phase Amount of Recoverables from Finite Re, calculated consistently with the boundaries of the contracts to which they relate, including also ceded intra group reinsurance, regarding LoB Index-linked and unit-linked insurance, Contracts with options and guarantees
CD4	Recoverables from Finite Reinsurance before adjustment for expected losses – Other life insurance, Contracts without options and guarantees	NOT APPLICABLE for the purpose of preparatory phase Amount of Recoverables from Finite Re, calculated consistently with the boundaries of the contracts to which they relate, including also ceded intra group reinsurance, regarding LoB Other life insurance, Contracts without options and guarantees
CD5	Recoverables from Finite Reinsurance before adjustment for expected losses – Other life insurance, Contracts with options and guarantees	NOT APPLICABLE for the purpose of preparatory phase Amount of Recoverables from Finite Re, calculated consistently with the boundaries of the contracts to which they relate, including also ceded intra group reinsurance, regarding LoB Other life insurance, Contracts with options and guarantees
CD6	Recoverables from Finite Reinsurance before adjustment for expected losses – Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations	NOT APPLICABLE for the purpose of preparatory phase Amount of Recoverables from Finite Re, calculated consistently with the boundaries of the contracts to which they relate, including also ceded intra group reinsurance, regarding LoB Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations
CD7	Recoverables from Finite Reinsurance before adjustment for expected losses – Accepted reinsurance	NOT APPLICABLE for the purpose of preparatory phase Amount of Recoverables from Finite Re, calculated consistently with the boundaries of the contracts to which they relate, including also ceded intra group reinsurance, regarding LoB Life Accepted reinsurance
CD9	Total Recoverables from Finite Reinsurance before adjustment for expected losses – Total (Life other than health insurance, incl. Unit-Linked)	NOT APPLICABLE for the purpose of preparatory phase Total Amount of Recoverables from Finite Re, calculated consistently with the boundaries of the contracts to which they relate, including also ceded intra group reinsurance, Total (Life other than health insurance, incl. Unit-Linked). CD9=SUM(CD1:CD7)
CD10	Total Recoverables from Finite Reinsurance before adjustment for expected losses – Health insurance (direct business), Contracts without options and guarantees	NOT APPLICABLE for the purpose of preparatory phase Amount of Total Recoverables from Finite Reinsurance before adjustment for expected losses regarding LoB Health SLT insurance (direct business), Contracts without options and guarantees
CD11	Total Recoverables from Finite Reinsurance before adjustment for expected losses – Health insurance (direct business), Contracts with options and guarantees	NOT APPLICABLE for the purpose of preparatory phase Amount of Total Recoverables from Finite Reinsurance before adjustment for expected losses regarding LoB Health SLT insurance (direct business), Contracts with options and guarantees

	ITEM	INSTRUCTIONS
CD12	Total Recoverables from Finite Reinsurance before adjustment for expected losses – Annuities stemming from non-life insurance contracts and relating to health insurance obligations	NOT APPLICABLE for the purpose of preparatory phase Amount of Total Recoverables from Finite Reinsurance before adjustment for expected losses regarding LoB Annuities stemming from non-life insurance contracts and relating to health insurance obligations
CD13	Total Recoverables from Finite Reinsurance before adjustment for expected losses – Gross - Health reinsurance (reinsurance accepted)	NOT APPLICABLE for the purpose of preparatory phase Amount of Total Recoverables from Finite Reinsurance before adjustment for expected losses regarding LoB Health reinsurance (reinsurance accepted)
CD14	Total Recoverables from Finite Reinsurance before adjustment for expected losses – Total (Health similar to life insurance)	NOT APPLICABLE for the purpose of preparatory phase CD14=SUM(CD10:CD13)
C1	Total Recoverables from reinsurance and SPV after the adjustment for expected losses due to counterparty default – Insurance with profit participation	Amount of Recoverables after performing the adjustment for expected losses due to possibility of default of the reinsurer, as defined in art. 81 of L1, including ceded intra group reinsurance, regarding LoB Insurance with profit participation See cross-templates checks tab CAS 38 See cross-templates checks tab CAS 56 See cross-templates checks tab CAS 57 See cross-templates checks tab CAS 58 See cross-templates checks tab CAS 75 See cross-templates checks tab CAS 76 See cross-templates checks tab CAS 77 See cross-templates checks tab CAS 77 See cross-templates checks tab CAS 77
C2	Total Recoverables from reinsurance and SPV after the adjustment for expected losses due to counterparty default – Index-linked and unit-linked insurance, Contracts without options and guarantees	Amount of Recoverables after performing the adjustment for expected losses due to possibility of default of the reinsurer, as defined in art. 81 of L1, including ceded intra group reinsurance, regarding LoB Index-linked and unit-linked insurance, Contracts without options and guarantees See cross-templates checks tab CAS 20
C3	Total Recoverables from reinsurance and SPV after the adjustment for expected losses due to counterparty default – Index-linked and unit-linked insurance, Contracts with options and guarantees	Amount of Recoverables after performing the adjustment for expected losses due to possibility of default of the reinsurer, as defined in art. 81 of L1, including ceded intra group reinsurance, regarding LoB Index-linked and unit-linked insurance, Contracts with options and guarantees See cross-templates checks tab CAS 20
C4	Total Recoverables from reinsurance and SPV after the adjustment for expected losses due to counterparty default – Other life insurance, Contracts without options and guarantees	Amount of Recoverables after performing the adjustment for expected losses due to possibility of default of the reinsurer, as defined in art. 81 of L1, including ceded intra group reinsurance, regarding LoB Other life insurance, Contracts without options and guarantees See cross-templates checks tab CAS 19
C5	Total Recoverables from reinsurance and SPV after the adjustment for expected losses due to counterparty default – Other life insurance, Contracts with options and guarantees	Amount of Recoverables after performing the adjustment for expected losses due to possibility of default of the reinsurer, as defined in art. 81 of L1, including ceded intra group reinsurance, regarding LoB Other life insurance, Contracts with options and guarantees See cross-templates checks tab CAS 19
C6	Total Recoverables from reinsurance and SPV after the adjustment for expected losses due to counterparty default – Annuities stemming from non- life insurance contracts and relating to insurance obligation other than health insurance obligations	Amount of Recoverables after performing the adjustment for expected losses due to possibility of default of the reinsurer, as defined in art. 81 of L1, including ceded intra group reinsurance, regarding LoB Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations See cross-templates checks tab CAS 19

	ITEM	INSTRUCTIONS
C7	Total Recoverables from reinsurance and SPV after the adjustment for expected losses due to counterparty default – Accepted reinsurance	Amount of Recoverables after performing the adjustment for expected losses due to possibility of default of the reinsurer, as defined in art. 81 of L1, including ceded intra group reinsurance, regarding LoB Life Accepted reinsurance See cross-templates checks tab CAS 19
C9	Total Recoverables from reinsurance and SPV after the adjustment for expected losses due to counterparty default – Total (Life other than health insurance, incl. Unit-Linked)	Total Amount of Recoverables after performing the adjustment for expected losses due to possibility of default of the reinsurer, as defined in art. 81 of L1, including ceded intra group reinsurance, Total (Life other than health insurance, incl. Unit-Linked) C9=SUM(C1:C7)
C10	Total Recoverables from reinsurance and SPV after the adjustment for expected losses due to counterparty default – Health insurance (direct business), Contracts without options and guarantees	Amount of Recoverables after performing the adjustment for expected losses due to possibility of default of the reinsurer, as defined in art. 81 of L1, including ceded intra group reinsurance, regarding LoB Health SLT insurance (direct business), Contracts without options and guarantees See cross-templates checks tab CAS 18
C11	Total Recoverables from reinsurance and SPV after the adjustment for expected losses due to counterparty default – Health insurance (direct business), Contracts with	Amount of Recoverables after performing the adjustment for expected losses due to possibility of default of the reinsurer, as defined in art. 81 of L1, including ceded intra group reinsurance, regarding LoB Health SLT insurance (direct business), Contracts with options and guarantees See cross-templates checks tab CAS 18
C12	Total Recoverables from reinsurance and SPV after the adjustment for expected losses due to counterparty default – Annuities stemming from non- life insurance contracts and relating to health insurance	Amount of Recoverables after performing the adjustment for expected losses due to possibility of default of the reinsurer, as defined in art. 81 of L1, including ceded intra group reinsurance, regarding LoB Annuities stemming from non-life insurance contracts and relating to health insurance obligations See cross-templates checks tab CAS 18
C13	Total Recoverables from reinsurance and SPV after the adjustment for expected losses due to counterparty default – Gross - Health reinsurance (reinsurance accepted)	Amount of Recoverables after performing the adjustment for expected losses due to possibility of default of the reinsurer, as defined in art. 81 of L1, including ceded intra group reinsurance, regarding LoB Health reinsurance (reinsurance accepted) See cross-templates checks tab CAS 18
C14	Total Recoverables from reinsurance and SPV after the adjustment for expected losses due to counterparty default – Total (Health similar to life	C14=SUM(C10:C13)
D1	Best Estimate minus recoverables from reinsurance and SPV – Insurance with profit participation	NOT APPLICABLE for the purpose of preparatory phase D1=B1-C1
D2	Best Estimate minus recoverables from reinsurance and SPV – Index-linked and unit-linked insurance, Contracts without options and guarantees	NOT APPLICABLE for the purpose of preparatory phase D2=B2-C2
D3	Best Estimate minus recoverables from reinsurance and SPV – Index-linked and unit-linked insurance, Contracts with options and guarantees	NOT APPLICABLE for the purpose of preparatory phase D3=B3-C3
D4	Best Estimate minus recoverables from reinsurance and SPV – Other life insurance, Contracts without options and guarantees	NOT APPLICABLE for the purpose of preparatory phase D4=B4-C4

	ITEM	INSTRUCTIONS
D5	Best Estimate minus recoverables from reinsurance and SPV – Other life insurance, Contracts with options and guarantees	NOT APPLICABLE for the purpose of preparatory phase D5=B5-C5
D6	Best Estimate minus recoverables from reinsurance and SPV – Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations	NOT APPLICABLE for the purpose of preparatory phase D6=B6-C6
D7	Best Estimate minus recoverables from reinsurance and SPV – Accepted reinsurance	NOT APPLICABLE for the purpose of preparatory phase D7=B7-C7
D9	Best Estimate minus recoverables from reinsurance and SPV – Total (Life other than health insurance, incl. Unit- Linked)	NOT APPLICABLE for the purpose of preparatory phase D9=SUM(D1:D7)
D10	Best Estimate minus recoverables from reinsurance and SPV – Health insurance (direct business), Contracts without options and guarantees	NOT APPLICABLE for the purpose of preparatory phase D10=B10-C10
D11	Best Estimate minus recoverables from reinsurance and SPV – Health insurance (direct business), Contracts with options and guarantees	NOT APPLICABLE for the purpose of preparatory phase D11=B11-C11
D12	Best Estimate minus recoverables from reinsurance and SPV – Annuities stemming from non-life insurance contracts and relating to health insurance obligations	NOT APPLICABLE for the purpose of preparatory phase D12=B12-C12
D13	Best Estimate minus recoverables from reinsurance and SPV - Health reinsurance (reinsurance accepted)	NOT APPLICABLE for the purpose of preparatory phase D13=B13-C13
D14	Total Recoverables from reinsurance and SPV after the adjustment for expected losses due to counterparty default – Total (Health similar to life	NOT APPLICABLE for the purpose of preparatory phase D14=SUM(D10:D13)
E1	Risk Margin - Insurance with profit participation	Amount of Risk margin, as defined in Article 77(3) of the Solvency II Directive, regarding LoB Insurance with profit participation See cross-templates checks tab CAS 32 See cross-templates checks tab CAS 34
E2	Risk Margin - Index-linked and	Amount of Risk margin, as defined in Article 77(3) of the Solvency II Directive,
E4	Risk Margin - Other life insurance	Amount of Risk margin, as defined in Article 77(3) of the Solvency II Directive, regarding LoB Other life insurance See cross-templates checks tab CAS 32
E6	Risk Margin - Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations	Amount of Risk margin, as defined in Article 77(3) of the Solvency II Directive, regarding LoB Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations See cross-templates checks tab CAS 32
E7	Risk Margin - Accepted	Amount of Risk margin, as defined in Article 77(3) of the Solvency II Directive,
E9	Risk Margin - Total (Life other than health insurance, incl. Unit- Linked)	See cross-templates checks tab CAS 32 'E9=E1+E2+E4+E6+E7

	ITEM	INSTRUCTIONS
E10	Risk Margin - Health insurance (direct business)	Amount of Risk margin, as defined in Article 77(3) of the Solvency II Directive, regarding LoB Health SLT insurance (direct business) See cross-templates checks tab CAS 29
E12	Risk Margin - Annuities stemming from non-life insurance contracts and relating to health insurance obligations	Amount of Risk margin, as defined in Article 77(3) of the Solvency II Directive, regarding LoB Annuities stemming from non-life insurance contracts and relating to health insurance obligations See cross-templates checks tab CAS 29
E13	Risk Margin - Health reinsurance (reinsurance accepted)	Amount of Risk margin, as defined in Article 77(3) of the Solvency II Directive, regarding LoB Health SLT reinsurance (reinsurance accepted)
E14	Risk Margin - Total (Health similar to life insurance)	E14=E10+E12+E13
	Technical provisions - Total	
F1	Technical Provisions - Total - Insurance with profit participation	'F1=A1+B1+E1
F2	Technical Provisions - Total - Index-linked and unit-linked insurance	'F2=A3+B2+B3+E2
F4	Technical Provisions - Total - Other life insurance	'F4=A5+B4+B5+E4
F6	Technical Provisions - Total - Annuities stemming from non- life insurance contracts and relating to insurance obligation other than health insurance obligations	'F6=A6+B6+E6
F7	Technical Provisions - Total - Accepted reinsurance	'F7=A7+B7+E7
F9	Technical Provisions - Total - Total (Life other than health insurance, incl. Unit-Linked)	'F9=F1+F2+F4+F6+F7
F10	Technical Provisions - Total - Health insurance (direct business)	F10=A10+B10+B11+E10
F12	Technical Provisions - Total - Annuities stemming from non- life insurance contracts and relating to health insurance obligations	F12=A12+B12+E12
F13	Technical Provisions - Total - Health reinsurance (reinsurance accepted)	F13=A13+B13+E13
F14	Technical Provisions - Total - Total (Health similar to life insurance)	F14=F10+F12+F13
FB1	Technical Provisions minus Recoverables from reinsurance and SPV – Total - Insurance with profit participation	NOT APPLICABLE for the purpose of preparatory phase 'FB1=F1-C1
FB2	Technical Provisions minus Recoverables from reinsurance and SPV – Total - Index-linked and unit-linked insurance	NOT APPLICABLE for the purpose of preparatory phase 'FB2=F2-C2-C3
FB4	Technical Provisions minus Recoverables from reinsurance and SPV – Total - Other life insurance	NOT APPLICABLE for the purpose of preparatory phase FB4=F4-C4-C5
FB6	Technical Provisions minus Recoverables from reinsurance and SPV – Total - Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance	NOT APPLICABLE for the purpose of preparatory phase FB6=F6-C6

	ITEM	INSTRUCTIONS
FB7	Technical Provisions minus Recoverables from reinsurance and SPV – Total - Accepted	NOT APPLICABLE for the purpose of preparatory phase FB7=F7-C7=FB7A+FB7B+FB7C
FB7A	Technical Provisions minus Recoverables from reinsurance and SPV – Total - Accepted reinsurance, Of which WP (Insurance with profit participation on Accepted reinsurance (Gross))	NOT APPLICABLE for the purpose of preparatory phase FB7A
FB7B	Technical Provisions minus Recoverables from reinsurance and SPV – Total - Accepted reinsurance, Of which UL (Index- linked and unit-linked insurance on Accepted reinsurance (Gross))	NOT APPLICABLE for the purpose of preparatory phase FB7B
FB7C	Technical Provisions minus Recoverables from reinsurance and SPV – Total - Accepted reinsurance, Of which OL (Other life insurance on Accepted reinsurance (Gross))	NOT APPLICABLE for the purpose of preparatory phase FB7C
FB9	Technical Provisions minus Recoverables from reinsurance and SPV – Total - Total (Life other than health insurance,	NOT APPLICABLE for the purpose of preparatory phase 'FB9=FB1+FB2+FB4+FB6+FB7
FB10	Technical Provisions minus Recoverables from reinsurance and SPV – Total - Health insurance (direct business)	NOT APPLICABLE for the purpose of preparatory phase FB10=F10-C10-C11
FB12	Technical Provisions minus Recoverables from reinsurance and SPV – Total - Annuities stemming from non-life insurance contracts and relating to health insurance obligations	NOT APPLICABLE for the purpose of preparatory phase FB12=F12-C12
FB13	Technical Provisions minus Recoverables from reinsurance and SPV – Total - Health reinsurance (reinsurance accepted)	NOT APPLICABLE for the purpose of preparatory phase FB13=F13-C13
FB14	Technical Provisions minus Recoverables from reinsurance and SPV – Total - Total (Health similar to life insurance)	NOT APPLICABLE for the purpose of preparatory phase 'FB14=FB10+FB12+FB13
I	Best Estimate of products wit	h a surrender option
IA1	Best Estimate of products with a surrender option - Insurance with profit participation	NOT APPLICABLE for the purpose of preparatory phase Amount of Best Estimate of products with a surrender option regarding LoB Insurance with profit participation
IA2	Best Estimate of products with a surrender option - Index-linked and unit-linked insurance	NOT APPLICABLE for the purpose of preparatory phase Amount of Best Estimate of products with a surrender option regarding LoB Index- linked and unit-linked insurance
IA4	Best Estimate of products with a surrender option - Other life insurance	NOT APPLICABLE for the purpose of preparatory phase Amount of Best Estimate of products with a surrender option regarding LoB Other life insurance
IA6	Best Estimate of products with a surrender option - Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations	NOT APPLICABLE for the purpose of preparatory phase Amount of Best Estimate of products with a surrender option regarding LoB Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations

	ITEM	INSTRUCTIONS
IA9	Best Estimate of products with a surrender option - Total (Life other than health insurance, incl. Unit-Linked)	NOT APPLICABLE for the purpose of preparatory phase IA9=IA1+IA2+IA4+IA6
IA10	Best Estimate of products with a surrender option - Health insurance (direct business)	NOT APPLICABLE for the purpose of preparatory phase Amount of Best Estimate of products with a surrender option regarding LoB Health SLT insurance (direct business)
IA12	Best Estimate of products with a surrender option - Annuities stemming from non-life insurance contracts and relating to health insurance obligations	NOT APPLICABLE for the purpose of preparatory phase Amount of Best Estimate of products with a surrender option regarding LoB Annuities stemming from non-life insurance contracts and relating to health insurance obligations
IA14	Best Estimate of products with a surrender option - Total (Health similar to life insurance)	NOT APPLICABLE for the purpose of preparatory phase IA14=IA10+IA12
	Additional information	
J1, J2, J4, J6, J7, J9, J10, J12, J13, J14	Gross BE for different countries - Home country	Amount of gross BE by country of the location of risk underwritten, when the country is the home country, for each of the following Life LoB and totals (Life other than health insurance, incl. Unit-Linked and Health similar to life insurance): Insurance with profit participation Index-linked and unit-linked insurance Other life insurance Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations Accepted reinsurance Total (Life other than health insurance, incl. Unit-Linked) Health insurance (direct business) Annuities stemming from non-life insurance contracts and relating to health insurance obligations Health reinsurance (reinsurance accepted) Total (Health similar to life insurance) Regardless of the materiality threshold, the home country has to be reported.
JA1, JA2, JA4, JA6, JA7, JA9, JA10, JA12, JA13, JA14	Gross BE for different countries - For countries in the materiality threshold [one line for each country in the materiality threshold]	Amount of gross BE by country of the location of risk underwritten, for each of the countries in the materiality threshold, except the home country, for each of the following Life LoB and totals (Life other than health insurance, incl. Unit-Linked and Health similar to life insurance): Insurance with profit participation Index-linked and unit-linked insurance Other life insurance Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations Accepted reinsurance Total (Life other than health insurance, incl. Unit-Linked) Health insurance (direct business) Annuities stemming from non-life insurance contracts and relating to health insurance obligations Health reinsurance (reinsurance accepted)

	ITEM	INSTRUCTIONS
		Total (Health similar to life insurance)
JE1, JE2,	Gross BE for different countries -	Amount of gross BE by country of the location of risk underwritten, for EEA
JE4, JE6,	For EEA countries outside the	countries outside the materiality threshold, except the home country, for each of
JE7, JE9,	materiality threshold	the following Life LoB and totals (Life other than health insurance, incl. Unit-
JE10,		Linked and Health similar to life insurance):
JE12,		
JE13,		Insurance with profit participation
JE14		Index-linked and unit-linked insurance
		Other life insurance
		Annuities stemming from non-life insurance contracts and relating to
		insurance obligation other than health insurance obligations
		Accepted reinsurance
		Iotal (Life other than health insurance, incl. Unit-Linked)
		Health insurance (direct business)
		Annuities stemming from non-life insurance contracts and relating to nealth
		Insurance obligations
		Health reinsurance (reinsurance accepted)
161 162	Cross PE for different countries	Total (Reditti Similar to me insurance)
JF1, JF2,	GIOSS BE TOT UITETETIC COULTIES -	Amount of gross BE by country of the location of fisk underwhitten, for non-EEA
JF4, JF0,	For non-EEA countries outside	countries outside the materiality threshold, except the nome country, for each of
JF7, JF9,	the materiality threshold	the following Life LoB and totals (Life other than health insurance, Incl. Unit-
JF10,		Linked and Health similar to life insurance):
JF12,		Insurance with profit participation
JF13,		Index-linked and unit-linked insurance
JF14		Other life insurance
		Annuities stemming from non-life insurance contracts and relating to
		insurance obligation other than health insurance obligations
		Total (Life other than health insurance, incl. Unit-Linked)
		Health SLT insurance (direct business)
		Annuities stemming from non-life insurance contracts and relating to health
		insurance obligations
		Health SLT reinsurance (reinsurance accepted)
		Total (Health similar to life insurance)
BA1	Gross Best Estimate for Cash	NOT APPLICABLE for the purpose of preparatory phase
	flow, Cash out-flow, Future	Amount of discounted Cash out-flows (Payments to policyholders and
	guaranteed benefits - Insurance	beneficiaries other than future discretionary benefits) for future guaranteed
	with profit participation	benefits, regarding LoB Insurance with profit participation
BB1	Gross Best Estimate for Cash	NOT APPI ICABLE for the purpose of preparatory phase
	flow. Cash out-flows. Future	Amount of discounted Cash out-flows (Payments to policyholders and
	discretionary benefits -	beneficiaries) for future discritionary benefits (EDB) regarding LoB Insurance
	Insurance with profit	with profit participation. EDB means future benefits other than index-linked or
	narticination	unit-linked benefits of insurance or reinsurance contracts which have one of the
	participation	following characteristics:
		a) The benefits are legally or contractually based on one or several of the
		following results:
		(1) the performance of a specified group of contracts of a specified type of
		Contract or a single contract;
		(ii) the realised of differences on reincurrence undertaking.
		(iii) the profit or loss of the insurance or reinsurance undertaking;
		(iii) the profit of loss of the insurance of refisurance undertaking of fund
		b) the benefits are based on a declaration of the insurance or reinsurance
		undertaking and the timing or the amount of the honofite is at its full or partial
		discretion
L		
BA2	Gross Best Estimate for Cash	NOT APPLICABLE for the purpose of preparatory phase
	flow, Cash out-flow, Future	Amount of discounted Cash out-flows (Payments to policyholders and
	benefits - Index-linked and unit-	beneficiaries other than future discretionary benefits) for future guaranteed
	linked insurance	benefits, regarding LoB Insurance with profit participation
BA4	Gross Best Estimate for Cash	NOT APPLICABLE for the purpose of preparatory phase
	flow, Cash out-flow, Future	Amount of discounted Cash out-flows (Payments to policyholders and
	benefits - Other life insurance	beneficiaries other than future discretionary benefits) for future guaranteed
		benefits, regarding LoB Other life insurance
L		

	ITEM	INSTRUCTIONS
BA6	Gross Best Estimate for Cash flow, Cash out-flow, Future benefits - Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations	NOT APPLICABLE for the purpose of preparatory phase Amount of discounted Cash out-flows (Payments to policyholders and beneficiaries other than future discretionary benefits) for future guaranteed benefits, regarding LoB Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations
BA7	Gross Best Estimate for Cash flow, Cash out-flow, Future benefits - Accepted reinsurance	NOT APPLICABLE for the purpose of preparatory phase Amount of discounted Cash out-flows (Payments to policyholders and beneficiaries other than future discretionary benefits) for future guaranteed benefits, regarding LoB Accepted reinsurance
BA10	Gross Best Estimate for Cash flow, Cash out-flow, Future benefits - Health insurance (direct business)	NOT APPLICABLE for the purpose of preparatory phase Amount of discounted Cash out-flows (Payments to policyholders and beneficiaries other than future discretionary benefits) for future guaranteed benefits, regarding LoB Health insurance (direct business)
BA12	Gross Best Estimate for Cash flow, Cash out-flow, Future benefits - Annuities stemming from non-life insurance contracts and relating to health insurance obligations	NOT APPLICABLE for the purpose of preparatory phase Amount of discounted Cash out-flows (Payments to policyholders and beneficiaries other than future discretionary benefits) for future guaranteed benefits, regarding LoB Annuities stemming from non-life insurance contracts and relating to health insurance obligations
BA13	Gross Best Estimate for Cash flow, Cash out-flow, Future benefits - Health reinsurance (reinsurance accepted)	NOT APPLICABLE for the purpose of preparatory phase Amount of discounted Cash out-flows (Payments to policyholders and beneficiaries other than future discretionary benefits) for future guaranteed benefits, regarding LoB Health SLT reinsurance (reinsurance accepted)
BC1	Gross Best Estimate for Cash flow, Cash out-flows, Future expenses and other cash out- flows - Insurance with profit participation	NOT APPLICABLE for the purpose of preparatory phase Amount of discounted Cash out-flows for Future expenses and other cash out- flows (expenses that will be incurred in servicing insurance and reinsurance obligations, and other cash-flow items such as taxation payments which are, or are expected to be, charged to policyholders, or are required to settle the insurance or reinsurance obligations), regarding LoB Insurance with profit participation
BC2	Gross Best Estimate for Cash flow, Cash out-flow, Future expenses and other cash out- flows - Index-linked and unit- linked insurance	NOT APPLICABLE for the purpose of preparatory phase Amount of discounted Cash out-flows for Future expenses and other cash out- flows (expenses that will be incurred in servicing insurance and reinsurance obligations, and other cash-flow items such as taxation payments which are, or are expected to be, charged to policyholders, or are required to settle the insurance or reinsurance obligations), regarding LoB Index-linked and unit-linked insurance
BC4	Gross Best Estimate for Cash flow, Cash out-flow, Future expenses and other cash out- flows - Other life insurance	NOT APPLICABLE for the purpose of preparatory phase Amount of discounted Cash out-flows for Future expenses and other cash out- flows (expenses that will be incurred in servicing insurance and reinsurance obligations, and other cash-flow items such as taxation payments which are, or are expected to be, charged to policyholders, or are required to settle the insurance or reinsurance obligations), regarding LoB Other life insurance
BC6	Gross Best Estimate for Cash flow, Cash out-flow, Future expenses and other cash out- flows - Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations	NOT APPLICABLE for the purpose of preparatory phase Amount of discounted Cash out-flows for Future expenses and other cash out- flows (expenses that will be incurred in servicing insurance and reinsurance obligations, and other cash-flow items such as taxation payments which are, or are expected to be, charged to policyholders, or are required to settle the insurance or reinsurance obligations), regarding LoB Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations
BC7	Gross Best Estimate for Cash flow, Cash out-flow, Future expenses and other cash out- flows - Accepted reinsurance	NOT APPLICABLE for the purpose of preparatory phase Amount of discounted Cash out-flows Future expenses and other cash out-flows (expenses that will be incurred in servicing insurance and reinsurance obligations, and other cash-flow items such as taxation payments which are, or are expected to be, charged to policyholders, or are required to settle the insurance or reinsurance obligations), regarding LoB Accepted reinsurance
BC9	Gross Best Estimate for Cash flow, Cash out-flow, Future expenses and other cash out- flows - Total (Life other than health insurance, incl. Unit- Linked)	NOT APPLICABLE for the purpose of preparatory phase 'BC9=BC1+BC2+BC4+BC6+BC7

	ITEM	INSTRUCTIONS
BC10	Gross Best Estimate for Cash flow, Cash out-flow, Future expenses and other cash out- flows - Health insurance (direct business)	NOT APPLICABLE for the purpose of preparatory phase Amount of discounted Cash out-flows for Future expenses and other cash out- flows (expenses that will be incurred in servicing insurance and reinsurance obligations, and other cash-flow items such as taxation payments which are, or are expected to be, charged to policyholders, or are required to settle the insurance or reinsurance obligations), regarding LoB Health insurance (direct business)
BC12	Gross Best Estimate for Cash flow, Cash out-flow, Future expenses and other cash out- flows - Annuities stemming from non-life insurance contracts and relating to health insurance obligations	NOT APPLICABLE for the purpose of preparatory phase Amount of discounted Cash out-flows for Future expenses and other cash out- flows (expenses that will be incurred in servicing insurance and reinsurance obligations, and other cash-flow items such as taxation payments which are, or are expected to be, charged to policyholders, or are required to settle the insurance or reinsurance obligations), regarding LoB Annuities stemming from non-life insurance contracts and relating to health insurance obligations
BC13	Gross Best Estimate for Cash flow, Cash out-flow, Future expenses and other cash out- flows - Health reinsurance (reinsurance accepted)	NOT APPLICABLE for the purpose of preparatory phase Amount of discounted Cash out-flows for Future expenses and other cash out- flows (expenses that will be incurred in servicing insurance and reinsurance obligations, and other cash-flow items such as taxation payments which are, or are expected to be, charged to policyholders, or are required to settle the insurance or reinsurance obligations), regarding LoB Health SLT reinsurance (reinsurance accented)
BC14	Gross Best Estimate for Cash flow, Cash out-flow, Future expenses and other cash out- flows - Total (Health similar to life insurance)	NOT APPLICABLE for the purpose of preparatory phase 'BC14=BC10+BC12+BC13
BD1	Gross Best Estimate for Cash flow, Cash in-flows, Future premiums - Insurance with profit participation	NOT APPLICABLE for the purpose of preparatory phase Amount of discounted Cash in-flows from future premiums and any additional cash-flows that results from those premiums, including reinsurance premiums, regarding LoB Insurance with profit participation
BD2	Gross Best Estimate for Cash flow, Cash in-flows, Future premiums - Index-linked and unit-linked insurance	NOT APPLICABLE for the purpose of preparatory phase Amount of discounted Cash in-flows from future premiums and any additional cash-flows that results from those premiums, including reinsurance premiums, regarding LoB Index-linked and unit-linked insurance.
BD4	Gross Best Estimate for Cash flow, Cash in-flows, Future premiums - Other life insurance	NOT APPLICABLE for the purpose of preparatory phase Amount of discounted Cash in-flows from future premiums and any additional cash-flows that results from those premiums, including reinsurance premiums, regarding LoB Other life insurance
BD6	Gross Best Estimate for Cash flow, Cash in-flows, Future premiums - Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations	NOT APPLICABLE for the purpose of preparatory phase Amount of discounted Cash in-flows from future premiums and any additional cash-flows that results from those premiums, including reinsurance premiums, regarding LoB Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations
BD7	Gross Best Estimate for Cash flow, Cash in-flows, Future premiums - Accepted reinsurance	NOT APPLICABLE for the purpose of preparatory phase Amount of discounted Cash in-flows from future premiums and any additional cash-flows that results from those premiums, including reinsurance premiums, regarding LoB Accepted reinsurance
BD9	Gross Best Estimate for Cash flow, Cash in-flows, Future premiums - Total (Life other than health insurance, incl. Unit- Linked)	NOT APPLICABLE for the purpose of preparatory phase 'BD9=BD1+BD2+BD4+BD6+BD7
BD10	Gross Best Estimate for Cash flow, Cash in-flows, Future premiums - Health insurance (direct business)	NOT APPLICABLE for the purpose of preparatory phase Amount of discounted Cash in-flows from future premiums and any additional cash-flows that results from those premiums, including reinsurance premiums, regarding LoB Health insurance (direct business)
BD12	Gross Best Estimate for Cash flow, Cash in-flows, Future premiums - Annuities stemming from non-life insurance contracts and relating to health insurance obligations	NOT APPLICABLE for the purpose of preparatory phase Amount of discounted Cash in-flows from future premiums and any additional cash-flows that results from those premiums, including reinsurance premiums, regarding LoB Annuities stemming from non-life insurance contracts and relating to health insurance obligations

	ITEM	INSTRUCTIONS
BD13	Gross Best Estimate for Cash flow, Cash in-flows, Future premiums - Health reinsurance (reinsurance accepted)	NOT APPLICABLE for the purpose of preparatory phase Amount of discounted Cash in-flows from future premiums and any additional cash-flows that results from those premiums, including reinsurance premiums, regarding LoB Health SLT reinsurance (reinsurance accepted)
BD14	Gross Best Estimate for Cash flow, Cash in-flows, Future premiums - Total (Health similar to life insurance)	NOT APPLICABLE for the purpose of preparatory phase 'BD14=BD10+BD12+BD13
BF1	Gross Best Estimate for Cash flow, Cash in-flows, Other cash in-flows - Insurance with profit participation	NOT APPLICABLE for the purpose of preparatory phase Amount of discounted any other cash in-flows not included in Future premiums and not including investment returns, regarding LoB Insurance with profit participation
BF2	Gross Best Estimate for Cash flow, Cash in-flows, Other cash in-flows - Index-linked and unit- linked insurance	NOT APPLICABLE for the purpose of preparatory phase Amount of discounted any other cash in-flows not included in Future premiums and not including investment returns, regarding LoB Index-linked and unit-linked insurance
BF4	Gross Best Estimate for Cash flow, Cash in-flows, Other cash in-flows - Other life insurance	NOT APPLICABLE for the purpose of preparatory phase Amount of discounted any other cash in-flows not included in Future premiums and not including investment returns, including reinsurance premiums, regarding LoB Other life insurance
BF6	Gross Best Estimate for Cash flow, Cash in-flows, Other cash in-flows - Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations	NOT APPLICABLE for the purpose of preparatory phase Amount of discounted any other cash in-flows not included in Future premiums and not including investment returns, regarding LoB Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations
BF7	Gross Best Estimate for Cash flow, Cash in-flows, Other cash in-flows - Accepted reinsurance	NOT APPLICABLE for the purpose of preparatory phase Amount of discounted any other cash in-flows not included in Future premiums and not including investment returns, including reinsurance premiums, regarding LoB Accepted reinsurance
BF9	Gross Best Estimate for Cash flow, Cash in-flows, Other cash in-flows - Total (Life other than health insurance, incl. Unit- Linked)	NOT APPLICABLE for the purpose of preparatory phase 'BF9=BF1+BF2+BF4+BF6+BF7
BF10	Gross Best Estimate for Cash flow, Cash in-flows, Other cash in-flows - Health insurance (direct business)	NOT APPLICABLE for the purpose of preparatory phase Amount of discounted any other cash in-flows not included in Future premiums and not including investment returns, regarding LoB Health insurance (direct business)
BF12	Gross Best Estimate for Cash flow, Cash in-flows, Other cash in-flows - Annuities stemming from non-life insurance contracts and relating to health insurance obligations	NOT APPLICABLE for the purpose of preparatory phase Amount of discounted any other cash in-flows not included in Future premiums and not including investment returns, regarding LoB Annuities stemming from non-life insurance contracts and relating to health insurance obligations
BF13	Gross Best Estimate for Cash flow, Cash in-flows, Other cash in-flows - Health reinsurance (reinsurance accepted)	NOT APPLICABLE for the purpose of preparatory phase Amount of discounted any other cash in-flows not included in Future premiums and not including investment returns, regarding LoB Health SLT reinsurance (reinsurance accepted)
BF14	Gross Best Estimate for Cash flow, Cash in-flows, Other cash in-flows - Total (Health similar to life insurance)	NOT APPLICABLE for the purpose of preparatory phase 'BF14=BF10+BF12+BF13

ITEM		INSTRUCTIONS
01, 02, 04, 06, 07, 010, 012, 013	Percentage of gross TP calculated using simplified methods	NOT APPLICABLE for the purpose of preparatory phase Indicate the percentage of gross TP calculated by using simplified methods, for each of the following lines of business: Insurance with profit participation Index-linked and unit-linked insurance Other life insurance Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations Accepted reinsurance Health SLT insurance (direct business) Annuities stemming from non-life insurance contracts and relating to health insurance obligations Health SLT reinsurance (reinsurance accepted)
P1, P2, P4, P6, P7, P10, P12, P13	Surrender value	NOT APPLICABLE for the purpose of preparatory phase Indicate the amount of surrender value, as mentioned in art. 185 (3) (f) of the L1 directive, 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. Report to be made for the following LoB: Insurance with profit participation Index-linked and unit-linked insurance Other life insurance Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations Accepted reinsurance Health SLT insurance (direct business) Annuities stemming from non-life insurance contracts and relating to health insurance obligations Health SLT reinsurance (reinsurance accepted)
Р9	Surrender value, Total (Life other than health insurance, incl. Unit-Linked)	NOT APPLICABLE for the purpose of preparatory phase 'P9=P1+P2+P4+P6+P7
P14	Surrender value, Total (Health similar to life insurance)	NOT APPLICABLE for the purpose of preparatory phase 'P14=P10+P12+P13
Q1, Q2, Q4, Q6, Q7, Q10, Q12, Q13	Additional information in case of use of discount rates other than risk-free rates	NOT APPLICABLE for the purpose of preparatory phase Indicate the amount of best estimate calculated using rates other than the risk- free rate as discount rates, for each of the following lines of business: Insurance with profit participation Index-linked and unit-linked insurance Other life insurance Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations Accepted reinsurance Health SLT insurance (direct business) Annuities stemming from non-life insurance contracts and relating to health insurance obligations Health SLT reinsurance (reinsurance accepted)
Q9	Additional information in case of use of discount rates other than risk-free rates, Total (Life other than health insurance, incl. Unit- Linked)	NOT APPLICABLE for the purpose of preparatory phase 'Q9=Q1+Q2+Q4+Q6+Q7
Q14	Additional information in case of use of discount rates other than risk-free rates, Total (Health similar to life insurance)	NOT APPLICABLE for the purpose of preparatory phase 'Q14=Q10+Q12+Q13

### Technical Annex II: List of quantitative reporting items S.17.01.a Non-life Technical Provisions ITEM

	ITEM	INSTRUCTIONS
	Technical provisions	calculated as a whole
A1-P1	Technical provisions calculated as a whole (REPL.)	The amount of total TP in case of replicable or hedgeable (re) insurance obligations, as defined in art 77.4 of L1 Text, for each line of business See cross-templates checks tab CQS 7 See cross-templates checks tab CAS 21 See cross-templates checks tab CQS 10 See cross-templates checks tab CAS 24
Q1	Total Non-Life obligations, Technical provisions calculated as a whole	Q1=SUM(A1:P1)
Technical provisions calculated as a sum of a best estimate and a risk margin - Best estimate		
A5-P5	Premium provisions, Gross	The amount of best estimate for premium provisions, gross, for each line of business
A12- P12	Premium provisions, Total recoverable from reinsurance/SPV after the adjustment for expected losses due to counterparty default, for each line of business	The amount of best estimate for premium provisions, Total recoverable from reinsurance/SPV after the adjustment for expected losses due to counterparty default, for each line of business
A13- P13	Net best estimate of Premium provisions	The amount of net best estimate for premium provisions, for each line of business regarding direct business A13=A5-A12 B13=B5-B12 C13=C5-C12 D13=D5-D12 E13=E5-E12 F13=F5-F12 G13=G5-G12 H13=H5-H12 I13=I5-I12 J13=J5-J12 K13=K5-K12 L13=L5-L12 M13=M5-M12 N13=N5-N12 O13=O5-O12 P13=P5-P12
Q5-Q13	Total Non-Life obligations, Premium provisions	Q5=SUM(A5:P5) Q12=SUM(A12:P12) Q13=SUM(A13:P13)
A14- P14	Claims provisions, Gross	The amount of best estimate for claims provisions, gross, for each line of business
A21- P21	Claims provisions, Total recoverable from reinsurance/SPV after the adjustment for expected losses due to counterparty default	The amount of best estimate for claims provisions, Total recoverable from reinsurance/SPV after the adjustment for expected losses due to counterparty default, for each line of business
A22-	Net best estimate of	The amount of net best estimate for claims provisions, for each line of business
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r Z Z		A22=A14-A21
		B22=B14-B21
		C22=C14-C21
		D22=D14-D21
		E22=E14-E21
		F22=F14-F21
		G22=G14-G21
		H22=H14-H21
		122=114-121
		JZZ=JI4-JZI
		NZZ-N14-NZ1
		M22=M14-M21
		N22 = N14 + N21
		022=014-021
		P22=P14-P21
Q14-	Total Non-Life	Q14=SUM(A14:P14)
Q22	obligations, Claims	Q21=SUM(A21:P21)
	provisions	Q22=SUM(A22:P22)
A23-	Total best estimate,	The amount of Total gross best estimate, for each line of business
P23	Gross	A23=A5+A14 See cross-templates checks tab CQS 11 & See cross-templates checks
		tab CAS 25
		B23=B5+B14 See cross-templates checks tab CQS 11 & See cross-templates checks
		tab CAS 25
		C23=C5+C14 See cross-templates checks tab CQS 11 & See cross-templates checks
		tab CAS 25 D23=D5+D14 See cross-templates checks tab CQS 8 & See cross-templates checks
		tab CAS 22
		E23=E5+E14 See cross-templates checks tab CQS 8 & See cross-templates checks
		F23=F5+F14 See cross-templates checks tab CQS 8 & See cross-templates checks tab
		CAS 22
		G23=G5+G14 See cross-templates checks tab CQS 8 & See cross-templates checks tab CAS 22
		H23=H5+H14 See cross-templates checks tab CQS 8 & See cross-templates checks
		tab CAS 22
		I23=I5+I14 See cross-templates checks tab CQS 8 & See cross-templates checks tab
		CAS 22 J23=J5+J14 See cross-templates checks tab CQS 8 & See cross-templates checks tab
		CAS 22
		K23=K5+K14 See cross-templates checks tab CQS 8 & See cross-templates checks
		tab CAS 22 123=15+114 See cross-templates checks tab COS 8 & See cross-templates checks tab
		CAS 22
		M23=M5+M14 See cross-templates checks tab CQS 11 & See cross-templates checks
		tab CAS 25 N23=N5+N14 See cross-templates checks tab CQS 8 & See cross-templates checks
		tab CAS 22
		023=05+014 See cross-templates checks tab CQS 8 & See cross-templates checks
		P23=P5+P14 See cross-templates checks tab COS 8 & See cross-templates checks
		tab CAS 22

A24-	Total best estimate,	The amount of Total net best estimate, for each line of business
P24	Net	A24=A13+A22 See cross-templates checks tab CQS 26 & See cross-templates checks tab CQS 45 & See cross-templates checks tab CAS 40 & See cross-templates checks
		B24=B13+B22 See cross-templates checks tab CQS 27 & See cross-templates checks tab CQS 46 & See cross-templates checks tab CAS 41 & See cross-templates checks
		tab CAS 60 C24=C13+C22 See cross-templates checks tab CQS 28 & See cross-templates checks tab CQS 47 & See cross-templates checks tab CAS 42 & See cross-templates checks
		tab CAS 61 D24=D13+D22 See cross-templates checks tab CQS 29 & See cross-templates checks tab CQS 48 & See cross-templates checks tab CAS 43 & See cross-templates
		checks tab CAS 62 E24=E13+E22 See cross-templates checks tab CQS 30 & See cross-templates checks tab COS 49 & See cross-templates checks tab CAS 44 & See cross-templates checks
		tab CAS 63 F24=F13+F22 See cross-templates checks tab CQS 31 & See cross-templates checks
		tab CQS 50 & See cross-templates checks tab CAS 45& See cross-templates checks tab CAS 64 G24=G13+G22 See cross-templates checks tab CQS 32 & See cross-templates
		checks tab CQS 51 & See cross-templates checks tab CAS 46& See cross-templates checks tab CAS 65 H24=H13+H22 See cross-templates checks tab CQS 33 & See cross-templates
		checks tab CQS 52 & See cross-templates checks tab CAS 47 & See cross-templates checks tab CAS 66 124=113+122 See cross-templates checks tab COS 34 & See cross-templates checks
		tab CQS 53 & See cross-templates checks tab CAS 48 & See cross-templates checks tab CAS 67
		J24=J13+J22 See cross-templates checks tab CQS 35 & See cross-templates checks tab CQS 54 & See cross-templates checks tab CAS 49 & See cross-templates checks tab CAS 68
		K24=K13+K22 See cross-templates checks tab CQS 36 & See cross-templates checks tab CQS 55 & See cross-templates checks tab CAS 50 & See cross-templates checks tab CAS 60
		L24=L13+L22 See cross-templates checks tab CQS 37 & See cross-templates checks tab CQS 56 & See cross-templates checks tab CAS 51 & See cross-templates checks
		M24=M13+M22 See cross-templates checks tab CQS 39 & See cross-templates checks tab CQS 58 & See cross-templates checks tab CAS 53 & See cross-templates
		checks tab CAS 72 N24=N13+N22 See cross-templates checks tab CQS 38 & See cross-templates checks tab CQS 57 & See cross-templates checks tab CAS 52 & See cross-templates
		checks tab CAS 71 O24=O13+O22 See cross-templates checks tab CQS 40 & See cross-templates checks tab CQS 60 & See cross-templates checks tab CAS 54 & See cross-templates checks
		tab CAS 74 P24=P13+P22 See cross-templates checks tab CQS 41 & See cross-templates checks tab CQS 59 & See cross-templates checks tab CAS 55 & See cross-templates checks tab CAS 73
A25- P25	Risk margin	The amount of risk margin, as required by L1 (article 77 (3)). The risk margin is calculated to whole portfolio of (re) insurance obligations and then allocated to each single line of business
		See cross-templates checks tab CQS 9 See cross-templates checks tab CAS 23 See cross-templates checks tab CQS 12
023	Total Non-Life	See cross-templates checks tab CAS 26 $O23=SUM(\Delta 23 \cdot P23)$
225	obligations, Total best estimate - Gross	See cross-templates checks tab CQS 25
Q24	Total Non-Life obligations, Total best estimate - Net	Q24=SUM(A24:P24)
Q25	Total Non-Life obligations, Total risk margin	Q25=SUM(A25:P25)

# Technical provisions - Total

100	<b>T I I I I I I I I I I</b>		
A26-	Technical provisions -	The amount of lotal technical provisions, for each line of business	
P26	Total	A26=A1+A23+A25	
		B26=B1+B23+B25	
		C26=C1+C23+C25	
		D26=D1+D23+D25	
		E26=E1+E23+E25	
		F26=F1+F23+F25	
		626=61+623+625	
		H26-H1+H23+H25	
		126 - 11 + 125 + 125	
		K26=K1+K23+K25	
		L26=L1+L23+L25	
		M26=M1+M23+M25	
		N26=N1+N23+N25	
		026=01+023+025	
		P26=P1+P23+P25	
A27-	Technical provisions.	The amount of Recoverable from reinsurance contract/SPV after the adjustment for	
P27	Recoverable from	expected losses due to counternativ default for each line of business	
127		expected losses due to counterparty default, for each line of business	
		A27=A12+A21 See cross-templates checks tab CQS 3 & See cross-templates checks	
	contract/SPV after the	B27=B12+B21 See cross-templates checks tab CQS 3 & See cross-templates checks	
	adjustment for	CAS 17	
	expected losses due	C27=C12+C21 See cross-templates checks tab COS 3 & See cross-templates checks	
	to counterparty	CAS 17	
	default - Total	[CAS 17]	
		bet COS 2	
		tab CQS 2	
		E27=E12+E21 See cross-templates checks tab CAS 16 & See cross-templates checks	
		tab COS 2	
		F27=F12+F21 See cross-templates checks tab CAS 16 & See cross-templates checks	
		tab COS 2	
		G27=G12+G21 See cross-templates checks tab CAS 16 & See cross-templates checks	
		tab CQS 2	
		H27=H12+H21 See cross-templates checks tab CAS 16 & See cross-templates checks	
		tab COS 2	
		127=112+121 See cross-templates checks tab CAS 16 & See cross-templates checks	
		tab COS 2	
		107-112+121 See cross-templates checks tab CAS 16 & See cross-templates checks	
		(23) $(23)$ $(21)$ $(23)$	
		KZ/=KIZ+KZI See cross-templates checks tab CAS 16 & See cross-templates checks	
		tab COS 2	
		L27=L12+L21 See cross-templates checks tab CAS 16 & See cross-templates checks	
		tab CQS 2	
		M27=M12+M21 See cross-templates checks tab CQS 3 & See cross-templates checks	
		CAS 17	
		N27=N12+N21 See cross-templates checks tab CAS 16 & See cross-templates checks	
		tab COS 2	
		027=012+021 See cross-templates checks tab CAS 16 & See cross-templates checks	
		tab COS 2	
		D77=D12+D21 See cross-templates checks tab CAS 16 & See cross-templates checks	
		tab CAS 10 C Size close close completes checks tab CAS 10 C Size close completes checks	
A28-	Technical provisions,	The amount of Technical provisions minus recoverables from reinsurance and SPV, for	
P28	Technical provisions	each line of business	
	minus recoverables		
	from reinsurance and	A28=A1+A24+A25	
		B28=B1+B24+B25	
	SPV - TOLAT	C28=C1+C24+C25	
		D28=D1+D24+D25	
		E28=E1+E24+E25	
		F28=F1+F24+F25	
		628=61+624+625	
		H28=H1+H24+H25	
		120 - 11 + 127 + 125	
		750-71-724-725 750-71-724-725	
		L28=L1+L24+L25	
		M28=M1+M24+M25	
		N28=N1+N24+N25	
		028=01+024+025	
		P28=P1+P24+P25	

Q26	Technical provisions - Total, Total non-life	Q26=SUM(A26:P26)
	obligations	See cross-templates checks tab CQS 25
		See cross-templates checks tab CAS 39
Q27	Technical provisions,	Q27=SUM(A27:P27)
	Recoverable from	See cross-templates checks tab CQS 24
	reinsurance	See cross-templates checks tab CAS 38
	contract/SPV after the	
	adjustment for	
	expected losses due	
	to counterparty	
	delault - Total, Total	
	non-me obligations	
Q28	Technical provisions,	Q28=SUM(A28:P28)
	Technical provisions	
	minus recoverables	
	from reinsurance and	
	SPV - Total, Total non-	
	life obligations	

## Technical Annex II: List of quantitative reporting items TP-E1-L Non-life Technical Provisions - Best Estimate by country

	ITEM	INSTRUCTIONS
	<u>Technical provisions calc</u>	ulated as a whole - NOT APPLICABLE for the purpose of preparatory phase
A1-L1	Technical provisions calculated as a whole (REPL.) - Direct business and accepted proportional reinsurance	The amount of total TP in case of replicable or hedgeable (re) insurance obligations, as defined in art 77.4 of L1 Text, for each line of business regarding direct business and accepted proportional reinsurance
A2-L2	Direct business	NOT APPLICABLE for the purpose of preparatory phase The amount of TP, for the direct business part, in case of replicable or hedgeable (re) insurance obligations, as defined in art 77.4 of L1 Text, for each line of business regarding direct business and accepted proportional reinsurance
A3-L3	Accepted proportional reinsurance business	NOT APPLICABLE for the purpose of preparatory phase The amount of TP, for the accepted proportional reinsurance business part, in case of replicable or hedgeable (re) insurance obligations, as defined in art 77.4 of L1 Text, for each line of business regarding direct business and accepted proportional reinsurance
M1-P1	Technical provisions calculated as a whole (REPL.) - Accepted non- proportional reinsurance	The amount of total TP, for the accepted non-proportional reinsurance business part, in case of replicable or hedgeable (re) insurance obligations, as defined in art 77.4 of L1 Text, for each line of business regarding accepted non-proportional reinsurance
M4-P4	Accepted non-proportional reinsurance business	NOT APPLICABLE for the purpose of preparatory phase The amount of TP, for the accepted non-proportional reinsurance business part, in case of replicable or hedgeable (re) insurance obligations, as defined in art 77.4 of L1 Text, for each line of business regarding accepted non-proportional reinsurance
Q1-Q4	Total Non-Life obligations, Technical provisions calculated as a whole	NOT APPLICABLE for the purpose of preparatory phase (with the exception of Q1) Q1=SUM(A1:P1) Q2=SUM(A2:L2) Q3=SUM(A3:L3) Q4=SUM(M4:P4)

Technical provisions calculated as a sum of a best estimate and a risk margin - Best estimate

A5A-L5A	Premium provisions, Gross	A5A=SUM(A5:A6)
		 L5A=SUM(L5:L6)
A5-L5	Premium provisions, Gross - direct business	NOT APPLICABLE for the purpose of preparatory phase The amount of best estimate for premium provisions, gross direct business, for each line of business regarding direct business and accepted proportional reinsurance
A6-L6	Premium provisions, Gross - accepted proportional reinsurance business	NOT APPLICABLE for the purpose of preparatory phase The amount of best estimate for premium provisions, gross direct business, for each line of business regarding direct business and accepted proportional reinsurance
M5A-P5A	Premium provisions, Gross	M5A=M7  P5A=P7
Q5A	Premium provisions, Gross	Q5A=SUM(Q5:Q7)
A8-L8	Premium provisions, Total recoverable from reinsurance/SPV before the adjustment for expected losses due to conterparty default - Direct business and accepted proportional reinsurance	NOT APPLICABLE for the purpose of preparatory phase The amount of best estimate for premium provisions, Total recoverable from reinsurance/SPV before the adjustment for expected losses due to conterparty default, for each line of business regarding direct business and accepted proportional reinsurance A8=A9+A10+A11 B8=B9+B10+B11 C8=C9+C10+C11 D8=D9+D10+D11 E8=E9+E10+E11 F8=F9+F10+F11 G8=G9+G10+G11

1	ITEM	INSTRUCTIONS
		H8=H9+H10+H11 I8=I9+I10+I11 J8=J9+J10+J11 K8=K9+K10+K11 L8=L9+L10+L11
A9-L9	Premium provisions, Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses - Direct business and accepted proportional reinsurance	NOT APPLICABLE for the purpose of preparatory phase The amount of best estimate for premium provisions, Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses, for each line of business regarding direct business and accepted proportional reinsurance
A10-L10	Premium provisions, Recoverables from SPV before adjustment for expected losses - Direct business and accepted proportional reinsurance	NOT APPLICABLE for the purpose of preparatory phase The amount of best estimate for premium provisions, Recoverables from SPV before adjustment for expected losses, for each line of business regarding direct business and accepted proportional reinsurance
A11-L11	Premium provisions, Recoverables from Finite Reinsurance before adjustment for expected losses - Direct business and accepted proportional reinsurance	NOT APPLICABLE for the purpose of preparatory phase The amount of best estimate for premium provisions, Recoverables from Finite Reinsurance before adjustment for expected losses, for each line of business regarding direct business and accepted proportional reinsurance
A12-L12	Premium provisions, Total recoverable from reinsurance/SPV after the adjustment for expected losses due to counterparty default - Direct business and accepted proportional reinsurance	The amount of best estimate for premium provisions, Total recoverable from reinsurance/SPV after the adjustment for expected losses due to counterparty default, for each line of business regarding direct business and accepted proportional reinsurance
A13-L13	Net best estimate of Premium provisions - Direct business and accepted proportional reinsurance	The amount of net best estimate for premium provisions, for each line of business A13=A5+A6-A12 B13=B5+B6-B12 C13=C5+C6-C12 D13=D5+D6-D12 E13=E5+E6-E12 F13=F5+F6-F12 G13=G5+G6-G12 H13=H5+H6-H12 I13=I5+I6-I12 J13=J5+J6-J12 K13=K5+K6-K12 L13=L5+L6-L12
M7-P7	Premium provisions, Gross - accepted non-proportional reinsurance business	NOT APPLICABLE for the purpose of preparatory phase The amount of best estimate for premium provisions, gross accepted non- proportional reinsurance business, for each line of business regarding accepted non-proportional reinsurance
M8-P8	Premium provisions, Total recoverable from reinsurance/SPV before the adjustment for expected losses due to conterparty default - Accepted non- proportional reinsurance	NOT APPLICABLE for the purpose of preparatory phase The amount of best estimate for premium provisions, Total recoverable from reinsurance/SPV before the adjustment for expected losses due to conterparty default, for each line of business regarding non-accepted proportional reinsurance M8=M9+M10+M11 N8=N9+N10+N11 O8=O9+O10+O11 P8=P9+P10+P11

	ITEM	INSTRUCTIONS
M9-P9	Premium provisions, Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses - Accepted non- proportional reinsurance	NOT APPLICABLE for the purpose of preparatory phase The amount of best estimate for premium provisions, Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses, for each line of business regarding accepted non-proportional reinsurance
M10-P10	Premium provisions, Recoverables from SPV before adjustment for expected losses - Accepted non-proportional	NOT APPLICABLE for the purpose of preparatory phase The amount of best estimate for premium provisions, Recoverables from SPV before adjustment for expected losses, for each line of business regarding accepted non-proportional reinsurance
M11-P11	Premium provisions, Recoverables from Finite Reinsurance before adjustment for expected losses - Accepted non- proportional reinsurance	NOT APPLICABLE for the purpose of preparatory phase The amount of best estimate for premium provisions, Recoverables from Finite Reinsurance before adjustment for expected losses, for each line of business regarding accepted non-proportional reinsurance
M12-P12	Premium provisions, Total recoverable from reinsurance/SPV after the adjustment for expected losses due to counterparty default - Accepted non- proportional reinsurance	The amount of best estimate for premium provisions, Total recoverable from reinsurance/SPV after the adjustment for expected losses due to counterparty default, for each line of business regarding accepted non-proportional reinsurance
M13-P13	Net best estimate of Premium provisions - Accepted non-proportional reinsurance	The amount of net best estimate for premium provisions, for each line of business regarding accepted non-proportional reinsurance M13=M7-M12 N13=N7-N12 O13=O7-O12 P13=P7-P12
Q5-Q13	Total Non-Life obligations, Premium provisions	NOT APPLICABLE for the purpose of preparatory phase (with the exception of Q12 and Q13) 05=SUM(A5:L5) Q6=SUM(A6:L6) Q7=SUM(M7:P7) Q8=SUM(A8:P8) Q9=SUM(A9:P9) Q10=SUM(A10:P10) Q11=SUM(A11:P11) Q12=SUM(A12:P12) Q13=SUM(A13:P13)
A14A-L14A	Claims provisions, Gross	A14A=SUM(A14:A15)  L14A=SUM(L14:L15)
A14-L14	Claims provisions, Gross - direct business	NOT APPLICABLE for the purpose of preparatory phase The amount of best estimate for claims provisions, gross direct business, for each line of business regarding direct business and accepted proportional reinsurance
A15-L15	Claims provisions, Gross - accepted proportional reinsurance business	NOT APPLICABLE for the purpose of preparatory phase The amount of best estimate for claims provisions, gross direct business, for each line of business regarding direct business and accepted proportional reinsurance
M14A-P14A	Claims provisions, Gross	M14A=M16  P14A=P16
Q14A	Claims provisions, Gross	Q14A=SUM(Q14:Q16)

	ITEM	INSTRUCTIONS
A17-L17	Claims provisions, Total recoverable from reinsurance/SPV before the adjustment for expected losses due to conterparty default - Direct business and accepted proportional reinsurance	NOT APPLICABLE for the purpose of preparatory phase The amount of best estimate for claims provisions, Total recoverable from reinsurance/SPV before the adjustment for expected losses due to conterparty default, for each line of business regarding direct business and accepted proportional reinsurance A17=A18+A19+A20 B17=B18+B19+B20 C17=C18+C19+C20 D17=D18+D19+D20 E17=E18+E19+E20 F17=F18+F19+F20 G17=G18+G19+G20 H17=H18+H19+H20 I17=I18+I19+I20 J17=J18+J19+J20 K17=K18+K19+K20 L17=L18+L19+L20
A18-L18	Claims provisions, Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses - Direct business and accepted proportional reinsurance	NOT APPLICABLE for the purpose of preparatory phase The amount of best estimate for claims provisions, Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses, for each line of business regarding direct business and accepted proportional reinsurance
A19-L19	Claims provisions, Recoverables from SPV before adjustment for expected losses - Direct business and accepted proportional reinsurance	NOT APPLICABLE for the purpose of preparatory phase The amount of best estimate for claims provisions, Recoverables from SPV before adjustment for expected losses, for each line of business regarding direct business and accepted proportional reinsurance
A20-L20	Claims provisions, Recoverables from Finite Reinsurance before adjustment for expected losses - Direct business and accepted proportional reinsurance	NOT APPLICABLE for the purpose of preparatory phase The amount of best estimate for claims provisions, Recoverables from Finite Reinsurance before adjustment for expected losses, for each line of business regarding direct business and accepted proportional reinsurance
A21-L21	Claims provisions, Total recoverable from reinsurance/SPV after the adjustment for expected losses due to counterparty default - Direct business and accepted proportional reinsurance	The amount of best estimate for claims provisions, Total recoverable from reinsurance/SPV after the adjustment for expected losses due to counterparty default, for each line of business regarding direct business and accepted proportional reinsurance
A22-L22	Net best estimate of Claims provisions - Direct business and accepted proportional reinsurance	The amount of net best estimate for claims provisions, for each line of business regarding direct business and accepted proportional reinsurance A22=A14+A15-A21 B22=B14+B15-B21 C22=C14+C15-C21 D22=D14+D15-D21 E22=E14+E15-E21 F22=F14+F15-F21 G22=G14+G15-G21 H22=H14+H15-H21 I22=I14+I15-I21 J22=J14+J15-J21 K22=K14+K15-K21 L22=L14+L15-L21
M16-P16	Claims provisions, Gross - accepted non-proportional reinsurance business	NOT APPLICABLE for the purpose of preparatory phase The amount of best estimate for claims provisions, gross accepted non- proportional reinsurance business, for each line of business regarding accepted non-proportional reinsurance

	ITEM	INSTRUCTIONS
M17-P17	Claims provisions, Total recoverable from reinsurance/SPV before the adjustment for expected losses due to conterparty default - Accepted non- proportional reinsurance	NOT APPLICABLE for the purpose of preparatory phase The amount of best estimate for claims provisions, Total recoverable from reinsurance/SPV before the adjustment for expected losses due to conterparty default, for each line of business regarding non-accepted proportional reinsurance M17=M18+M19+M20 N17=N18+N19+N20 O17=O18+O19+O20 P17=P18+P19+P20
M18-P18	Claims provisions, Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses - Accepted non- proportional reinsurance	NOT APPLICABLE for the purpose of preparatory phase The amount of best estimate for claims provisions, Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses, for each line of business regarding accepted non-proportional reinsurance
M19-P19	Claims provisions, Recoverables from SPV before adjustment for expected losses - Accepted non-proportional reinsurance	NOT APPLICABLE for the purpose of preparatory phase The amount of best estimate for claims provisions, Recoverables from SPV before adjustment for expected losses, for each line of business regarding accepted non- proportional reinsurance
M20-P20	Claims provisions, Recoverables from Finite Reinsurance before adjustment for expected losses - Accepted non- proportional reinsurance	NOT APPLICABLE for the purpose of preparatory phase The amount of best estimate for claims provisions, Recoverables from Finite Reinsurance before adjustment for expected losses, for each line of business regarding accepted non-proportional reinsurance
M21-P21	Claims provisions, Total recoverable from reinsurance/SPV after the adjustment for expected losses due to counterparty default - Accepted non- proportional reinsurance	The amount of best estimate for claims provisions, Total recoverable from reinsurance/SPV after the adjustment for expected losses due to counterparty default, for each line of business regarding accepted non-proportional reinsurance
M22-P22	Net best estimate of Claims provisions - Accepted non- proportional reinsurance	The amount of net best estimate for claims provisions, for each line of business regarding accepted non-proportional reinsurance M22=M16-M21 N22=N16-N21 O21=O16-O21 P22=P16-P21
Q14-Q22	Total Non-Life obligations, Claims provisions	NOT APPLICABLE for the purpose of preparatory phase (with the exception of Q21 and Q22) O14=SUM(A14:L14) Q15=SUM(A15:L15) Q16=SUM(M16:P16) Q17=SUM(A17:P17) Q18=SUM(A18:P18) Q19=SUM(A19:P19) Q20=SUM(A20:P20) Q21=SUM(A21:P21) Q22=SUM(A22:P22)
A23-L23	Total best estimate, Gross - Direct business and acceptpted proportional reinsurance	The amount of Total gross best estimate, for each line of business regarding direct business and accepted proportional reinsurance A23=A5+A6+A14+A15 B23=B5+B6+B14+B15 C23=C5+C6+C14+C15 D23=D5+D6+D14+D15 E23=E5+E6+E14+E15 F23=F5+F6+F14+F15 G23=G5+G6+G14+G15 H23=H5+H6+H14+H15

	ITEM	INSTRUCTIONS
		I23=I5+I6+I14+I15 J23=J5+J6+J14+J15 K23=K5+K6+K14+K15 L23=L5+L6+L14+L15
A24-L24	Total best estimate, Net - Direct business and acceptpted proportional reinsurance	The amount of Total net best estimate, for each line of business regarding direct business and accepted proportional reinsurance A24=A13+A22 B24=B13+B22
		C24=C13+C22 D24=D13+D22 E24=E13+E22 F24=F13+F22 G24=G13+G22 H24=H13+H22 I24=I13+I22 J24=J13+J22 K24=K13+K22 L24=L13+L22
M23-P23	Total best estimate, Gross - Accepted non-proportional reinsurance	The amount of Total gross best estimate, for each line of business regarding accepted non-proportional reinsurance M23=M7+M16
		N23=N7+N16 O23=O7+O16 P23=P7+P16
M24-P24	Total best estimate, Net - Accepted non-proportional reinsurance	The amount of Total net best estimate, for each line of business regarding accepted non-proportional reinsurance M24=M13+M22 N24=N13+N22 O24=O13+O22
A25-P25	Technical provisions calculated as a sum of a best estimate and a risk margin - Risk margin	P24=P13+P22 The amount of risk margin, as required by L1 (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 busines and accepted proportional reinsurance and Accepted non-proportional reinsurance
Q23	Total Non-Life obligations, Total best estimate - Gross	Q23=SUM(A23:P23)
Q24	Total Non-Life obligations, Total best estimate - Net	Q24=SUM(A24:P24)
Q25	Total Non-Life obligations, Total risk margin	Q25=SUM(A25:P25)
	Technical provisions - Tota	al
A26-L26	Technical provisions, Total - Direct business and accepted proportional reinsurance	B26=B1+B23+B25 C26=C1+C23+C25 D26=D1+D23+D25 E26=E1+E23+E25 F26=F1+F23+F25 G26=G1+G23+G25 H26=H1+H23+H25 I26=I1+I23+I25 J26=J1+J23+J25 K26=K1+K23+K25 L26=L1+L23+L25
A27-L27	Recoverable from reinsurance contract/SPV after the adjustment for expected losses due to counterparty default - Direct business and accepted proportional reinsurance	B27=B12+B21 C27=C12+C21 D27=D12+D21 E27=E12+E21 F27=F12+F21 G27=G12+G21 H27=H12+H21 I27=I12+I21

	ITEM	INSTRUCTIONS
		J27=J12+J21
		K27=K12+K21
		L27=L12+L21
A28-L28	Technical provisions, Total -	
	Technical provisions minus	B28=B1+B24+B25
	recoverables from	C28=C1+C24+C25
	reinsurance and SPV - Direct	D28=D1+D24+D25
	business and accepted	E28=E1+E24+E25
	proportional reinsurance	F28=F1+F24+F25
		G28=G1+G24+G25
		H28=H1+H24+H25
		I28=I1+I24+I25
		J28=J1+J24+J25
		K28=K1+K24+K25
		L28=L1+L24+L25
M26-P26	lechnical provisions, lotal -	
	Accepted non-proportional	N26=N1+N23+N25
	reinsurance	026=01+023+025
		P26=P1+P23+P25
M27-M27	Technical provisions, Total -	
	Recoverable from	N27=N12+N21
	reinsurance contract/SPV	027=012+021
	after the adjustment for	P27=P12+P21
	expected losses due to	
	counterparty default -	
	Accepted non-proportional	
	reinsurance	
M28-P28	Technical provisions, Total -	
	Technical provisions minus	N28=N1+N24+N25
	recoverables from	028=01+024+025
	reinsurance and SPV -	P28=P1+P24+P25
	Accepted non-proportional	
	reinsurance	
026	Technical provisions Tatal	O(-C) = O(M(A)(C))
Q26	Technical provisions, Total	Q26=SUM(A26:P26)
027	Technical provisions Total -	027=SIIM(A27·P27)
Q27	Recoverable from	
	reinsurance contract/SDV	
	after the adjustment for	
	expected losses due to	
	countorparty default - Total	
Q28	Technical provisions, Total -	Q28=SUM(A28:P28)
	Technical provisions minus	
	recoverables from	
	reinsurance and SPV - Total	
<u> </u>	Additional information	1
A29-P29	Additional information in	NOT APPLICABLE for the purpose of preparatory phase
_	case of use of discount rates	Discout rates used in case of use of rates other than the risk-free rate as discount
	other than risk-free rates	rates for the calculation of technical provisions. Reported for each LoB regarding
		Direct business and accepted proportional reinsurance and Accepted non-
		proportional reinsurance
A30-P30	Line of Business (LoB)	NOT APPLICABLE for the number of preparatory phase
A30-P30	further componentian by	INCLAFTLICADLE IOLITIE PULPOSE OF PREPARATORY PHASE
	Homogonoous Disk Crows	into homogonous risk groups according to nature of the risks underlying the
	(nomogeneous KISK Groups -	Into nonogenous risk groups according to nature of the risks underlying the
	רטאח - Premium provisions	Contract. The following options shall be used, for each line of business regarding
		precupusities and accepted proportional reinsurance and Accepted non-
		proportional reinsurance, in respect of premium provisions:
		The segmentation is performed in the respective LoB: Y
		The segmentation is not performed in the respective LoB: N

	ITEM	INSTRUCTIONS
A31-P31	Number of HRG - Premium provisions	NOT APPLICABLE for the purpose of preparatory phase Information regarding the number of HRG in the segmentation, for each line of business where that segmantation was performed, regarding Direct busines and accepted proportional reinsurance and Accepted non-proportional reinsurance, in respect of premium provisions
A32-P32	Line of Business (LoB), further segmentation by (Homogeneous Risk Groups - HRG) - Claims provisions	NOT APPLICABLE for the purpose of preparatory phase Information regarding if the (re) insurance undertaking further segmented LoB into homogenous risk groups according to nature of the risks underlying the contract. The following options shall be used, for each line of business regarding Direct busines and accepted proportional reinsurance and Accepted non- proportional reinsurance, in respect of claims provisions: The segmentation is performed in the respective LoB: Y The segmentation is not performed in the respective LoB: N
A33-P33	Number of HRG - Claims provisions	NOT APPLICABLE for the purpose of preparatory phase Information regarding the number of HRG in the segmentation, for each line of business where that segmentation was performed, regarding Direct busines and accepted proportional reinsurance and Accepted non-proportional reinsurance, in respect of claims provisions
A34-P34	Best estimate Premium Provisions, Cash out-flows, future benefits and claims	NOT APPLICABLE for the purpose of preparatory phase The amount of split, for each LoB regarding Direct busines 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 stochastic a methodology for the cash-flow projection, it is required to report the average scenario
A35-P35	Best estimate Premium Provisions, Cash out-flows, future expenses and other cash-out flows	NOT APPLICABLE for the purpose of preparatory phase The amount of split, for each LoB regarding Direct busines 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 stochastic a methodology for the cash-flow projection, it is required to report the average scenario
A36-P36	Best estimate Premium Provisions, Cash in-flows, future premiums	NOT APPLICABLE for the purpose of preparatory phase The amount of split, for each LoB regarding Direct busines 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 stochastic a methodology for the cash- flow projection, it is required to report the average scenario
A37-P37	Best estimate Premium Provisions, Cash in-flows, Other cash-in flows (incl. Recoverables from salvages and subrogations)	NOT APPLICABLE for the purpose of preparatory phase The amount of split, for each LoB regarding Direct busines 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 stochastic a methodology for the cash-flow projection, it is required to report the average scenario
Q34-Q37	Total Non-Life obligations, Best estimate of Premium provisions - Gross	NOT APPLICABLE for the purpose of preparatory phase Q35=SUM(A35:P35) Q36=SUM(A36:P36) Q37=SUM(A37:P37)
A38-P38	Best estimate Claims Provisions, Cash out-flows, future benefits and claims	NOT APPLICABLE for the purpose of preparatory phase The amount of split, for each LoB regarding Direct busines 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 stochastic a methodology for the cash- flow projection, it is required to report the average scenario

	ITEM	INSTRUCTIONS
A39-P39	Best estimate Claims Provisions, Cash out-flows, future expenses and other cash-out flows	NOT APPLICABLE for the purpose of preparatory phase The amount of split, for each LoB regarding Direct busines 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 stochastic a methodology for the cash-flow projection, it is required to report the average scenario
A40-P40	Best estimate Claims Provisions, Cash in-flows, future premiums	NOT APPLICABLE for the purpose of preparatory phase The amount of split, for each LoB regarding Direct busines 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 stochastic a methodology for the cash- flow projection, it is required to report the average scenario
A41-P41	Best estimate Claims Provisions, Cash in-flows, Other cash-in flows (incl. Recoverables from salvages and subrogations)	NOT APPLICABLE for the purpose of preparatory phase The amount of split, for each LoB regarding Direct busines 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 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 stochastic a methodology for the cash-flow projection, it is required to report the average scenario
Q38-Q41	Total Non-Life obligations, Best estimate of Claims provisions - Gross	NOT APPLICABLE for the purpose of preparatory phase Q38=SUM(A38:P38) Q39=SUM(A39:P39) Q40=SUM(A40:P40) Q41=SUM(A41:P41)
A42-P42	Use of simplified methods and techniques to calculate technical provisions - Percentage of TP calculated using simplified method and techniques	NOT APPLICABLE for the purpose of preparatory phase In case of use of simplified methods/ techniques to calculate technical provisions, report the percentage of TP calculated using those simplified method and techniques, for each LoB regarding Direct busines and accepted proportional reinsurance and Accepted non-proportional reinsurance. The percentage have to be calculated considering the total technical provisions,
Q42	Total Non-Life obligations, Total amount of TP calculated using simplified methods and techniques	Including the technical provisions calculated as a whole. NOT APPLICABLE for the purpose of preparatory phase Q42=SUM(A42:P42)
A43-L43	Gross Best estimate for different countries - Home country	Amount of gross BE, direct business only (excluding accepted reinsurance) by country, according the following criteria: -localization of risk for "Medical expense", "Income protection", "Workers' compensation", "Fire and other damage to property" and "Credit and suretyship" Line of business; -country of underwriting for all other Line of business. 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. Application of a materiality threshold: are requested to be reported all the most important countries representing up to 90% of the BE (regarding direct business) for each Line of business, with the amount regarding countries outside the threshold being reported in the applicable "other-EEA" or "other-non EEA" elements. Regardless of the materiality threshold, the home country has to be reported
A44-L44 [one line for each country in the materiality	Gross Best estimate for different countries - For countries in the materiality threshold [one line for each country in the materiality threshold]	Amount of gross BE, direct business only (excluding accepted reinsurance) by country, according the following criteria: -localization of risk for "Medical expense", "Income protection", "Workers' compensation", "Fire and other damage to property" and "Credit and suretyship" Line of business; -country of underwriting for all other Line of business.

	ITEM	INSTRUCTIONS
uresnoiaj		Application of a materiality threshold: are requested to be reported all the most important countries representing up to 90% of the BE (regarding direct business) for each Line of business, with the amount regarding countries outside the threshold being reported in the applicable "other-EEA" or "other-non EEA" elements. Regardless of the materiality threshold, the home country has to be reported
A45-L45	Total gross Best estimate for EEA countries outside the materiality threshold	Amount of gross BE, direct business only (excluding accepted reinsurance) by country, according the following criteria: -localization of risk for "Medical expense", "Income protection", "Workers' compensation", "Fire and other damage to property" and "Credit and suretyship" Line of business; -country of underwriting for all other Line of business. Application of a materiality threshold: are requested to be reported all the most important countries representing up to 90% of the BE (regarding direct business) for each Line of business, with the amount regarding countries outside the threshold being reported in the applicable "other-EEA" or "other-non EEA" elements. Regardless of the materiality threshold, the home country has to be reported Amount of gross BE, direct business only (excluding accented reinsurance) by
	non-EEA countries outside the materiality threshold	<ul> <li>country, according the following criteria:</li> <li>-localization of risk for "Medical expense", "Income protection", "Workers' compensation", "Fire and other damage to property" and "Credit and suretyship" Line of business;</li> <li>-country of underwriting for all other Line of business.</li> <li>Application of a materiality threshold: are requested to be reported all the most important countries representing up to 90% of the BE (regarding direct business)</li> <li>for each Line of business, with the amount regarding countries outside the threshold being reported in the applicable "other-EEA" or "other-non EEA" elements. Regardless of the materiality threshold, the home country has to be reported</li> </ul>
Q43-Q46	Total Non-Life obligations, Total amount of gross Best estimate by country	Q43=SUM(A43:L43) Q44=SUM(A44:L44) Q45=SUM(A45:L45) Q46=SUM(A46:L46)

### Technical Annex II: List of quantitative reporting items S.23.01.a.b Own Funds

	ITEM	INSTRUCTIONS
A1	Ordinary share capital (gross of own shares) – total	Ordinary share capital (gross of own shares). This is the ordinary share capital of the undertaking which fully satisfies the criteria for Tier 1 or Tier 2 items. Any share capital which does not fully satisfy the criteria should be treated as preference share capital notwithstanding their description or designation. A1=B1+C1
B1	Ordinary share capital (gross of own shares) – tier 1 unrestricted	This is the amount of paid $\ up$ ordinary share capital which meets the criteria for Tier 1 - unrestricted
C1	Ordinary share capital (gross of own shares) – tier 2	This is the amount of called up ordinary share capital which meets the criteria for Tier 2
A2	Share premium account related to ordinary share capital - total	The total share premium account related to ordinary share capital of the undertaking. A2 = B2 + C2
B2	Share premium account related to ordinary shares – tier 1 unrestricted	This is the amount of the share premium account related to ordinary shares which meets the criteria for Tier 1 unrestricted because it relates to share capital treated as unrestricted Tier $1$
C2	Share premium account related to ordinary shares – tier 2	This is the amount of the share premium account related to ordinary shares which meets the criteria for Tier 2 because it relates to share capital treated as Tier 2
A3	Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings -	The initial fund, members' contributions or the equivalent basic own-funds item for mutual and mutual-type undertakings. A3 = B3 + C3
В3	Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings –	This is the amount of the initial fund, members' contributions or the equivalent basic own- funds item for mutual and mutual-type undertakings, which meets the criteria for Tier 1 unrestricted
C3	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 fund, members' contributions or the equivalent basic own- funds item for mutual and mutual-type undertakings, which meets the criteria for Tier 2
A4	Subordinated mutual member accounts – total	This is the total of subordinated mutual member accounts. A4 = B4 + C4 + D4
B4	Subordinated mutual member accounts – tier 1 restricted	This is the amount of subordinated mutual member accounts that meet the criteria for Tier 1 restricted
C4	Subordinated mutual member accounts – tier 2	This is the amount of subordinated mutual member accounts that meet the criteria for Tier 2
D4	Subordinated mutual member accounts – tier 3	This is the amount of subordinated mutual member accounts that meet the criteria for Tier 3
A6	Surplus funds – total	This is the total of surplus funds that fall under Article 91 (2) of the Solvency II Framework Directive (Directive 2009/138.EC). A6 = B6
B6	Surplus funds – tier 1 unrestricted	This is the surplus funds that fall under Article 91 (2) of the Solvency II Framework Directive (Directive 2009/138.EC) which are regarded as Tier 1, unrestricted items
A8	Preference shares – total	This is the total of preference shares issued by the undertaking. A8 = B8+ C8 + D8
B8	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
C8	Preference shares – tier 2	This is the amount of the preference shares issued by the undertaking that meet the criteria for Tier 2
D8	Preference shares – tier 3	This is the amount of the preference shares issued by the undertaking that meet the criteria for Tier 3
A9	Share premium account related to preference shares – total	The total share premium account related to preference share capital of the undertaking. A9=B9+C9+D9
В9	Share premium account related to preference shares – tier 1 restricted	This is the amount of the share premium account which relates to preference shares which meets the criteria for Tier 1 restricted items because it relates to preference shares treated as Tier 1 restricted items
C9	Share premium account related to preference shares – tier 2	This is the amount of the share premium account which relates to preference shares which meets the criteria for Tier 2 because it relates to preference shares treated as Tier 2
D9	Share premium account related to preference shares – tier 3	This is the amount of the share premium account which relates to preference shares which meets the criteria for Tier 3 because it relates to preference shares treated as Tier 3
A12	Reconciliation reserve (solo)	The reconciliation reserve represents reserves (e.g. retained earnings), net of adjustments (e.g. ring fenced funds) but it also reconciles difference between accounting valuation and Solvency 2 valuation A12 = B12
В12	Reconciliation reserve - tier 1 unrestricted (solo)	The reconciliation reserve represents reserves (e.g. retaine deranings), net of adjustments (e.g. rind fenced funds) but it also reconciles difference between accounting valuation and Solvency 2 valuation B12 = B29

A13	Subordinated liabilities – total	This is the total of subordinated liabilities issued by the undertaking. A13 = B13 + C13 + D13
B13	Subordinated liabilities – tier 1 restricted	This is the amount of subordinated liabilities issued by the undertaking which meet the criteria for Tier 1 restricted items
C13	Subordinated liabilities – tier 2	This is the amount of subordinated liabilities issued by the undertaking which meet the criteria for Tier 2
D13	Subordinated liabilities – tier 3	This is the amount of subordinated liabilities issued by the undertaking which meet the criteria for Tier 3
A15	An amount equal to the value of net deferred tax assets - total	This is the total net deferred tax assets of the undertaking. A15 = D15
D15	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 classified as tier 3
A16	Other items approved by supervisory authority as basic own funds not specified above	This is the total of any items of basic own funds not identified above. During preparatory phase this should only include those items currently counted as own funds under Solvency 1 (which in certain cases are subject to approval) and which would require supervisory approval to count as available basic own funds under Solvency 2. A16=B16+B16A+C16+D16
B16	Other items approved by supervisory authority as basic own funds not specified above - tier 1 unrestricted items	This is the amount of any items of basic own funds not identified above which meet the criteria for Tier 1, unrestricted items. During preparatory phase this should only include those items currently counted as own funds under Solvency 1 (which in certain cases are subject to approval) and which would require supervisory approval to count as available basic own funds under Solvency 2
B16A	Other items approved by supervisory authority as basic own funds not specified above - Tier 1 restricted items	This is the amount of any items of basic own funds not identified above which meet the criteria for Tier 1, restricted items. During preparatory phase this should only include those items currently counted as own funds under Solvency 1 (which in certain cases are subject to approval) and which would require supervisory approval to count as available basic own funds under Solvency 2
C16	Other items approved by supervisory authority as basic own funds not specified above - tier 2	This is the amount of any items of basic own funds not identified above which meet the criteria for Tier 2. During preparatory phase this should only include those items currently counted as own funds under Solvency 1 (which in certain cases are subject to approval) and which would require supervisory approval to count as available basic own funds under Solvency 2
D16	Other items approved by supervisory authority as basic own funds not specified above - tier 3	This is the amount of any items of basic own funds not identified above which meet the criteria for Tier 3. During preparatory phase this should only include those items currently counted as own funds under Solvency 1 (which in certain cases are subject to approval) and which would require supervisory approval to count as available basic own funds under Solvency 2
D16	Other items approved by supervisory authority as basic own funds not specified above - tier 3 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	This is the amount of any items of basic own funds not identified above which meet the criteria for Tier 3. During preparatory phase this should only include those items currently counted as own funds under Solvency 1 (which in certain cases are subject to approval) and which would require supervisory approval to count as available basic own funds under Solvency 2 These 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 which 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 should not be reported here, but as subordinated liabilities that do not count as basic own funds on the balance sheet (BS-C1 L15D). These should be deducted from Tier 1 as they are neither balance sheet liabilities nor basic own funds. Failure to deduct them would result in them being incorrectly included in the reconciliation reserve. See cross-templates checks tab CQS 1 See cross-templates checks tab CAS 78
D16 B502 A503	Other items approved by supervisory authority as basic own funds not specified above - tier 3 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 Deduction for particpations in financial and credit institutions - solo - total	This is the amount of any items of basic own funds not identified above which meet the criteria for Tier 3. During preparatory phase this should only include those items currently counted as own funds under Solvency 1 (which in certain cases are subject to approval) and which would require supervisory approval to count as available basic own funds under Solvency 2 These 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 that appear on the lists of own fund items, but fail to meet the classification criteria or the transitional provisions; or ii) 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 should not be reported here, but as subordinated liabilities that do not count as basic own funds on the balance sheet (BS-C1 L15D). These should be deducted from Tier 1 as they are neither balance sheet liabilities nor basic own funds. Failure to deduct them would result in them being incorrectly included in the reconciliation reserve. See cross-templates checks tab CQS 1 See cross-templates checks tab CGS 6 See cross-templates checks tab CGS 6 See cross-templates checks tab CQS 1 See cross-templates checks tab CQS 1
D16 B502 A503 B503	Other items approved by supervisory authority as basic own funds not specified above - tier 3 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 Deduction for particpations in financial and credit institutions - solo - total Deduction for particpations in financial and credit institutions - tier 1 unrestricted items	This is the amount of any items of basic own funds not identified above which meet the criteria for Tier 3. During preparatory phase this should only include those items currently counted as own funds under Solvency 1 (which in certain cases are subject to approval) and which would require supervisory approval to count as available basic own funds under Solvency 2 These 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 which 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 should not be reported here, but as subordinated liabilities that do not count as basic own funds on the balance sheet (BS-C1 L15D). These should be deducted from Tier 1 as they are neither balance sheet liabilities nor basic own funds. Failure to deduct them would result in them being incorrectly included in the reconciliation reserve. See cross-templates checks tab CQS 1 See cross-templates checks tab CGS 6 See cross-templates checks tab CAS 78 This is the total deduction for participations in financial and credit institutions. The reporting of this data item is only applicable to solo reporting AS03 = BS03 + C503 + D503 See cross-templates checks tab CQS 1 See cross-templates checks tab CGS 6 See cross-templates checks tab CGS 6 See cross-templates checks tab CGS 6 See cross-templates checks tab CGS 1 See cross-templates checks tab CAS 78 This is the amount of the deduction for participations in financial and credit institutions that are
D16 B502 A503 B503 C503	Other items approved by supervisory authority as basic own funds not specified above - tier 3 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 Deduction for particpations in financial and credit institutions - solo - total Deduction for particpations in financial and credit institutions - tier 1 unrestricted items Deduction for particpations in financial and credit institutions - tier 1 restricted items	This is the amount of any items of basic own funds not identified above which meet the criteria for Tier 3. During preparatory phase this should only include those items currently counted as own funds under Solvency 1 (which in certain cases are subject to approval) and which would require supervisory approval to count as available basic own funds under Solvency 2 These 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 which 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 on the balance sheet (BS-C1 L15D). These should be deducted from Tier 1 as they are neither balance sheet liabilities nor basic own funds. Failure to deduct them would result in them being incorrectly included in the reconciliation reserve. See cross-templates checks tab CQS 1 See cross-templates checks tab CGS 6 See cross-templates checks tab CQS 1 See cross-t

A20	Total basic own funds after adjustments (solo)	This is the total of all items of basic own funds after adjustments for a solo undertaking. A20 = B20 + B20A + C20 + D20 or check formula: A20= A1+A2+A3+A4+A6+A8+A9+A12+A13+A15+A16-B502-A503 See cross-templates checks tab CQS 1 See cross-templates checks tab CGS 6 See cross-templates checks tab QCGS 1 See cross-templates checks tab CAS 78
B20	Total basic own funds after adjustments (solo) – tier 1 unrestricted items	This is the total of all items of basic own funds after adjustments which meet the criteria for Tier 1 unrestricted items for a solo undertaking. B20= B1+B2+B3+B6+B12+B16-B502-B503
B20A	Total basic own funds after adjustments (solo) – tier 1 restricted items	This is the total of all items of basic own funds after adjustments which meet the criteria for Tier 1 restricted items for a solo undertaking. B20A= B4+B8+B9+B13+B16A-C503
C20	Total basic own funds after adjustments (solo) – tier 2	This is the total of all items of basic own funds after adjustments which meet the criteria for Tier 2 for a solo undertaking. C20= C1+C2+C3+C4+C8+C9+C13+C16-D503
D20	Total basic own funds after adjustments (solo) – tier 3	This is the total of all items of basic own funds after adjustments which meet the criteria for Tier 3 for a solo undertaking. D20= D4+D8+D9+D13+D15+D16
	Ancillary own funds	
A33	Unpaid and uncalled ordinary share capital callable on demand – total	NOT APPLICABLE for the purpose of preparatory phase This is the total of unpaid share capital that has not been called up A33=C33
C33	Unpaid and uncalled ordinary share capital callable on demand – tier 2	NOT APPLICABLE for the purpose of preparatory phase This is the total of unpaid share capital that has not been called up, that meets the criteria for Tier 2
A34	Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand - total	NOT APPLICABLE for the purpose of preparatory phase This is the total of unpaid initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings which has not been called up. A34 = C34
C34	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	NOT APPLICABLE for the purpose of preparatory phase This is the total of unpaid initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings which has not been called up, that meets the criteria for Tier 2
A35	Unpaid and uncalled preference shares callable on demand - total	NOT APPLICABLE for the purpose of preparatory phase This is the total amount of unpaid preference shares which has not been called up. A35=C35+D35
C35	Unpaid and uncalled preference shares callable on demand – tier 2	NOT APPLICABLE for the purpose of preparatory phase This is the total amount of unpaid preference shares which has not been called up, that meets the criteria for Tier 2
D35	Unpaid and uncalled preference shares callable on demand – tier 3	NOT APPLICABLE for the purpose of preparatory phase This is the total amount of unpaid preference shares which has not been called up. That meets the criteria for Tier 3
A36	A legally binding commitment to subscribe and pay for subordinated liabilities on demand	NOT APPLICABLE for the purpose of preparatory phase This is the total amount of legally binding commitments to subscribe and pay for subordinated liabilities on demand. A36 = C36 + D36
C36	A legally binding commitment to subscribe and pay for subordinated liabilities on demand – tier 2	NOT APPLICABLE for the purpose of preparatory phase This is the total amount of legally binding commitments to subscribe and pay for subordinated liabilities on demand that meet the criteria for Tier 2
D36	A legally binding commitment to subscribe and pay for subordinated liabilities on demand – tier 3	NOT APPLICABLE for the purpose of preparatory phase This is the total amount of legally binding commitments to subscribe and pay for subordinated liabilities on demand that meet the criteria for Tier 3
A37	Letters of credit and guarantees under Article 96(2) of the Framework Directive – total	NOT APPLICABLE for the purpose of preparatory phase This is the total of letters of credit and guarantees 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. A37 = C37

Letters of credit and guarantees under Article 96(2) of the Framework Directive – tier 2	NOT APPLICABLE for the purpose of preparatory phase This is the amount of letters of credit and guarantees, 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, which meet the criteria for Tier 2
Letters of credit and guarantees other than under Article 96(2) of the Framework Directive - total	NOT APPLICABLE for the purpose of preparatory phase This is the total of letters of credit and guarantees, 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 A38=C38+D38
Letters of credit and guarantees other than under Article 96(2) of the Framework Directive – tier 2	NOT APPLICABLE for the purpose of preparatory phase This is the amount of letters of credit and guarantees, 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, which meet the criteria for

Tier 2

C37

A38

C38

D38	Letters of credit and guarantees other than under Article 96(2) of the Framework Directive – tier 3	NOT APPLICABLE for the purpose of preparatory phase This is the amount of letters of credit and guarantees, 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, which meet the criteria for Tier 3
A39	Supplementary members calls under Article 96(3) of the Framework Directive - total	NOT APPLICABLE for the purpose of preparatory phase This is the total of any future claims which mutual or mutual-type associations of shipowners 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, with the following 12 months. A39 = C39
C39	Supplementary members calls under Article 96(3) of the Framework Directive – tier 2	NOT APPLICABLE for the purpose of preparatory phase This is the total of any future claims which mutual or mutual-type associations of shipowners 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, with the following 12 months, that meet the criteria for Tier 2
A40	Supplementary members calls - other than under Article 96(3) of the Framework Directive	NOT APPLICABLE for the purpose of preparatory phase This is the total of any future claims which mutual or mutual-type associations of shipowners 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, other than within the following 12 months. A40=C40+D40
C40	Supplementary members calls - other than under Article 96(3) of the Framework Directive – tier 2	NOT APPLICABLE for the purpose of preparatory phase This is the total of any future claims which mutual or mutual-type associations of shipowners 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, other than within the following 12 months, that meet the criteria for Tier 2
D40	Supplementary members calls - other than under Article 96(3) of the Framework Directive – tier 3	NOT APPLICABLE for the purpose of preparatory phase This is the total of any future claims which mutual or mutual-type associations of shipowners 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, other than within the following 12 months, that meet the criteria for Tier 3
A42	Other ancillary own funds - total	During interim reporting, this is the total of all items currently counted as own funds under Solvency 1 (which in certain cases are subject to approval) and which would require supervisory approval to count as ancillary own funds under Solvency 2.
C42	Other ancillary own funds – tier 2	A42 = C42 + D42 During interim reporting, this the total of all items currently counted as own funds under Solvency 1 (which in certain cases are subject to approval) and which would require supervisory approval to count as ancillary own funds under Solvency 2, that meet criteria for Tier 2
D42	Other ancillary own funds – tier 3	During interim reporting, this the total of all items currently counted as own funds under Solvency 1 (which in certain cases are subject to approval) and which would require supervisory approval to count as ancillary own funds under Solvency 2, that meet criteria for Tier 3
A43	Total ancillary own funds (solo)	This is the total of the items that comprise ancillary own funds for a solo undertaking. A43=C43+D43 or check formula: A43 = SUM(A33:A40) + A42
C43	Total ancillary own funds (solo)- tier 2	This is the amount of the items that comprise ancillary own funds for a solo undertaking, that meet the criteria for Tier 2. C43 = SUM(C33:C40) + C42
D43	Total ancillary own funds (solo) – tier 3	This is the amount of the items that comprise ancillary own funds for a solo undertaking, that meet the criteria for Tier 3. D43 = D35+D36+D38+D40+D42

## Available and eligible own funds solo

A46	Total available own funds to meet the SCR (solo) - total	This is the total own funds of the undertaking, comprising basic own funds after adjustments plus ancillary own funds, that are available to meet the SCR for a solo undertaking. A46=B46+C46+D46+E46
B46	Total available own funds to meet the SCR (solo) – tier 1 unrestricted items	This is the total own funds of the undertaking, comprising basic own funds after adjustments, that are available to meet the SCR for a solo undertaking and that meet the criteria to be included in Tier 1 unrestricted items. B46 = B20
C46	Total available own funds to meet the SCR (solo) – tier 1 restricted items	This is the total own funds of the undertaking, comprising basic own funds after adjustments, that are available to meet the SCR for a solo undertaking and that meet the criteria to be included in Tier 1 restricted items. C46 = B20A
D46	Total available own funds to meet the SCR (solo) – tier 2	This is the total own funds of the undertaking, comprising basic own funds after adjustments plus ancillary own funds, that are available to meet the SCR for a solo undertaking and that meet the criteria to be included in Tier 2. D46=C20+C43
E46	Total available own funds to meet the SCR (solo) – tier 3	This is the total own funds of the undertaking, comprising basic own funds after adjustments plus ancillary own funds, that are available to meet the SCR for a solo undertaking and that meet the criteria to be included in Tier 3. E46=D20+D43

A47	Total available own funds to meet the MCR (solo)	This is the total own funds of the undertaking, comprising basic own funds after adjustments, that are available to meet the MCR for a solo undertaking. A47=B47+C47+D47
B47	Total available own funds to meet the MCR (solo) – tier 1 unrestricted items	This is the total own funds of the undertaking, comprising basic own funds after adjustments, that are available to meet the MCR for a solo undertaking and that meet the criteria to be included in Tier 1 unrestricted items. B47 =B46
C47	Total available own funds to meet the MCR (solo) – tier 1 restricted items	This is the total own funds of the undertaking, comprising basic own funds after adjustments, that are available to meet the MCR for a solo undertaking and that meet the criteria to be included in Tier 1 restricted items. C47 = C46
D47	Total available own funds to meet the MCR (solo) – tier 2	This is the total own funds of the undertaking, comprising basic own funds after adjustments, that are available to meet the MCR for a solo undertaking and that meet the criteria to be included in Tier 2. D47 = C20
A50	Total eligible own funds to meet the SCR	This is the total own funds which are eligible under the limits. A50=B50+C50+D50+E50
B50	Total eligible own funds to meet the SCR – tier 1 unrestricted items	This is the total own funds which are eligible under the limits set out to meet the SCR, that meet the criteria for Tier 1 unrestricted items. B50=max(B46,0)
C50	Total eligible own funds to meet the SCR – tier 1 restricted items	This is the total own funds which are eligible under the limits to meet the SCR, that meet the criteria for Tier 1 restricted items. C50=MAX(0,(MIN(B50*0.25, C46)))
D50	Total eligible own funds to meet the SCR - tier 2	This is the total own funds which are eligible under the limits to meet the SCR, that meet the criteria for Tier 2. D50=MAX(0,(MIN(0.5*A52,((C46)-C50)+ (D46))))
E50	Total eligible own funds to meet the SCR - tier 3	This is the total own funds which are eligible under the limits to meet the SCR, that meet the criteria for Tier 3. E50=MAX(0,MIN(((0.5*A52)-D50), 0.15*A52, (E46)))
A51	Total eligible own funds to meet the MCR	This is the total own funds which are eligible under the limits to meet the MCR. A51=B51+C51+D51
B51	Total eligible own funds to meet the MCR – tier 1 unrestricted items	This is the total own funds which are eligible under the limits to meet the MCR, that meet the criteria for Tier 1 unrestricted items. B51=B50
C51	Total eligible own funds to meet the MCR – tier 1 restricted items	This is the total own funds which are eligible under the limits to meet the MCR, that meet the criteria for Tier 1 restricted items C51=C50
D51	Total eligible own funds to meet the MCR - tier 2	This is the total own funds which are eligible under the limits to meet the MCR, that meet the criteria for Tier 2. D51=MAX(0,(MIN(0.2*A53,((C47)-C51)+ (D47))))
A52	SCR (solo)	This is the total SCR of the undertaking and should correspond to SCR number disclosed on relevant SCR template: if the undertaking is using a full internal model (SCR B2C) or a partial internal model or the standard formula (SCR B2A).
A53	MCR (solo)	This is the MCR of the undertaking and should correspond to the total MCR disclosed in MCR B4A or MCR B4B for composite undertakings (where relevant)
A54	Ratio of eligible own funds to SCR	NOT APPLICABLE for the purpose of preparatory phase This is the ratio of eligible own funds to the SCR.
A55	Ratio of eligible own funds to MCR	NOT APPLICABLE for the purpose of preparatory phase This is the ratio of eligible own funds to the MCR

#### **Reconciliation Reserve**

B23	Excess of assets over liabilities	This is an excess of assets over liabilities as disclosed on the Solvency 2 balance sheet; the cell 'B23=BSC-C1 "L27" When this data item is applicable to groups, it is only applicable for consolidation method
B24	Own shares (included as assets on the balance sheet)	This is the amount of own shares held by the undertaking When this data item is applicable to groups, it is only applicable for consolidation method See cross-templates checks tab CQS 1 See cross-templates checks tab CGS 6 See cross-templates checks tab QCGS 1 See cross-templates checks tab QCGS 1 See cross-templates checks tab CAS 78
B25	Foreseeable dividends and distributions	This is the foreseeable dividends and distributions of the undertaking. When this data item is applicable to groups, it is only applicable for consolidation method See cross-templates checks tab CQS 1 See cross-templates checks tab CGS 6 See cross-templates checks tab QCGS 1 See cross-templates checks tab CAS 78

B26	Other basic own fund items	This is the total amount of other basic own funds items included in the reconciliation
		reserve. When this data item is applicable to groups, it is only applicable for consolidation method
		Solo formula- 'B26= A1-+A2+A3+A4 +A6+A8+A9+A15+A16
		Group formula - 'B26=A1+A2+A3+A4 +A6+A8+A9+A15+A16+A18
B27	Adjustment for restricted own fund items in respect of ring fenced funds	This is the amount of adjustment for restricted own fund items in respect of ring fenced funds.
		See cross-templates checks tab CQS 1 See cross-templates checks tab CGS 6
		See cross-templates checks tab QCGS 1
B28	Other non available own funds	This are other non available own funds of related undertaking
		When this data item is applicable to groups, it is only applicable for consolidation method
B29	Reconciliation reserve - total (solo)	This the total reconciliation reserve for a solo undertaking. B29 = B23-B24-B25-B26-B27
A30	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 for the life business of the undertaking and is included for disclosure purposes. Calculation methodology to be provided in Level III. A30=B30
A31	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 for the non-life business of the undertaking and is included for disclosure purposes. Calculation methodology to be provided in Level III.
A32	Total EPIFP	This is the total amount calculated as EPIFP. Calculation methodology to be provided in Level III. A32=A30+A31
A56	Paid in - total	This is the total of paid in ordinary share capital. A56 = B56
B56	Paid in - tier 1	This is the total of paid in ordinary share capital, that meets the criteria for Tier 1; $B56 = D60$
A57	Called up but not yet paid in - total	This is the total amount of ordinary shares which have been called up but not yet paid in. A57 = $C57$
C57	Called up but not yet paid in - tier 2	This is the amount of ordinary shares which have been called up but not yet paid in that meet the criteria for Tier 2. C57 = D61
A58	Own shares held	This is the total amount of own shares held by the undertaking. A58 = B58
B58	Own shares held – tier 1	This is the total amount of own shares held by the undertaking, that meets the criteria for tier 1.
A59	Total ordinary share capital	This is the total of ordinary share capital. Note, own shares held will be included in either paid in or called up but not paid in. A59=A56+A57
B59	Total ordinary share capital – tier 1	This is the total of ordinary share capital that meets the criteria for Tier 1. B59 = B56 + B58
C59	Total ordinary share capital – tier 2	This is the total of ordinary share capital that meets the criteria for Tier 2.
A67	Paid in – total	This is the total of paid in initial fund members' contributions or the equivalent basic own - fund items for mutual and mutual - type undertaking. A67 = B67
B67	Pain in – tier 1	This is the total of initial fund members' contributions or the equivalent basic own - fund item for mutual and mutual - type undertaking that meets the criteria for Tier 1. B67 = D70
A68	Called up but not yet paid in - total	This is the total of called up but not yet paid in initial fund members' contributions or the equivalent basic own - fund items for mutual and mutual - type undertaking A68 = C68
C68	Called up but not yet paid in - tier 2	This is the total of initial fund members' contributions or the equivalent basic own - fund item for mutual and mutual - type undertaking that meets the criteria for Tier 2. C68 = D71
A69	Total initial fund	This is the total initial fund A69 = B69 + C69
B69	Total initial fund – tier 1	This is the total of the initial fund that meets the criteria for Tier 1. B69 = B67
C69	Total initial fund – tier 2	This is the total of the initial fund that meets the criteria for Tier 2. C69 = C68
A73	Dated subordinated MMA – total	This is the total amount of dated subordinated MMA A73= B73+D73+F73
B73	Dated subordinated MMA – tier 1	This is the total amount of date subordinated MMA that meet the criteria for Tier 1.
C73	Dated subordinated MMA – tier 1 of which counted under transitionals	This is the total amount of date subordinated MMA that meet the criteria for Tier 1 which are counted under the transitional provisions.

D73	Dated subordinated MMA – tier 2	This is the total amount of date subordinated MMA that meet the criteria for Tier 2.
E73	Dated subordinated MMA – tier 2 of which counted under transitionals	This is the total amount of date subordinated MMA that meet the criteria for Tier 2 which are counted under the transitional provisions.
F73	Dated subordinated MMA – tier 3	This is the total amount of date subordinated MMA that meet the criteria for Tier 3.
A74	Undated subordinated MMA with a call option - total	This is the total of undated subordinated MMA with a call option. A74= B74+D74+F74
B74	Undated subordinated MMA with a call option – tier 1	This is the total of undated subordinated MMA with a call option that meet the criteria for Tier 1.
C74	Undated subordinated MMA with a call option – tier 1 of which counted under transitionals	This is the total of undated subordinated MMA with a call option that meet the criteria for Tier 1 which are counted under the transitional provisions.
D74	Undated subordinated MMA with a call option – tier 2	This is the total of undated subordinated MMA with a call option that meet the criteria for Tier 2.
E74	Undated subordinated MMA with a call option – tier 2 of which counted under transitionals	This is the total of undated subordinated MMA with a call option that meet the criteria for Tier 2 which are counted under the transitional provisions.
F74	Undated subordinated MMA with a call option – tier 3	This is the total of undated subordinated MMA with a call option that meet the criteria for Tier 3.
A75	Undated subordinated MMA with no contractual opportunity to redeem – total	This is the total of undated subordinated MMA with no contractual opportunity to redeem. A75= B75+D75+F75
B75	Undated subordinated MMA with no contractual opportunity to redeem – tier 1	This is the total of undated subordinated MMA with no contractual opportunity to redeem that meet the criteria for Tier 1.
C75	Undated subordinated MMA with no contractual opportunity to redeem – tier 1 of which counted under transitionals	This is the total of undated subordinated MMA with no contractual opportunity to redeem that meet the criteria for Tier 1 which are counted under the transitional provisions.
D75	Undated subordinated MMA with no contractual opportunity to redeem – tier 2	This is the total of undated subordinated MMA with no contractual opportunity to redeem that meet the criteria for Tier 2.
E75	Undated subordinated MMA with no contractual opportunity to redeem – tier 2 of which counted under transitionals	This is the total of undated subordinated MMA with no contractual opportunity to redeem that meet the criteria for Tier 2 which are counted under the transitional provisions.
F75	Undated subordinated MMA with no contractual opportunity to redeem – tier 3	This is the total of undated subordinated MMA with no contractual opportunity to redeem that meet the criteria for Tier 3.
A76	Total subordinated MMA - total	This is the total subordinated MMA. A76=A73+A74+A75
B76	Total subordinated MMA – tier 1	This is the total of the subordinated MMA that meet the criteria for Tier 1. B76=B73+B74+B75
C76	Total subordinated MMA – tier 1 of which counted under transitionals	This is the total of the subordinated MMA that meet the criteria for Tier 1 which are counted under the transitional provisions. $C76=C73+C74+C75$
D76	Total subordinated MMA – tier 2	This is the total of the subordinated MMA that meet the criteria for Tier 2. D76=D73+D74+D75
E76	Total subordinated MMA – tier 2 of which counted under transitionals	This is the total of the subordinated MMA that meet the criteria for Tier 2 which are counted under the transitional provisions. E76=E73+E74+E75
F76	Total subordinated MMA – tier 3	This is the total of the subordinated MMA that meet the criteria for Tier 3. F76=F73+F74+F75
A79	Dated preference shares - total	This is the total dated preference shares. A79=C79+D79+F79
B79	Dated preference shares – tier 1	This is the total of dated preference shares that meet the criteria for Tier 1.
C79	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 which are counted under the transitional provisions.
D79	Dated preference shares – tier 2	This is the total of dated preference shares that meet the criteria for Tier 2.
E79	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 which are counted under the transitional provisions.
F79	Dated preference shares – tier 3	This is the total of dated preference shares that meet the criteria for Tier 3.
A80	Undated preference shares with a call option - total	This is the total undated preference shares with a call option.A80=B80+D80+F80
B80	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.
C80	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 which are counted under the transitional provisions.

D80	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 ${\bf 2}$ .
E80	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 which are counted under the transitional provisions.
F80	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.
A81	Undated preference shares with no contractual opportunity to redeem - total	This is the total undated preference shares with no contractual opportunity to redeem.
B81	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.
C81	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 which are counted under the transitional provisions.
D81	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.
E81	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 which are counted under the transitional provisions.
F81	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.
A82	Total preference shares - total	This is the total preference shares. A82=B82+D82+F82
B82	Total preference shares – tier 1	This is the total of preference shares that meet the criteria for Tier 1. B82=B79+B80+B81
C82	Total preference shares – tier 1 of which counted under transitionals	This is the total of preference shares that meet the criteria for Tier 1 which are counted under the transitional provisions. C82=C79+C80+C81
D82	Total preference shares – tier 2	This is the total of preference shares that meet the criteria for Tier 2. $D82=D79+D80+D81$
E82	Total preference shares – tier 2 of which counted under transitionals	This is the total of preference shares that meet the criteria for Tier 2 which are counted under the transitional provisions. E82=E79+E80+E81
F82	Total preference shares – tier 3	This is the total of preference shares that meet the criteria for Tier 3. $F82=F79+F80+F81$
A92	Dated subordinated liabilities - total	This is the total of dated subordinated liabilities.A92=B92+D92+F92
B92	Dated subordinated liabilities- tier 1	This is the amount of dated subordinated liabilities that meets the criteria for Tier 1.
C92	Dated subordinated liabilities – tier 1 of which counted under transitionals	This is the amount of dated subordinated liabilities that meets the criteria for Tier 1 which are counted under the transitional provisions.
D92	Dated subordinated liabilities- tier 2	This is the amount of dated subordinated liabilities that meets the criteria for Tier 2.
E92	Dated subordinated liabilities- tier 2 of which counted under transitionals	This is the amount of dated subordinated liabilities that meets the criteria for Tier 2 which are counted under the transitional provisions.
F92	Dated subordinated liabilities- tier 3	This is the amount of dated subordinated liabilities that meets the criteria for Tier 3.
A93	Undated subordinated liabilities with a call option - total	This is the total of undated subordinated liabilities that have a call option. A93=B93+D93+F93
B93	Undated subordinated liabilities with a call option – tier 1	This is the amount of undated subordinated liabilities with a call option that meets the criteria for Tier 1.
C93	Undated subordinated liabilities with a call option – tier 1 of which counted under transitionals	This is the amount of undated subordinated liabilities with a call option that meets the criteria for Tier 1 which are counted under the transitional provisions.
D93	Undated subordinated liabilities with a call option – tier 2	This is the amount of undated subordinated liabilities with a call option that meets the criteria for Tier 2.
E93	Undated subordinated liabilities with a call option – tier 2 of which counted under transitionals	This is the amount of undated subordinated liabilities with a call option that meets the criteria for Tier 2 which are counted under the transitional provisions.
F93	Undated subordinated liabilities with a call option – tier 3	This is the amount of undated subordinated liabilities with a call option that meets the criteria for Tier 3.
A94	Undated subordinated liabilities with no contractual opportunity to redeem - total	This is the total of undated subordinated liabilities with no contractual opportunity to redeem. A94=B94+D94+F94
B94	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 meets the criteria for Tier 1.

C94	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 meets the criteria for Tier 1 which are counted under the transitional provisions.
D94	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 meets the criteria for Tier 2.
E94	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 meets the criteria for Tier 2 which are counted under the transitional provisions.
F94	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 meets the criteria for Tier 3.
A95	Total subordinated liabilities – total	This is the total of subordinated liabilities. A95=A92+A93+A94
B95	Total subordinated liabilities - tier 1	This is the total of subordinated liabilities that meets the criteria for Tier 1.B95=B92+B93+B94
C95	Total subordinated liabilities – tier 1 of which counted under transitionals	This is the total of subordinated liabilities that meets the criteria for Tier 1 which are counted under the transitional provisions C95=C92+C93+C94
D95	Total subordinated liabilities – tier 2	This is the amount of subordinated liabilities that meets the criteria for Tier 2. D95=D92+D93+D94
E95	Total subordinated liabilities – tier 2 of which counted under transitionals	This is the amount of subordinated liabilities that meets the criteria for Tier 2 which are counted under the transitional provisions. E95=E92+E93+E94
F95	Total subordinated liabilities - tier 3	This is the amount of subordinated liabilities that meets the criteria for Tier 3. F95=F92+F93+F94
A108	Items for which an amount was approved – tier 2 initial amounts	This the initial amount approved for ancillary own funds for which an amount was approved under tier 2.
B108	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.
C108	Items for which an amount was approved – tier 3 initial amounts	This the initial amount approved for ancillary own funds for which an amount was approved under tier 3.
D108	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.
B109	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.
D109	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.
Q1	Difference in the valuation of assets	Cells A30 and AS30 are taken from BS-C1 Q1 = A30 - AS30
Q2	Difference in the valuation of technical provisions	Cells L1, L4, L6B, L7, L10, LS1, LS4, LS6B, LS7, LS10 and AS14 are taken from BS-C1 Q2 = (L1+L4+L6B+L7+L10) - (LS1+LS4+LS6B+LS7+LS10+AS14)
Q3	Difference in the valuation of other liabilities	Cells L25A and LS25A are taken from BS-C1 Q3 = (L25A -LS25A) - Q2
Q4	Total of reserves and retained earnings from financial statements	This is total reserves and retained earnings taken from the financial statements.
Q5	Other, please explain why you need to use this line.	
Q6	Reserves from financial statements adjusted for Solvency II valuation differences	Q6 = Q1-Q2-Q3+Q4+Q5
Q7	Excess of assets over liabilities attributable to basic own fund items (excluding the reconciliation reserve)	Q7 = B26
Q8	Excess of assets over liabilities	Q8 = B23 = Q6 + Q7

### Technical Annex II: List of quantitative reporting items S.23.01.f.g. Own Funds

	ITEM	INSTRUCTIONS
A1	Ordinary share capital (gross of own shares) – total	Ordinary share capital (gross of own shares). This is the ordinary share capital of the undertaking which fully satisfies the criteria for Tier 1 or Tier 2 items. Any share capital which does not fully satisfy the criteria should be treated as preference share capital notwithstanding their description or designation. A1=B1+C1
B1	Ordinary share capital (gross of own shares) - tier 1 unrestricted	This is the amount of paid $\ $ up ordinary share capital which meets the criteria for Tier 1 - unrestricted
C1	Ordinary share capital (gross of own shares) – tier 2	This is the amount of called up ordinary share capital which meets the criteria for Tier 2
A1A	Non-available called but not paid in ordinary share capital at group level	This is the total amount of called but not paid in ordinary share capital which is deemed non- available as defined in Article 222(2)-(5) of the Directive. This data item is only applicable when reporting at group level. A1A=C1A
C1A	Non-available called but not paid in ordinary share capital at group level - tier 2	This is the total amount of called but not paid in ordinary share capital which is deemed non- available as defined in Article 222(2)-(5) of the Directive which meets the criteria for Tier 2. This data item is only applicable when reporting at group level
A2	Share premium account related to ordinary share capital - total	The total share premium account related to ordinary share capital of the undertaking. A2 = B2 + C2
В2	Share premium account related to ordinary shares – tier 1 unrestricted	This is the amount of the share premium account related to ordinary shares which meets the criteria for Tier 1 unrestricted because it relates to share capital treated as unrestricted Tier 1
C2	Share premium account related to ordinary shares – tier 2	This is the amount of the share premium account related to ordinary shares which meets the criteria for Tier 2 because it relates to share capital treated as Tier 2
A3	Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings - total	The initial fund, members' contributions or the equivalent basic own-funds item for mutual and mutual-type undertakings. A3 = B3 + C3
В3	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 fund, members' contributions or the equivalent basic own- funds item for mutual and mutual-type undertakings, which meets the criteria for Tier 1 unrestricted
С3	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 fund, members' contributions or the equivalent basic own- funds item for mutual and mutual-type undertakings, which meets the criteria for Tier 2
A4	Subordinated mutual member accounts – total	This is the total of subordinated mutual member accounts. A4 = B4 + C4 + D4
B4	Subordinated mutual member accounts – tier 1 restricted	This is the amount of subordinated mutual member accounts that meet the criteria for Tier 1 restricted
C4	Subordinated mutual member accounts – tier 2	This is the amount of subordinated mutual member accounts that meet the criteria for Tier 2
D4	Subordinated mutual member accounts – tier 3	This is the amount of subordinated mutual member accounts that meet the criteria for Tier 3
A5	Non-available subordinated mutual member accounts at group level - total	This is the total amount of subordinated mutual member accounts which are deemed not available at group level, as defined in Article 222(2)-(5) of the Directive. This data item is only applicable when reporting at group level. A5 = B5 + C5 + D5
в5	Non-available subordinated mutual member accounts at group level – tier 1 restricted	This is the amount of subordinated mutual member accounts which are deemed non- available as defined in Article 222(2)-(5) of Solvency II Framework Directive (Directive 2009/138.EC) that meet the criteria for Tier 1 restricted This data item is only applicable when reporting at group level
С5	Non-available subordinated mutual member accounts at group level – tier 2	This is the amount of subordinated mutual member accounts which are deemed non- available as defined in Article 222(2)-(5) of the Directive that meet the criteria for Tier 2. This data item is only applicable when reporting at group level
D5	Non-available subordinated mutual member accounts at group level – tier 3	This is the amount of subordinated mutual member accounts which are deemed non- available as defined in Article 222(2)-(5) of Solvency II Framework Directive (Directive 2009/138.EC) that meet the criteria for Tier 3. This data item is only applicable when reporting at group level
A6	Surplus funds – total	This is the total of surplus funds that fall under Article 91 (2) of the Solvency II Framework Directive (Directive 2009/138.EC). A6 = B6
B6	Surplus funds – tier 1 unrestricted	This is the surplus funds that fall under Article 91 (2) of the Solvency II Framework Directive (Directive 2009/138.EC) which are regarded as Tier 1, unrestricted items

	Non-available surplus funds at group	This is the total amount of surplus funds which are deemed non-available as defined in
A7	level) -total	Article 222(2)-(5) of the Solvency II Framework Directive (Directive 2009/138.EC). A7=B7 This data item is only applicable when reporting at group level
В7	Non-available surplus funds at group level) – tier 1 unrestricted	This is the amount of subordinated mutual member accounts which are deemed non- available as defined in Article 222(2)-(5) of the Directive that meet the criteria for Tier 1 unrestricted items. This data item is only applicable when reporting at group level
A8	Preference shares – total	This is the total of preference shares issued by the undertaking. A8 = B8 + C8 + D8
B8	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
C8	Preference shares – tier 2	This is the amount of the preference shares issued by the undertaking that meet the criteria for Tier 2
D8	Preference shares – tier 3	This is the amount of the preference shares issued by the undertaking that meet the criteria for Tier 3
A9	Share premium account related to preference shares – total	The total share premium account related to preference share capital of the undertaking. A9=B9+C9+D9
В9	Share premium account related to preference shares – tier 1 restricted	This is the amount of the share premium account which relates to preference shares which meets the criteria for Tier 1 restricted items because it relates to preference shares treated as Tier 1 restricted items
С9	Share premium account related to preference shares – tier 2	This is the amount of the share premium account which relates to preference shares which meets the criteria for Tier 2 because it relates to preference shares treated as Tier 2
D9	Share premium account related to preference shares – tier 3	This is the amount of the share premium account which relates to preference shares which meets the criteria for Tier 3 because it relates to preference shares treated as Tier 3
A10	Non-available preference shares at group level – total	This is the total amount of preference shares which are deemed non-available as defined in Article 222(2)-(5) of the Solvency II Framework Directive (Directive 2009/138.EC). This data item is only applicable when reporting at group level. A10=B10+C10+D10
B10	Non-available preference shares at group level – tier 1 restricted	This is the amount of preference shares which are deemed non - available as defined in Article 222(2)-(5) of the Solvency II Framework Directive (Directive 2009/138.EC) that meet the criteria for Tier 1 restricted items. This data item is only applicable when reporting at group level
C10	Non-available preference shares at group level – tier 2	This is the amount of preference shares which are deemed non-available as defined in Article 222(2)-(5) of the Directive that meet the criteria for Tier 2. This data item is only applicable when reporting at group level
D10	Non-available preference shares at group level – tier 3	This is the amount of preference shares which are deemed non-available as defined in Article 222(2)-(5) of the Directive that meet the criteria for Tier 3. This data item is only applicable when reporting at group level
A11	Non-available share premium account related to preference shares at group level – total	This is the total amount of the share premium account relating to preference shares that is deemed non-available as defined in Article 222(2)-(5) of the Solvency II Framework Directive (Directive 2009/138.EC). This data item is only applicable when reporting at group level A11=B11+C11+D11
B11	Non-available share premium account related to preference shares at group level – tier 1 restricted items	This is the amount of the share premium account relating to preference shares that is deemed non-available as defined in Article 222(2)-(5) of the Directive which meets the criteria for Tier 1 restricted items (see B9 for definition). This data item is only applicable when reporting at group level
C11	Non-available share premium account related to preference shares at group level – tier 2	This is the amount of the share premium account relating to preference shares that is deemed non-available as defined in Article 222(2)-(5) of the Solvency II Framework Directive (Directive 2009/138.EC) which meets the criteria for Tier 2. This data item is only applicable when reporting at group level
D11	Non-available share premium account related to preference shares at group level – tier 3	This is the amount of the share premium account relating to preference shares that is deemed non-available as defined in Article 222(2)-(5) of the Directive which meets the criteria for Tier 3. This data item is only applicable when reporting at group level
A12A	Reconciliation reserve (group)	The reconciliation reserve represents reserves (e.g. retained earnings), net of adjustments (e.g. for ring fenced funds), but is also reconciles differences between accounting valuation and Solvency II valuation. A12A = B12A This data item is only applicable when reporting at group level
B12A	Reconciliation reserve – tier 1 unrestricted (group)	The reconciliation reserve represents reserves (e.g. retained earnings), net of adjustments (e.g. for ring fenced funds), but is also reconciles differences between accounting valuation and Solvency II valuation. B12A = B29A This data item is only applicable when reporting at group level
A13	Subordinated liabilities – total	This is the total of subordinated liabilities issued by the undertaking. A13 = B13 + C13 + D13
B13	Subordinated liabilities – tier 1 restricted	This is the amount of subordinated liabilities issued by the undertaking which meet the criteria for Tier 1 restricted items

C13	Subordinated liabilities – tier 2	This is the amount of subordinated liabilities issued by the undertaking which meet the criteria for Tier 2
D13	Subordinated liabilities – tier 3	This is the amount of subordinated liabilities issued by the undertaking which meet the criteria for Tier 3
A14	Non-available subordinated liabilities at group level - total	This is the total amount of subordinated liabilities which are deemed non-available as defined in Article 222(2)-(5) of the Directive. A14 = B14+C14+ D14 This data item is only applicable when reporting at group level
B14	Non-available subordinated liabilities at group level – tier 1 restricted	This is the amount of subordinate liabilities which are deemed non-available as defined in Article 222(2)-(5) of the Directive that meet the criteria for Tier 1 restricted items. This data item is only applicable when reporting at group level
C14	Non-available subordinated liabilities at group level – tier 2	This is the amount of subordinated liabilities which are deemed non-available as defined in Article 222(2)-(5) of the Directive that meet the criteria for Tier 2. This data item is only applicable when reporting at group level
D14	Non-available subordinated liabilities at group level – tier 3	This is the amount of subordinated liabilities which are deemed non-available as defined in Article 222(2)-(5) of the Directive that meet the criteria for Tier 3. This data item is only applicable when reporting at group level
A15	An amount equal to the value of net deferred tax assets - total	This is the total net deferred tax assets of the undertaking. A15 = D15
D15	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 classified as tier 3
A15A	Non available deferred tax assets at group level -total	This is the amount of net deferred tax assets which are deemed non-available as defined in Article 222(2)-(5) of the Solvency II Framework Directive (Directive 2009/138.EC). A15A = D15A This data item is only applicable when reporting at group level
D15A	Non available deferred tax assets at group level -tier 3	This is the amount of net deferred tax assets which are deemed non-available as defined in Article 222(2)-(5) of the Solvency II Framework Directive (Directive 2009/138.EC). This data item is only applicable when reporting at group level
A16	Other items approved by supervisory authority as basic own funds not specified above	This is the total of any items of basic own funds not identified above. During preparatory phase this should only include those items currently counted as own funds under Solvency 1 (which in certain cases are subject to approval) and which would require supervisory approval to count as available basic own funds under Solvency 2. A16=B16+B16A+C16+D16
B16	Other items approved by supervisory authority as basic own funds not specified above - tier 1 unrestricted items	This is the amount of any items of basic own funds not identified above which meet the criteria for Tier 1, unrestricted items. During preparatory phase this should only include those items currently counted as own funds under Solvency 1 (which in certain cases are subject to approval) and which would require supervisory approval to count as available basic own funds under Solvency 2
B16A	Other items approved by supervisory authority as basic own funds not specified above - Tier 1 restricted items	This is the amount of any items of basic own funds not identified above which meet the criteria for Tier 1, restricted items. During preparatory phase this should only include those items currently counted as own funds under Solvency 1 (which in certain cases are subject to approval) and which would require supervisory approval to count as available basic own funds under Solvency 2
C16	Other items approved by supervisory authority as basic own funds not specified above - tier 2	This is the amount of any items of basic own funds not identified above which meet the criteria for Tier 2. During preparatory phase this should only include those items currently counted as own funds under Solvency 1 (which in certain cases are subject to approval) and which would require supervisory approval to count as available basic own funds under Solvency 2
D16	Other items approved by supervisory authority as basic own funds not specified above - tier 3	This is the amount of any items of basic own funds not identified above which meet the criteria for Tier 3. During preparatory phase this should only include those items currently counted as own funds under Solvency 1 (which in certain cases are subject to approval) and which would require supervisory approval to count as available basic own funds under Solvency 2
A17	Non-available own funds related to non-EEA entities, due to local restrictions: regulatory or otherwise, at group level - total	This is the total amount of own fund items related to non - EEA entities which are deemed non-available (due to local restrictions: regulatory or otherwise), as defined in Article 222(2)- (5) of the Solvency II Framework Directive (Directive 2009/138.EC). This represents non available non-EEA own funds at group level when all the own funds of a non-EEA entity are considered to be non available at group level due to the restrictions to their availability and fungibility (in this case they should not be counted twice and consequently they should not be indicated separately in other cells) A17=B17+B17A+C17+D17 This data item is only applicable when reporting at group level
B17	Non-available own funds related to non-EEA entities, due to local restrictions: regulatory or otherwise, at group level – tier 1 unrestricted items	This is the amount of own fund items related to non - EEA entities, which are deemed non- available (due to local restrictions: regulatory or otherwise) as defined in Article 222(2)-(5) of the Solvency II Framework Directive (Directive 2009/138.EC) that meet the criteria for Tier 1 unrestricted items. This data item is only applicable when reporting at group level

B17A	Non-available own funds related to non-EEA entities, due to local restrictions: regulatory or otherwise, at group level - tier 1 restricted	This is the amount of own fund items related to non - EEA entities, which are deemed non- available (due to local restrictions: regulatory or otherwise) as defined in Article 222(2)-(5) of the Solvency II Framework Directive (Directive 2009/138.EC) that meet the criteria for Tier 1 restricted items.
C17	Non-available own funds related to non-EEA entities, due to local restrictions: regulatory or otherwise, at group level – tier 2	This is the amount of own fund items related to non - EEA entities, which are deemed non- available (due to local restrictions: regulatory or otherwise) as defined in Article 222(2)-(5) of the Solvency II Framework Directive (Directive 2009/138.EC) that meet the criteria for Tier 2. This data item is only applicable when reporting at group level
D17	Non-available own funds related to non-EEA entities, due to local restrictions: regulatory or otherwise, at group level – tier 3	This is the amount of own fund items related to non - EEA entities, which are deemed non- available (due to local restrictions: regulatory or otherwise) as defined in Article 222(2)-(5) of the Solvency II Framework Directive (Directive 2009/138.EC) that meet the criteria for Tier 3. This data item is only applicable when reporting at group level
A18	Minority interests at group level (if not reported as part of another own fund item)- total	This may only be completed by groups and is the total of minority interests in the group being reported upon. This lines should be reported if minority interests have not been already included in other items of BOF (i.e. minority interests should not be counted twice). A18=B18+B18A +C18+D18
B18	Minority interests at group level (if not reported as part of another own fund item)- tier 1 unrestricted items	he amount of minority interests in the group being reported upon that meets the criteria for Tier 1 unrestricted items. This is only reported by groups
B18A	Minority interests at group level (if not reported as part of another own fund item)- tier 1 restricted items	This may only be completed by groups and is the amount of minority interests in the group being reported upon that meets the criteria for Tier 1 restricted items
C18	Minority interests at group level (if not reported as part of another own fund item)– tier 2	This may only be completed by groups and is the amount of minority interests in the group being reported upon that meets the criteria for Tier 2
D18	Minority interests at group level (if not reported as part of another own fund item)- tier 3	This may only be completed by groups and is the amount of minority interests in the group being reported upon that meets the criteria for Tier 3
A19	Non available minority interests at group level () – total	This is the total amount of minority interests which are deemed non-available as defined in Article 222(2)-(5) of the Directive. This is only applicable when reporting at group level. A19=B19+B19A +C19+D19
B19	Non available minority interests at group level – tier 1 unrestricted	This is the amount of minority interests which are deemed non-available as defined in Article 222(2)-(5) of the Directive that meet the criteria for Tier 1 unrestricted. This data item is only applicable at group level
B19A	Non available minority interests at group level – tier 1 restricted	This is the amount of minority interests which are deemed non-available as defined in Article 222(2)-(5) of the Directive that meet the criteria for Tier 1 restricted. This data item is only applicable at group level
C19	Non available minority interests at group level – tier 2	This is the amount of minority interests which are deemed non-available as defined in Article 222(2)-(5) of the Directive that meet the criteria for Tier 2. This data item is only applicable at group level
D19	Non available minority interests at group level – tier 3	This is the amount of minority interests which are deemed non-available as defined in Article 222(2)-(5) of the Directive that meet the criteria for Tier 3. This data item is only applicable when reporting at group level
B502	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	These 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 which 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 should not be reported here, but as subordinated liabilities that do not count as basic own funds on the balance sheet (BS- C1 L15D). These should be deducted from Tier 1 as they are neither balance sheet liabilities nor basic own funds. Failure to deduct them would result in them being incorrectly included in the reconciliation reserve. See cross-templates checks tab CQS 1 See cross-templates checks tab CAS 78
A603	Deductions for participations related credit institutions, investment firms and financial institutions (Level I Article 228) - total	This is the total of deductions of the participations in other financial entities, including non regulated financial entities carrying out financial activities, according to art. 228 (paragraphs 1 and 2) of the directive. A603= B603 + C603+ D603 This data item is only applicable when reporting at group level
B603	Deductions for participations related credit institutions, investment firms and financial institutions (Level I Article 228) – tier 1 unrestricted items	This is the deduction of the participations in other financial entities, including non regulated financial entities carrying out financial activities, according to art. 228 (paragraphs 1 and 2) of the directive, – tier 1 unrestricted items. This data item is only applicable when reporting at group level

C603	Deductions for participations related credit institutions, investment firms and financial institutions (Level I Article 228) – tier 1 restricted items	This is the deduction of the participations in other financial entities, including non regulated financial entities carrying out financial activities, according to art. 228 (paragraphs 1 and 2) of the directive, – tier 1 restricted items. This data item is only applicable when reporting at group level
D603	Deductions for participations related credit institutions, investment firms and financial institutions (Level I Article 228) – tier 2	This is the deduction of the participations in other financial entities, including non regulated financial entities carrying out financial activities, according to art. 228 (paragraphs 1 and 2) of the directive., tier 2. This data item is only applicable when reporting at group level
A604	Deductions for participations where there is non-availability of information (Article 229) – total	This is the total deduction of the participations in related undertakings when the information necessary for calculating the group solvency is not available, according to art. 229 of the directive. A604 = B604 + C604 + D604 + E604 This data item is only applicable when reporting at group level
B604	Deductions for participations where there is non-availability of information (Article 229) – tier 1 unrestricted items.	This is the deduction of the participations in related undertakings when the information necessary for calculating the group solvency is not available, according to art. 229 of the directive, tier 1 unrestricted items. This data item is only applicable when reporting at group level
C604	Deductions for participations where there is non-availability of information (Article 229) – tier 1 restricted items	This is the deduction of the participations in related undertakings when the information necessary for calculating the group solvency is not available, according to art. 229 of the directive, – tier 1 restricted items. This data item is only applicable when reporting at group level
D604	Deductions for participations where there is non-availability of information (Article 229) – tier 2	This is the deduction of the participations in related undertakings when the information necessary for calculating the group solvency is not available, according to art. 229 of the directive, Tier 2. This data item is only applicable when reporting at group level
E604	Deductions for participations where there is non-availability of information (Article 229) – tier 3	This is the deduction of the participations in related undertakings when the information necessary for calculating the group solvency is not available, according to art. 229 of the directive, Tier 3. This data item is only applicable when reporting at group level
A605	Deduction for participations included by using D&A when a combination of methods is used – total	This is the deduction of the participations in related undertakings included with the D&A when a combination of methods is used. $A605 = B605 + C605 + D605 + E605$ This data item is only applicable when reporting at group level
B605	Deduction for participations included by using D&A when a combination of methods is used- tier 1 unrestricted items	This is the deduction of the participations in related undertakings included with the D&A when a combination of methods is used – tier 1 unrestricted items. This data item is only applicable when reporting at group level
C605	Deduction for participations included by using D&A when a combination of methods is used – tier 1 restricted items	This is the deduction of the participations in related undertakings included with the D&A when a combination of methods is used -tier 1 restricted items. This data item is only applicable when reporting at group level
D605	Deduction for participations included by using D&A when a combination of methods is used – tier 2	This is the deduction of the participations in related undertakings included with the D&A when a combination of methods is used - tier 2. This data item is only applicable when reporting at group level
E605	Deduction for participations included by using D&A when a combination of methods is used – tier 3	This is the deduction of the participations in related undertakings included with the D&A when a combination of methods is used - tier 3 . This data item is only applicable when reporting at group level
A606	Total of non-available own fund items at group level – total	This is the total of non- available own funds items. A606 = A1A+A5+A7+A10+A11+A14+A15A+A17+A19 This data item is only applicable when reporting at group level
B606	Total of non-available own fund items – Tier 1 unrestricted items	This is the total of non- available own funds items in Tier 1 unrestricted items. B606= B7+B17+B19 This data item is only applicable when reporting at group level
C606	Total of non-available own fund items – tier 1 restricted items	This is the total of non-available own fund items – tier 1 restricted items. C606= B5+B10+B11+B14+B17A+B19A This data item is only applicable when reporting at group level
D606	Total of non-available own fund items – tier 2	This is the total of non-available own fund items – tier 2. D606=C1A+C5+C10+C11+C14+C17+C19 This data item is only applicable when reporting at group level
E606	Total of non-available own fund items – tier 3	This is the total of non-available own fund items – tier 3. E606=D5+D10+D11+D14+D15A+D17+D19 This data item is only applicable when reporting at group level
A607	Total deductions – total	This is a total amount of deductions not incuded in the reconciliation reserves. A607= B607+ C607+D607+E607 or check formulea: A607 = A603+A604+A605+A606 This data item is only applicable when reporting at group level
B607	Total deductions – tier 1 unrestricted items	This is a total amount of deductions from tier 1 unrestricted not incuded in the reconciliation reserves. B607=B603+B604+B605+B606 This data item is only applicable when reporting at group level

	Total deductions – tier 1 restricted	This is a total amount of deductions from tier 1 restricted not incuded in the reconciliation
C607	items	reserves.
007		C607=C603+C604+C605+C606 This data item is only, applicable when reporting at group level
	Total deductions – tier 2	This is a total amount of deductions from tier 2 not included in the reconciliation reserves
		D607=D603+D604+D605+D606
D607		This data item is only applicable when reporting at group level
	Total deductions – tier 3	This is a total amount of deductions from tier 3 not incuded in the reconciliation reserves.
E607		E607=E604+E605+E606 This data item is only, applicable when reporting at group level
	Total basic own funds after	This is the total of all items of basic own funds after adjustments for a group.
A21	adjustment (group)	A21 = B21 + B21A + C21 + D21
		or check formula: A21= A1+A2+A3+A4+A6+A8+A9+A12A+A13+ A15 + A16+A18 -A502 - A607
	Total basic own funds after	This is the total of all items of basic own funds after adjustments which meet the criteria for
B21	adjustment (group) - tier 1	Tier 1 unrestricted for a group.
	unrestricted	B21= B1+B2+B3+B6+B12A+B16+B18 -B502 - B60/
	adjustment (group) - tier 1	B21A=B4+B8+B9+B13+B16A+B18A -C607
B21A	restricted	
	Total basic own funds after	This is the total of all items of basic own funds after adjustments which meet the criteria for
C21	adjustment (group) - tier 2	Tier 2 for a group.
		C21= C1+C2+C3+C4+C8+C9+C13+C16+C18 -D607
D21	Total basic own funds after	This is the total of all items of basic own funds after adjustments which meet the criteria for
DZI	adjustment (group) - tier - 5	D21 = D4 + D8 + D9 + D13 + D15 + D16 + D18 - E607
	Ancillary own funds	
	Unpaid and uncalled ordinary share	NOT APPLICABLE for the purpose of preparatory phase
A33	capital callable on demand – total	This is the total of unpaid share capital that has not been called up
	Unpaid and uncalled ordinary share	NOT APPLICABLE for the purpose of preparatory phase
C33	capital callable on demand – tier 2	This is the total of unpaid share capital that has not been called up, that meets the criteria
		for Tier 2
	Unpaid and uncalled initial funds,	NOT APPLICABLE for the purpose of preparatory phase
4.24	equivalent basic own fund item for	fund item for mutual and mutual - type undertakings which has not been called up.
A34	mutual and mutual - type	A34 = C34
	undertakings, callable on demand -	
	Unpaid and uncalled initial funds,	NOT APPLICABLE for the purpose of preparatory phase
	members' contributions or the	This is the total of unpaid initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual, two undertakings which has not been called up, that
C34	mutual and mutual - type	meets the criteria for Tier 2
	undertakings, callable on demand –	
	tier 2	
435	shares callable on demand - total	This is the total amount of unpaid preference shares which has not been called up.
ADD		A35=C35+D35
-	Unpaid and uncalled preference	NOT APPLICABLE for the purpose of preparatory phase
C35	shares callable on demand – tier 2	This is the total amount of unpaid preference shares which has not been called up, that
D2E	Unpaid and uncalled preference	NOT APPLICABLE for the purpose of preparatory phase This is the total amount of unpaid preference shares which has not been called up. That
232		meets the criteria for Tier 3
	A legally binding commitment to	NOT APPLICABLE for the purpose of preparatory phase
A36	subscribe and pay for subordinated	This is the total amount of legally binding commitments to subscribe and pay for
	liabilities on demand	subordinated liabilities on demand. A36 = $C36 + D36$
	A legally binding commitment to	NOT APPLICABLE for the purpose of preparatory phase
C36	subscribe and pay for subordinated	This is the total amount of legally binding commitments to subscribe and pay for
	liabilities on demand – tier 2	subordinated liabilities on demand that meet the criteria for Tier 2
	A legally binding commitment to	NOT APPLICABLE for the purpose of preparatory phase
D36	subscribe and pay for subordinated	This is the total amount of legally binding commitments to subscribe and pay for subordinated liabilities on domand that most the criteria for Tior 2
	Letters of credit and guarantees	NOT APPLICABLE for the purpose of preparatory phase
A37	Framework Directive - total	insurance creditors by an independent trustee and provided by credit institutions authorised
-		in accordance with Directive 2006/48/EC.
		A37 = C37

	Letters of credit and guarantees	NOT APPLICABLE for the purpose of preparatory phase
C37	under Article 96(2) of the Framework Directive – tier 2	This is the amount of letters of credit and guarantees, which are held in trust for the benefit of insurance creditors by an independent trustee and provided by credit institutions authorized in accordance with Directive 2006/48/EC, which must the criteria for Tigr 2.
		authonsed in accordance with Directive 2000/46/EC, which meet the criteria for her 2
A38	Letters of credit and guarantees other than under Article 96(2) of the Framework Directive - total	NOT APPLICABLE for the purpose of preparatory phase This is the total of letters of credit and guarantees, 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 A38=C38+D38
C38	Letters of credit and guarantees other than under Article 96(2) of the Framework Directive – tier 2	NOT APPLICABLE for the purpose of preparatory phase This is the amount of letters of credit and guarantees, 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, which meet the criteria for Tier 2
D38	Letters of credit and guarantees other than under Article 96(2) of the Framework Directive – tier 3	NOT APPLICABLE for the purpose of preparatory phase This is the amount of letters of credit and guarantees, 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, which meet the criteria for Tier 3
A39	Supplementary members calls under Article 96(3) of the Framework Directive - total	NOT APPLICABLE for the purpose of preparatory phase This is the total of any future claims which mutual or mutual-type associations of shipowners 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, with the following 12 months. A39 = C39
C39	Supplementary members calls under Article 96(3) of the Framework Directive – tier 2	NOT APPLICABLE for the purpose of preparatory phase This is the total of any future claims which mutual or mutual-type associations of shipowners 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, with the following 12 months, that meet the criteria for Tier 2
A40	Supplementary members calls - other than under Article 96(3) of the Framework Directive	NOT APPLICABLE for the purpose of preparatory phase This is the total of any future claims which mutual or mutual-type associations of shipowners 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, other than within the following 12 months. A40=C40+D40
C40	Supplementary members calls - other than under Article 96(3) of the Framework Directive – tier 2	NOT APPLICABLE for the purpose of preparatory phase This is the total of any future claims which mutual or mutual-type associations of shipowners 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, other than within the following 12 months, that meet the criteria for Tier 2
D40	Supplementary members calls - other than under Article 96(3) of the Framework Directive – tier 3	NOT APPLICABLE for the purpose of preparatory phase This is the total of any future claims which mutual or mutual-type associations of shipowners 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, other than within the following 12 months, that meet the criteria for Tier 3
A41	Non available ancillary own funds at group level – total	NOT APPLICABLE for the purpose of preparatory phase This is the total amount of ancillary own funds which are deemed non-available as defined in Article 222(2)-(5) of the Directive. A41 = C31 + D41
C41	Non available ancillary own funds at group level – tier 2	NOT APPLICABLE for the purpose of preparatory phase This is the amount of ancillary own funds which are deemed non-available as defined in Article 222(2)-(5) of the Directive that meet the criteria for Tier 2
D41	Non available ancillary own funds at group level – tier 3	NOT APPLICABLE for the purpose of preparatory phase This is the amount of ancillary own funds which are deemed non-available as defined in Article 222(2)-(5) of the Directive that meet the criteria for Tier 3
A42	Other ancillary own funds - total	During interim reporting, this is the total of all items currently counted as own funds under Solvency 1 (which in certain cases are subject to approval) and which would require supervisory approval to count as ancillary own funds under Solvency 2.
		A42 = C42 + D42
C42	Other ancillary own funds – tier 2	During interim reporting, this the total of all items currently counted as own funds under Solvency 1 (which in certain cases are subject to approval) and which would require supervisory approval to count as ancillary own funds under Solvency 2, that meet criteria for Tier 2
D42	Other ancillary own funds – tier 3	During interim reporting, this the total of all items currently counted as own funds under Solvency 1 (which in certain cases are subject to approval) and which would require supervisory approval to count as ancillary own funds under Solvency 2, that meet criteria for Tier 3
A44	Total ancillary own funds (group)	This is the total of the items that comprise ancillary own funds for a group. $A44 = C44 + D44$

C44	Total ancillary own funds (group)- tier 2	This is the amount of the items that comprise ancillary own funds for a group for that meet the criteria for Tier 2. C44 = SUM(C33:C40) - C41 + C42
D44	Total ancillary own funds (group) – tier 3	This is the amount of the items that comprise ancillary own funds for a group, that meet the criteria for Tier 3. D44 = D35+D36+D38+D40-D41+D42

	Available and eligible own funds (	/group)
A45	Investment firms and financial institutions	Own funds in investment firms and financial institutions.
A45A	Institutions for occupational retirement provision	Own funds in institutions for occupational retirement provision.
A45B	Non regulated entities carrying out financial activities	Own funds in Non regulated entities carrying out financial activities.
A45C	Total own funds of other financial sectors	Total own funds in other financial sectors. A45C = A45+A45A+A45B
A45D	Own funds aggregated when using the D&A and or a combination of method - Total - NET	These are the total own runds of the related undertakings that have to be added for the calculation of the aggregated own funds when using the D&A or a combination of methods. The own funds figure reported here should be net of non available own funds and of the deduction ex Art. 228 and Art. 229. The total OF reported in the cell derives from the
B45D	Own funds aggregated when using the D&A and or a combination of method - Tier 1 unrestricted - NET	These are the total own funds of the related undertakings that have to be added for the calculation of the aggregated own funds when using the D&A or a combination of methods, classified as Tier 1 unrestricted
C45D	Own funds aggregated when using the D&A and or a combination of method - Tier 1 restricted - NET	These are the total own funds of the related undertakings that have to be added for the calculation of the aggregated own funds when using the D&A or a combination of methods, classified as Tier 1 restricted
D45D	Own funds aggregated when using the D&A and or a combination of method - Tier 2 - NET	These are the total own funds of the related undertakings that have to be added for the calculation of the aggregated own funds when using the D&A or a combination of methods, classified as Tier 2
E45D	Own funds aggregated when using the D&A and or a combination of method - Tier 3	These are the total own funds of the related undertakings that have to be added for the calculation of the aggregated own funds when using the D&A or a combination of methods, classified as Tier 3
A45E	Own funds aggregated when using the D&A and a combination of method net of IGT - Total	These are the own funds reported in cell A45D net of the intra-group transactions for the calculation of the aggregated group eligible own funds.
B45E	Own funds aggregated when using the D&A and a combination of method net of IGT – Tier 1 unrestricted items	These are the own funds net of the intra-group transactions for the calculation of the aggregated group eligible own funds , classified as Tier 1 unrestricted items
C45E	Own funds aggregated when using the D&A and a combination of method without IGT – Tier 1 restricted items	These are the own funds without the intra-group transactions for the calculation of the aggregated group eligible own funds, classified as Tier 1 restricted
D45E	Own funds aggregated when using the D&A and a combination of method net of IGT – Tier 2	These are the own funds net of the intra-group transactions for the calculation of the aggregated group eligible own funds, classified as Tier 2
E45E	Own funds aggregated when using the D&A and a combination of method net of IGT – Tier 3	These are the own funds net of the intra-group transactions for the calculation of the aggregated group eligible own funds, classified as Tier 3
A48	Total available own funds to meet the SCR (group)	This is the total own funds of the undertaking, comprising basic own funds after adjustments plus ancillary own funds, that are available to meet the SCR for a group. A48=B48+C48+D48+E48
B48	Total available own funds to meet the SCR (group) – tier 1 unrestricted items	This is the total own funds of the undertaking, comprising basic own funds after adjustments, that are available to meet the SCR for a group and that meet the criteria to be included in Tier 1 unrestricted items. B48 = B21
C48	Total available own funds to meet the SCR (group) – tier 1 restricted items	This is the total own funds of the undertaking, comprising basic own funds after adjustments, that are available to meet the SCR for a group and that meet the criteria to be included in Tier 1 restricted items. C48 = B21A
D48	Total available own funds to meet the SCR (group) – tier 2	This is the total own funds of the undertaking, comprising basic own funds after adjustments plus ancillary own funds, that are available to meet the SCR for a group and that meet the criteria to be included in Tier 2. D48=C21+C44
E48	Total available own funds to meet the SCR (group) – tier 3	This is the total own funds of the undertaking, comprising basic own funds after adjustments plus ancillary own funds, that are available to meet the SCR for a group and that meet the criteria to be included in Tier 3. E48=D21+D44
A49	Total available own funds to meet the minimum group SCR (group)	This is the total own funds of the group, comprising basic own funds after adjustments, that are available to meet the minimum group SCR. A49=B49+C49+D49

B49	Total available own funds to meet the minimum group SCR (group) – tier 1 unrestricted items	This is the total own funds of the group, comprising basic own funds after adjustments, that are available to meet the minimum SCR for a group and that meet the criteria to be included in Tier 1 unrestricted items. B49 = B48
C49	Total available own funds to meet the minimum group SCR (group) – tier 1 restricted items	This is the total own funds of thegroup, comprising basic own funds after adjustments, that are available to meet the minimum SCR for a group and that meet the criteria to be included in Tier 1 restricted items C49 = C48
D49	Total available own funds to meet the minimum group SCR (group) – tier 2	This is the total own funds of the group, comprising basic own funds after adjustments, that are available to meet the minimum SCR for a group and that meet the criteria to be included in Tier 2. D49=C21
A50A	Total eligible own funds to meet the SCR (group)- total	This is the total group own funds which are eligible under the limits. A50A = B50A+C50A+D50A+E50A
B50A	Total eligible own funds to meet the SCR (group) – tier 1 unrestricted items	This is the total group own funds which are eligible under the limits set out to meet the SCR, that meet the criteria for Tier 1 unrestricted items B50A=B48
C50A	Total eligible own funds to meet the SCR (group)- tier 1 restricted items	This is the total own funds which are eligible under the limits set out to meet the SCR, that meet the criteria for Tier 1 restricted items C50A=MAX(0,(MIN(B50A*0.25, C48)))
D50A	Total eligible own funds to meet the SCR (group) – tier 2	This is the total own funds which are eligible under the limits set out to meet the SCR, that meet the criteria for Tier 2 D50A=MAX(0,(MIN(0.5*A52A,((C48)-C50A)+ (D48))))
E50A	Total eligible own funds to meet the SCR (group) – tier 3	This is the total own funds which are eligible under the limits set out to meet the SCR, that meet the criteria for Tier 3 E50A=MAX(0,MIN(((0.5*A52A)-D50A), 0.15*A52A, (E48)))
A51A	Total available own funds to meet the minimum group SCR- total	This is the total available own funds to meet the minimum group SCR A51A=B51A+C51A+D51A
B51A	Total available own funds to meet the minimum group SCR – tier 1 unrestricted items	This is the total own funds of the group, that are available to meet the minimum group SCR that meet the criteria to be included in Tier 1 unrestricted items. B51A=B50A
C51A	Total available own funds to meet the minimum group SCR – tier 1 COF1 unrestricted items	This is the total own funds of the group, that are available to meet the minimum group SCR that meet the criteria to be included in Tier 1 unrestricted items. C51A=C50A
D51A	Total available own funds to meet the minimum group SCR – tier 2	This is the total own funds of the group, that are available to meet the minimum group SCR that meet the criteria to be included in Tier 2 D51A=MAX(0,(MIN(0.2*A53A,((C48)-C51A)+ (D48))))
A52A	Consolidated Group SCR	This is the total group SCR calculated using method 1: consolidated method and it should correspond to SCR number disclosed on relevant SCR templates; If group is using internal model SCR B2C (A52A = SCR_B2C "B12")or if group is using a partial internal model or a standard formula SCR B2A (A52A = SCR_B2A "A20")
A53A	Minimum consolidated Group SCR (Article 230)	This is the minimum group SCR calculated using method 1: consolidated method and it should correspond to SCR number disclosed on relevant SCR templates; If group is using internal model - SCR B2C (A53A = SCR_B2C "B13")or if group is using a partial internal model or a standard formula - SCR B2A (A53A = SCR_B2A "A21")
A54A	Ratio of Eligible own funds to SCR (excluding other financial sectors)	NOT APPLICABLE for the purpose of preparatory phase A54A = A50A/(SCRB2A "A20"- SCRB2A "A15")
A55A	Ratio of Eligible own funds to Minimum Group SCR	NOT APPLICABLE for the purpose of preparatory phase A55A= A51A/A53A
A53B	SCR for entities included with D&A method	This is the total of solvency capital requirements for entites included with Deduction and Aggregation method
А55В	Ratio of Eligible own funds to SCR including other financial sectors' own funds and capital requirements	NOT APPLICABLE for the purpose of preparatory phase A55B= (A45C+A50A+A45E)/(A52A+A53B)
ч	Reconciliation Reserve	
B23	Excess of assets over liabilities	This is an excess of assets over liabilities as disclosed on the Solvency 2 balance sheet; the cell 'B23=BSC-C1 "L27" When this data item is applicable to groups, it is only applicable for consolidation method
B24	Own shares (included as assets on the balance sheet)	This is the amount of own shares held by the undertaking When this data item is applicable to groups, it is only applicable for consolidation method See cross-templates checks tab CQS 1 See cross-templates checks tab CGS 6 See cross-templates checks tab QCGS 1 See cross-templates checks tab CAS 78

	Foreseeable dividends and	This is the foreseeable dividends and distributions of the undertaking.
	distributions	When this data item is applicable to groups, it is only applicable for consolidation method
		See cross-templates checks tab CQS 1
B25		See cross-templates checks tab CGS 6
		See cross-templates checks tab QCGS 1
		See cross-templates checks tab CAS 78
	Other basic own fund items	This is the total amount of other basic own funds items included in the reconciliation
B26		reserve. When this data item is applicable to groups, it is only applicable for consolidation method
D20		Group formula - 'B26=A1+A2+A3+A4 +A6+A8+A9+A15+A16+A18
	A diverse of feature tricks of some found	
	items in respect of ring fenced funds	funds.
B27		See cross-templates checks tab CQS 1
527		See cross-templates checks tab CGS 6
		See cross-templates checks tab QCGS 1 See cross-templates checks tab CAS 78
	Other non available own funds	This are other non available own funds of related undertaking
B28		When this data item is applicable to groups, it is only applicable for consolidation method
<b>D</b> 204	Reconciliation reserve – total	This is the total reconciliation reserve for a group.
DZ9A	(group)	B29A = B23-B24-B25-B26-B27-B28
	Expected profits included in future	The reconciliation records includes an empirit of the evenes of search over the little start
	premiums (EPIFP) - Life business	or reconciliation reserve includes an amount of the excess of assets over liabilities that
A30		amount for the life business of the undertaking and is included for disclosure purposes.
		Calculation methodology to be provided in Level III.
		A30=B30
	Expected profits included in future	The reconciliation reserve includes an amount of the excess of assets over liabilities that
A 3 1	premiums (EPIFP) - Non- life	corresponds to the expected profit in future premiums (EPIFP). This cell represents that
ASI	business	amount for the non-life business of the undertaking and is included for disclosure purposes.
	T	
	Total EPIFP	This is the total amount calculated as EPIEP. Calculation methodology to be provided in
A32		Level III.
		A32=A30+A31
	Paid in - total	NOT APPLICABLE for the purpose of preparatory phase
456		A56 = B56
A30	Paid in – tier 1	NOT APPLICABLE for the purpose of preparatory phase
		This is the total of paid in ordinary share capital, that meets the criteria for Tier 1; B56 =
B56	Called up but not yet paid in total	D60
	Called up but not yet paid in - total	This is the total amount of ordinary shares which have been called up but not vet paid in.
A57		A57 = C57
A37	Called up but not yet paid in – tier 2	NOT APPLICABLE for the purpose of preparatory phase
		This is the amount of ordinary shares which have been called up but not yet paid in that
057		meet the criteria for Tier 2. C57 = D61
C57	Own shares held	NOT APPLICABLE for the purpose of preparatory phase
		This is the total amount of own shares held by the undertaking.
A58		A58 = B58
	Own shares held – tier 1	NOT APPLICABLE for the purpose of preparatory phase
		This is the total amount of own shares held by the undertaking, that meets the criteria for tier 1
B58		B58 = "BS-C1 A28A"
	Total ordinary share capital	NOT APPLICABLE for the purpose of preparatory phase
		This is the total of ordinary share capital. Note, own shares held will be included in either
A59	Total and in an an and the state	
	i otal ordinary share capital – tier 1	INUT AFFLICABLE TOR THE PURPOSE OF PREPARATORY Phase
B59		B59 = B56 + B58
	Total ordinary share capital – tier 2	NOT APPLICABLE for the purpose of preparatory phase
		This is the total of ordinary share capital that meets the criteria for Tier 2.
C59		C59 =C57
	Paid in – total	NOT APPLICABLE for the purpose of preparatory phase
		Inis is the total of paid in initial fund members' contributions or the equivalent basic own -
A67		A67 = B67

	Pain in – tier 1	NOT APPLICABLE for the purpose of preparatory phase
D.(7		This is the total of initial fund members' contributions or the equivalent basic own - fund item for mutual and mutual - type undertaking that meets the criteria for Tier 1. $B67 = D70$
B67	Called up but not yet paid in - total	NOT ADDI ICARI E, for the purpose of proparatory phase
		This is the total of called up but not vet paid in initial fund members' contributions or the
A68		equivalent basic own - fund items for mutual and mutual - type undertaking A68 = C68
	Called up but not yet paid in - tier 2	NOT APPLICABLE for the purpose of preparatory phase
		This is the total of initial fund members' contributions or the equivalent basic own - fund item for mutual and mutual - type undertaking that meets the criteria for Tier 2. $C68 = D71$
C68		
	Total initial fund	NOT APPLICABLE for the purpose of preparatory phase
A69		This is the total initial fund A69 = B69 + C69
	Total initial fund – tier 1	NOT APPLICABLE for the purpose of preparatory phase
REO		This is the total of the initial fund that meets the criteria for Tier 1. B69 = B67
D09	Total initial fund – tier 2	NOT APPLICABLE for the purpose of preparatory phaseThis is the total of the initial fund
		that meets the criteria for Tier 2. C69 = C68
C69	Dated subordinated MMA – total	NOT APPLICABLE for the nurnose of preparatory phase
		This is the total amount of dated subordinated MMA
A73		A/3= B/3+D/3+F/3
B73	Dated subordinated MMA – tier 1	NOT APPLICABLE for the purpose of preparatory phase This is the total amount of date subordinated MMA that meet the criteria for Tier 1.
	Dated subordinated MMA – tier 1 of	NOT APPLICABLE for the purpose of preparatory phase
	which counted under transitionals	This is the total amount of date subordinated MMA that meet the criteria for Tier 1 which are
C73		counted under the transitional provisions.
D73	Dated subordinated MMA – tier 2	NOT APPLICABLE for the purpose of preparatory phase This is the total amount of date subordinated MMA that meet the criteria for Tier 2.
0/5	Dated subordinated MMA – tier 2 of	NOT APPLICABLE for the purpose of preparatory phase
E73	which counted under transitionals	This is the total amount of date subordinated MMA that meet the criteria for Tier 2 which are counted under the transitional provisions.
F73	Dated subordinated MMA – tier 3	NOT APPLICABLE for the purpose of preparatory phase This is the total amount of date subordinated MMA that meet the criteria for Tier 3.
	Undated subordinated MMA with a	NOT APPLICABLE for the purpose of preparatory phase
A74	call option - total	This is the total of undated subordinated MMA with a call option. A74= B74+D74+F74
A/4	Undated subordinated MMA with a	NOT APPLICABLE for the purpose of preparatory phase
	call option – tier 1	This is the total of undated subordinated MMA with a call option that meet the criteria for
B74		
	call option – tier 1 of which counted	This is the total of undated subordinated MMA with a call option that meet the criteria for
C74	under transitionals	Tier 1 which are counted under the transitional provisions.
	Undated subordinated MMA with a	NOT APPLICABLE for the purpose of preparatory phase This is the total of undated subordinated MMA with a call ontion that meet the criteria for
D74		Tier 2.
5,7	Undated subordinated MMA with a	NOT APPLICABLE for the purpose of preparatory phase
	call option - tier 2 of which counted	This is the total of undated subordinated MMA with a call option that meet the criteria for
E74	under transitionals	Tier 2 which are counted under the transitional provisions.
	Undated subordinated MMA with a call option – tier 3	NOT APPLICABLE for the purpose of preparatory phase This is the total of undated subordinated MMA with a call option that meet the criteria for
F74		Tier 3.
	Undated subordinated MMA with no	NOT APPLICABLE for the purpose of preparatory phase This is the total of updated subordinated MMA with no contractual encertuaity to redeem
	total	A75= B75+D75+F75
A75		
	Undated subordinated MMA with no	NOT APPLICABLE for the purpose of preparatory phase
B75	contractual opportunity to redeem – tier 1	This is the total of undated subordinated MMA with no contractual opportunity to redeem that meet the criteria for Tier 1.
675	Undated subordinated MMA with no	NOT APPLICABLE for the purpose of preparatory phase
	contractual opportunity to redeem –	This is the total of undated subordinated MMA with no contractual opportunity to redeem
	tier 1 of which counted under	that meet the criteria for Tier 1 which are counted under the transitional provisions.
C75	transitionals	
	Undated subordinated MMA with no	INUT APPLICABLE for the purpose of preparatory phase This is the total of undated subordinated MMA with no contractual opportunity to redeem
D75	tier 2	that meet the criteria for Tier 2.
212		

	Undated subordinated MMA with no	NOT APPLICABLE for the purpose of preparatory phase
	contractual opportunity to redeem –	This is the total of undated subordinated MMA with no contractual opportunity to redeem
	tier 2 of which counted under	that meet the criteria for Tier 2 which are counted under the transitional provisions.
E75	transitionals	
	Undated subordinated MMA with no	NOT APPLICABLE for the purpose of preparatory phase
	contractual opportunity to redeem –	This is the total of undated subordinated MMA with no contractual opportunity to redeem
F75		
	Total subordinated MMA - total	NOT APPLICABLE for the purpose of preparatory phase
		$\Delta 76 = \Delta 73 \pm \Delta 74 \pm \Delta 75$
A76		K/0-K/3TK/4TK/3
	Total subordinated MMA – tier 1	NOT APPLICABLE for the purpose of preparatory phase
		This is the total of the subordinated MMA that meet the criteria for Tier 1.
B76		B/6=B/3+B/4+B/5
	Total subordinated MMA – tier 1 of	NOT APPLICABLE for the purpose of preparatory phase
	which counted under transitionals	Inis is the total of the subordinated MMA that meet the criteria for filer 1 which are counted under the transitional provisions
676		C76=C73+C74+C75
C76	Total subordinated MMA - tion 2	NOT ADDI ICARLE, for the purpose of proparatory phase
	Total subordinated MMA – tier z	This is the total of the subordinated MMA that meet the criteria for Tier 2
D76		D76=D73+D74+D75
D76	Total subordinated MMA – tier 2 of	
	which counted under transitionals	This is the total of the subordinated MMA that meet the criteria for Tier 2 which are counted
		under the transitional provisions.
F76		E76=E73+E74+E75
2/0	Total subordinated MMA – tier 3	NOT APPLICABLE for the purpose of preparatory phase
		This is the total of the subordinated MMA that meet the criteria for Tier 3.
F76		F76=F73+F74+F75
	Dated preference shares - total	NOT APPLICABLE for the purpose of preparatory phase
		This is the total dated preference shares.
Δ <b>7</b> 9		A79=C79+D79+F79
R75	Dated preference shares – tier 1	NOT APPI ICABLE for the purpose of preparatory phase
		This is the total of dated preference shares that meet the criteria for Tier 1.
B79	Dated profession of abaras tion 1 of	NOT ADDITCADIE, for the purpose of propertury phase
	bated preference shares – tier 1 of	NOT APPLICABLE for the purpose of preparatory phase This is the total of dated preference shares that meet the criteria for Tier 1 which are
		counted under the transitional provisions
C79		
	Dated preference shares – tier 2	NOT APPLICABLE for the purpose of preparatory phase
D79		This is the total of dated preference shares that meet the criteria for Tier 2.
	Dated preference shares – tier 2 of	NOT APPLICABLE for the purpose of preparatory phase
	which counted under transitionals	This is the total of dated preference shares that meet the criteria for Tier 2 which are
E79		counted under the transitional provisions.
	Dated preference shares – tier 3	NOT APPLICABLE for the purpose of preparatory phase
F79		This is the total of dated preference shares that meet the criteria for Tier 3.
. , ,	Undated preference shares with a	NOT APPLICABLE for the purpose of preparatory phase
480	call option - total	This is the total undated preference shares with a call option.A80=B80+D80+F80
AOU	Undated preference shares with a	NOT APPLICABLE for the purpose of preparatory phase
	call option – tier 1	This is the total of undated preference shares with a call option that meet the criteria for
<b>D</b> 00		Tier 1.
880	Undated proference charge with a	NOT ADDITCARLE for the purpose of propertury phase
	call option - tier 1 of which counted	This is the total of undated preference shares with a call option that meet the criteria for
	under transitionals	Tier 1 which are counted under the transitional provisions.
C80		
	Undated preference shares with a	NOT APPLICABLE for the purpose of preparatory phase
	call option – tier 2	This is the total of undated preference shares with a call option that meet the criteria for
D80		
	Undated preference shares with a	NOT APPLICABLE for the purpose of preparatory phase
	call option – tier 2 of which counted	This is the total of undated preference shares with a call option that meet the criteria for
E80		
	Undated preference shares with a	NOT APPLICABLE for the purpose of preparatory phase
	call option – tier 3	This is the total of undated preference shares with a call option that meet the criteria for
F80		
	Undated preference shares with no	NOT APPLICABLE for the purpose of preparatory phase
	contractual opportunity to redeem -	I his is the total undated preference shares with no contractual opportunity to redeem.
A81		
	undated preference shares with no	INUL APPLICABLE for the purpose of preparatory phase
	tion 1	that meet the criteria for Tier 1
B81		
	contractual opportunity to redeem	This is the total of undated preference shares with no contractual opportunity to redeem
	tier 1 of which counted under	that meet the criteria for Tier 1 which are counted under the transitional provisions
C81	transitionals	and more the enteria to the 2 miler are counted under the diamational provisions.
C01	Undated preference shares with po	NOT APPLICABLE for the purpose of preparatory phase
	contractual opportunity to redeem –	This is the total of undated preference shares with no contractual opportunity to redeem
D81	tier 2	that meet the criteria for Tier 2.
201	1	

	Undated preference shares with no	NOT APPLICABLE for the purpose of preparatory phase
	contractual opportunity to redeem -	This is the total of undated preference shares with no contractual opportunity to redeem
	tier 2 of which counted under	that meet the criteria for Tier 2 which are counted under the transitional provisions.
E81	transitionals	
	Undated preference shares with no	NOT APPLICABLE for the purpose of preparatory phase
	contractual opportunity to redeem –	This is the total of undated preference shares with no contractual opportunity to redeem
F81	tier 3	that meet the criteria for Tier 3.
	Total preference shares - total	NOT APPLICABLE for the purpose of preparatory phase
		This is the total preference shares. A82=B82+D82+F82
A82		
	Total preference shares – tier 1	NOT APPLICABLE for the purpose of preparatory phase
		This is the total of preference shares that meet the criteria for Tier 1. B82=B79+B80+B81
B82		
	Total preference shares – tier 1 of	NOT APPLICABLE for the purpose of preparatory phase
	which counted under transitionals	This is the total of preference shares that meet the criteria for Tier 1 which are counted
		under the transitional provisions.
C82		C82=C79+C80+C81
	Total preference shares – tier 2	NOT APPLICABLE for the purpose of preparatory phase
		This is the total of preference shares that meet the criteria for Tier 2. D82=D79+D80+D81
D82		
202	Total preference shares – tier 2 of	NOT APPLICABLE for the purpose of preparatory phase
	which counted under transitionals	This is the total of preference shares that meet the criteria for Tier 2 which are counted
		under the transitional provisions.
E82		E82=E79+E80+E81
	Total preference shares – tier 3	NOT APPLICABLE for the purpose of preparatory phase
		This is the total of preference shares that meet the criteria for Tier 3. F82=F79+F80+F81
F82		
	Dated subordinated liabilities - total	NOT APPLICABLE for the purpose of preparatory phase
		This is the total of dated subordinated liabilities.
A92		A92=B92+D92+F92
	Dated subordinated liabilities- tier 1	NOT APPLICABLE for the purpose of preparatory phase
		This is the amount of dated subordinated liabilities that meets the criteria for Tier 1.
B92		
	Dated subordinated liabilities – tier 1	NOT APPLICABLE for the purpose of preparatory phase
	of which counted under transitionals	This is the amount of dated subordinated liabilities that meets the criteria for Tier 1 which
C92		are counted under the transitional provisions.
	Dated subordinated liabilities- tier 2	NOT APPLICABLE for the purpose of preparatory phase
092		This is the amount of dated subordinated liabilities that meets the criteria for Tier 2.
052	Dated subordinated liabilities- tier 2	NOT APPLICABLE for the purpose of preparatory phase
	of which counted under transitionals	This is the amount of dated subordinated liabilities that meets the criteria for Tier 2 which
F92		are counted under the transitional provisions.
	Dated subordinated liabilities- tier 3	NOT APPLICABLE for the purpose of preparatory phase
		This is the amount of dated subordinated liabilities that meets the criteria for Tier 3.
F92		
	Undated subordinated liabilities with	NOT APPLICABLE for the purpose of preparatory phase
A93	a call option - total	I his is the total of undated subordinated liabilities that have a call option.
1.55	Undated subordinated liabilities with	NOT APPLICABLE for the purpose of preparatory phase
	a call option - tier 1	This is the amount of undated subordinated liabilities with a call option that meets the
B93		criteria for Tier 1.
	Undated subordinated liabilities with	NOT APPLICABLE for the purpose of preparatory phase
	a call option – tier 1 of which	This is the amount of undated subordinated liabilities with a call option that meets the
C93	counted under transitionals	criteria for ther 1 which are counted under the transitional provisions.
	Undated subordinated liabilities with	NOT APPLICABLE for the purpose of preparatory phase
	a call option – tier 2	This is the amount of undated subordinated liabilities with a call option that meets the
D93		criteria for Tier 2.
	Undated subordinated liabilities with	NOT APPLICABLE for the purpose of preparatory phase
	a call option – tier 2 of which	This is the amount of undated subordinated liabilities with a call option that meets the
502	counted under transitionals	criteria for Tier 2 which are counted under the transitional provisions.
E93	Undeted subordinated Rehibbles - 25	NOT ADDI ICADI E for the purpose of anonantony abase
	a call option - tior 2	This is the amount of undeted subordinated liabilities with a call entire that meets the
502	a call option – tier s	criteria for Tier 3
1793 	Undated subordinated liabilities with	NOT ADDI ICARI E, for the purpose of proparatory phace
	no contractual opportunity to	This is the total of undated subordinated liabilities with no contractual opportunity to
	redeem - total	redeem.
101		A94=B94+D94+F94
A94	Undated subordinated liabilities with	NOT ADDI ICARI E, for the purpose of proparatory phace
	no contractual opportunity to	This is the amount of undated subordinated liabilities with no contractual opportunity to
	redeem – tier 1	redeem that meets the criteria for Tier 1.
B94	I handle handle and the first of the first state of the s	
	Undated supordinated liabilities with	INUT APPLICABLE for the purpose of preparatory phase
	no contractual opportunity to	redeem that meets the criteria for Tior 1 which are counted under the transitional
<b>co i</b>	under transitionals	neucent mat meets the chiena for ther 1 which are counted under the transitional
C94		
D94	Undated subordinated liabilities with no contractual opportunity to redeem – tier 2	NOT APPLICABLE for the purpose of preparatory phase This is the amount of undated subordinated liabilities with no contractual opportunity to redeem that meets the criteria for Tier 2.
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E94	Undated subordinated liabilities with no contractual opportunity to redeem – tier 2 of which counted under transitionals	NOT APPLICABLE for the purpose of preparatory phase This is the amount of undated subordinated liabilities with no contractual opportunity to redeem that meets the criteria for Tier 2 which are counted under the transitional provisions.
F94	Undated subordinated liabilities with no contractual opportunity to redeem – tier 3	NOT APPLICABLE for the purpose of preparatory phase This is the amount of undated subordinated liabilities with no contractual opportunity to redeem that meets the criteria for Tier 3.
A95	Total subordinated liabilities – total	NOT APPLICABLE for the purpose of preparatory phase This is the total of subordinated liabilities. A95=A92+A93+A94
R05	Total subordinated liabilities – tier 1	NOT APPLICABLE for the purpose of preparatory phase This is the total of subordinated liabilities that meets the criteria for Tier 1. B95=B92+B93+B94
C95	Total subordinated liabilities – tier 1 of which counted under transitionals	NOT APPLICABLE for the purpose of preparatory phase This is the total of subordinated liabilities that meets the criteria for Tier 1 which are counted under the transitional provisions C95=C92+C93+C94
D95	Total subordinated liabilities – tier 2	NOT APPLICABLE for the purpose of preparatory phase This is the amount of subordinated liabilities that meets the criteria for Tier 2. D95=D92+D93+D94
F95	Total subordinated liabilities – tier 2 of which counted under transitionals	NOT APPLICABLE for the purpose of preparatory phase This is the amount of subordinated liabilities that meets the criteria for Tier 2 which are counted under the transitional provisions. E95=E92+E93+E94
E95	Total subordinated liabilities – tier 3	NOT APPLICABLE for the purpose of preparatory phase This is the amount of subordinated liabilities that meets the criteria for Tier 3. F95=F92+F93+F94
A108	Items for which an amount was approved – tier 2 initial amounts	NOT APPLICABLE for the purpose of preparatory phase This the initial amount approved for ancillary own funds for which an amount was approved under tier 2.
B108	Items for which an amount was approved – tier 2 current amounts	NOT APPLICABLE for the purpose of preparatory phase This is the current amount for ancillary own funds for which an amount was approved under tier 2.
C108	Items for which an amount was approved – tier 3 initial amounts	NOT APPLICABLE for the purpose of preparatory phase This the initial amount approved for ancillary own funds for which an amount was approved under tier 3.
D108	Items for which an amount was approved – tier 3 current amounts	NOT APPLICABLE for the purpose of preparatory phase This is the current amount for ancillary own funds for which an amount was approved under tier 3.
B109	Items for which a method was approved – tier 2 current amounts	NOT APPLICABLE for the purpose of preparatory phase This is the current amount for ancillary own funds for which a method was approved under tier 2.

# Technical Annex II: List of quantitative reporting items S.25.01 Solvency Capital Requirement - for undertakings on Standard Formula or Partial Internal Models

	ITEM	INSTRUCTIONS
A001	Article 112 ?(Y/N)	NOT APPLICABLE for the purpose of preparatory reporting Identifies whether the reported figures have been requested under Article 112(7), to provide an estimate of the SCR using standard formula
A30	Ring Fenced Fund? (Y/N)	Identifies whether the reported figures are with regard to RFF or with regard to remaining part. One of the options in the following list shall be used: When the items reported refer to a RFF: Y When the items reported refer to a Remaining part: N
A0	Fund number	Identification number for a ring fenced fund; This number is attributed by the undertaking and must be consistent over time and with the fund number in TP (L) F3, item A3, Assets D1 item A2 and Own Funds items A0115.1n. This item is to be completed only when item A30 = Y.
A1	Net solvency capital requirement (including the loss absorbing capacity of technical provisions) – market risk	Amount of the capital charge, including adjustment for the loss absorbing capacity of technical provisions, for market risk, as calculated using the standard formula. If the undertaking does not use the standard formula to calculate any market risks, this item shall not be reported, otherwise it will only reflect either those elements of the market risk calculated using the standard formula, or the part of the undertaking's business for which market risk SCR is calculated using the standard formula. This item equals item C23 on SCR-B3A.
B1	Gross solvency capital requirement (excluding the loss absorbing capacity of technical provisions) – market risk	Amount of the capital charge, excluding adjustment for the loss absorbing capacity of technical provisions, for market risk, as calculated using the standard formula. If the undertaking does not use the standard formula to calculate any market risks, this item shall not be reported, otherwise it will only reflect either those elements of the market risk calculated using the standard formula, or the part of the undertaking's business for which market risk SCR is calculated using the standard formula. This item equals item D23 on SCR-B3A.
AA01 - AA013	Elements of standard formula sub risk modules are covered by partial internal model ? (Y/N)	Identifies whether some elements/or all of the risk within standard formula sub risk modules are calculated using partial internal model if Y, means that some elements/or all of the risks within standard fomula sub risk modules are calculated using partial internal model if N, means that all risks within standard fomula sub risk modules are covered by the standard formula
A2	Net solvency capital requirement (including the loss absorbing capacity of technical provisions) – counterparty default risk	Amount of capital charge, including adjustment for the loss absorbing capacity of technical provisions, for counterparty default risk, as calculated using the standard formula. If the undertaking does not use the standard formula to calculate any counterparty default risks, this item shall not be reported, otherwise it will only reflect either those elements of the counterparty default risk calculated using the standard formula, or the part of the undertaking's business for which counterparty default risk SCR is calculated using the standard formula. This item equals item D4 on SCR-B3B.
В2	Gross solvency capital requirement (excluding the loss absorbing capacity of technical provisions) – counterparty default risk	Amount of the capital charge, excluding adjustment for the loss absorbing capacity of technical provisions, for counterparty default risk, as calculated using the standard formula. If the undertaking does not use the standard formula to calculate any counterparty default riskS, this item shall not be reported, otherwise it will only reflect either those elements of the counterparty default risk calculated using the standard formula, or the part of the undertaking's business for which counterparty default risk SCR is calculated using the standard formula. This item equals item C4 on SCR-B3B.
A02	Elements of standard formula sub risk modules are covered by partial internal model ? (Y/N)	Identifies whether some elements/or all of the risk within standard formula sub risk modules are calculated using partial internal model if N, means that all risks within standard fomula sub risk modules are covered by the standard formula
A3	Net solvency capital requirement (including the loss absorbing capacity of technical provisions) – life underwriting risk	Amount of the capital charge, including adjustment for the loss absorbing capacity of technical provisions, for life underwriting risk, as calculated using the standard formula. If the undertaking does not use the standard formula to calculate any life underwriting risk, this item shall not be reported, otherwise it will only reflect either those elements of the life underwriting risk calculated using the standard formula, or the part of the undertaking's business for which life underwriting risk SCR is calculated using the standard formula. This item equals item C11 on SCR-B3C.
В3	Gross solvency capital requirement (excluding the loss absorbing capacity of technical provisions) – life underwriting risk	Amount of the capital charge, excluding adjustment for the loss absorbing capacity of technical provisions, for life underwriting risk, as calculated using the standard formula. If the undertaking does not use the standard formula to calculate any life underwriting risk, this item shall not be reported, otherwise it will only reflect either those elements of the life underwriting risk calculated using the standard formula, or the part of the undertaking's business for which life underwriting risk SCR is calculated using the standard formula. This item equals item D11 on SCR-B3C.
A03	Elements of standard formula sub risk modules are covered by partial internal model ? (Y/N)	Identifies whether some elements/or all of the risk within standard formula sub risk modules are calculated using partial internal model if Y, means that some elements/or all of the risks within standard fomula sub risk modules are calculated using partial internal model if N, means that all risks within standard fomula sub risk modules are covered by the standard formula
A4	Net solvency capital requirement (including the loss absorbing capacity of technical provisions) – health underwriting risk	Amount of the capital charge, including adjustment for the loss absorbing capacity of technical provisions, for health underwriting risk, as calculated using the standard formula. If the undertaking does not use the standard formula to calculate any health underwriting risk, this item shall not be reported, otherwise it will only reflect either those elements of the health underwriting risk calculated using the standard formula, or the part of the undertaking's business for which health underwriting risk SCR is calculated using the standard formula. This item equals item B27 on SCR-B3D.

В4	Gross solvency capital requirement (excluding the loss absorbing capacity of technical	Amount of the capital charge, excluding adjustment for the loss absorbing capacity of technical provisions, for health underwriting risk, as calculated using the standard formula. If the undertaking does not use the standard formula to calculate any health underwriting risk, this
	provisions) – health underwriting risk	item shall not be reported, otherwise it will only reflect either those elements of the health underwriting risk calculated using the standard formula, or the part of the undertaking's business for which health underwriting risk SCR is calculated using the standard formula. This item equals item A27 on SCR-B3D.
A04	Elements of standard formula sub risk modules are covered by partial internal model ? (Y/N)	Identifies whether some elements/or all of the risk within standard formula sub risk modules are calculated using partial internal model. if Y, means that some elements/or all of the risks within standard fomula sub risk modules are calculated using partial internal model if N, means that all risks within standard fomula sub risk modules are covered by the standard formula.
A5	Net solvency capital requirement (including the loss absorbing capacity of technical provisions) – non-life underwriting risk	Amount of the capital charge, including adjustment for the loss absorbing capacity of technical provisions, for non-life underwriting risk, as calculated using the standard formula. If the undertaking does not use the standard formula to calculate any non-life underwriting risk, this item shall not be reported, otherwise it will only reflect either those elements of the non-life underwriting risk calculated using the standard formula, or the part of the undertaking's business for which non-life underwriting risk SCR is calculated using the standard formula. This item equals item A18 on SCR-B3E.
В5	Gross solvency capital requirement (excluding the loss absorbing capacity of technical provisions) – non-life underwriting risk	Capital charge for health underwriting risk cannot be expressed gross of the loss absorbing capacity of technical provisions, considering the structure of the calculation of the capital charge. Hence B5=A5
A05	Elements of standard formula sub risk modules are covered by partial internal model ? (Y/N)	Identifies whether elements of standard formula sub risk modules are calculated using covered by partial internal mode. if Y, means that some elements or all of the risks within standard fomula sub risk modules are by partial internal model if N, means that all risks within standard fomula sub risk modules are covered by the standard formula
A6	Diversification – net components	Amount of the diversification effects between Basic SCR net components
В6	Diversification – gross	Amount of the diversification effects between Basic SCR gross components
A7	Net solvency capital requirement (including the loss absorbing capacity of technical provisions) - Intangible asset risk	Amount of the capital charge for intangible assets risk
В7	Gross solvency capital requirement (excluding the loss absorbing capacity of technical provisions) - Intangible assets risk	Capital charge for intangible assets risk cannot be expressed gross of the loss absorbing capacity of technical provisions, considering the structure of the calculation of the capital charge. Hence B7=A7
A07	Elements of standard formula sub risk modules are covered by partial internal model ? (Y/N)	Identifies whether elements of standard formula sub risk modules are calculated using covered by partial internal model if Y, means that some elements or all of the risks within standard fomula sub risk modules are by partial internal model if N, means that all risks within standard fomula sub risk modules are covered by the standard formula
A10	Basic Solvency Capital Requirement – Net	Amount of the basic capital requirements, including adjustment for the loss absorbing capacity of technical provisions, as calculated using the standard formula. If the undertaking does not use the standard formula, this item shall not be reported, otherwise it will only reflect either those elements calculated using the standard formula, or the part of the undertaking's business for which SCR is calculated using the standard formula. 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. A10 = sum (A1A7).
B10	Basic Solvency Capital Requirement – Gross	Amount of the basic capital requirements, excluding adjustment for the loss absorbing capacity of technical provisions, as calculated using the standard formula. If the undertaking does not use the standard formula, this item shall not be reported, otherwise it will only reflect either those elements calculated using the standard formula, or the part of the undertaking's business for which SCR is calculated using the standard formula. 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 B10 = sum (B1B7).
A11	Loss – absorbing capacity of technical provisions	Amount of the overall adjustment for loss absorbing capacity of technical provisions. A11=max (min(B10-A10;A11B);0)
A12	Loss – absorbing capacity of deferred taxes	Amount of the adjustment for loss absorbing capacity of deferred taxes.
A13	Capital requirement for operational risk	Amount of the capital requirements for operational risk module as calculated using the standard formula. If the undertaking does not use the standard formula to calculate any operational risk , this item shall not be reported, otherwise it will only reflect either those elements of the market risk calculated using the standard formula, or the part of the undertaking's business for which market risk SCR is calculated using the standard formula. This item equals item A16 on SCR-B3G.

A013	Elements of standard formula sub risk modules are covered by partial internal model ? (Y/N)	Identifies whether elements of standard formula sub risk modules are calculated using covered by partial internal model if Y, means that some elements or all of the risks within standard fomula sub risk modules are by partial internal model if N, means that all risks within standard fomula sub risk modules are covered by the standard
A31	Individual Notional SCR for the rind fenced fund/remaining part	Tormula NOT APPLICABLE when reporting at undertaking level Amount of the notional SCR for the ring fenced fund or for the remaining part. This item has to be reported only when reporting SCR calculation for a ring fenced fund or when reporting SCR calculation for the remaining part. A31 = A10-A11-A12+A13
A14A	Diversification between ring fenced funds and between ring fenced funds and remaining part	Amount of the adjustment for a diversification effect between ring fenced funds and between ring fenced funds and remaining part, when the supervisor has approved such diversification. This item has to be reported only when reporting SCR calculation at undertaking level, for the undertaking with ring fenced funds.
		This item is ONLY APPLICABLE when reporting SCR calculation at undertaking level
A14C	Net Solvency Capital Requiremnet calculated using standard formula	Amount of the capital requirements, including adjustment for the loss absorbing capacity of technical provisions, as calculated using the standard formula. If the undertaking does not use the standard formula, this item shall not be reported, otherwise it will only reflect either those elements calculated using the standard formula, or the part of the business for which SCR is calculated using the standard formula.
		This item is ONLY APPLICABLE when reporting SCR calculation at undertaking level
A8	Remaining part of the Solvency Capital Requirement calculated using partial internal model : Net solvency capital requirement (including the loss absorbing capacity of technical provisions and/or deferred taxes when	Amount of the capital charge, including adjustment for the loss absorbing capacity of technical provisions, as calculated using a partial internal model if any. This amount will only reflect either those elements of the SCR calculated using the partial internal model, or the part of the business for which SCR is calculated using the partial internal model. This item equals item B7 on SCR-B2B.
	applicable)	
A9	Diversification effects ( between standard formula and partial internal model components) -	Amount of the adjustment for the diversification effect between risk modules calculated using the standard formula and components calculated using partial internal models, including the loss absorbing capacity of technical provisions.
	Net	This item is ONLY APPLICABLE when reporting SCR calculation at undertaking level
A17	Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC (transitional)	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. This item is be reported only during the transitional period.
		This item is ONLY APPLICABLE when reporting SCR calculation at undertaking level
A15	Capital requirement for other financial sectors (Non-insurance capital requirements) (groups only)	Amount of capital requirement for other financial sectors. This item is only applicable to group reporting where the group includes an undertaking which is subject to non-insurance capital requirements, such as a bank, and is the capital requirement calculated in accordance with the appropriate requirements. A15= A15A+A15B+A15C
		This item is ONLY APPLICABLE when reporting SCR calculation at undertaking level
A15A	Capital requirement for credit institutions, investment firms and financial institutions	Amount of capital requirement for credit institutions, investment firms and financial institutions. This item is only applicable to group reporting where the group includes undertakings which are credit institutions, investment firms and financial institutions and they are subject to capital requirements, calculated in accordance with the relevant sectoral rules.
A15B	Capital requirement for Institutions for occupational retirement provisions	Amount of capital requirement for institutions for occupational retirement provisions. This item is only applicable to group reporting where the group includes undertaking which are Institutions for occupational retirement provision and subject to non-insurance capital requirements calculated in accordance with the relevant sectoral rules.
A15C	Capital requirement for non regulated entities carrying out financial activities	Amount of capital requirement for non regulated entities carrying out financial activities. This item is only applicable to group reporting where the group includes undertakings which are non - regulated entities carrying out financial activities. This figure represents a notional solvency requirement, calculated if the relevant sectoral rules were to be applied.
		This item is ONLY APPLICABLE when reporting SCR calculation at undertaking level
A16	Capital requirement for non-	Amount of the proportional share of the Solvency Capital Requirements of the related insurance
	controlled participation requirements (groups only)	and reinsurance undertakings and insurance holding companies which are not controlled participations. This item is only applicable to group reporting and corresponds, for those non controlled entities, to the capital requirement calculated in accordance with the appropriate requirements (whether S2 or sectoral rules depending on the types of undertakings).
		This item is ONLY APPLICABLE when reporting SCR calculation at undertaking level
A18	Solvency capital requirement, excluding capital add-on	Amount of the total diversified SCR before any capital add-on. A18 = A14C + A8 + A9 + A17 +A15 + A16
		This item is ONLY APPLICABLE when reporting SCR calculation at undertaking level
A10	Capital add-one already set	NOT APPI ICABLE for the purpose of preparatory phase

		Amount of capital add-on that had been set at the reporting reference date. It will not include capital add-ons set between that date and the submission of the data to the supervisory authority, nor any set after the submission of the data.
		This item is ONLY APPLICABLE when reporting SCR calculation at undertaking level
A20	Solvency capital requirement	Amount of the SCR. This item has to be reported only when reporting SCR calculationat undertaking level. A20 = A18+A19 This item is ONLY APPLICABLE when reporting SCR calculation at undertaking level
A21	Minimum consolidated group solvency capital requirement (groups only)	Amount of the minimum consolidated group Solvency Capital Requirement as stated in art. 230 of Directive 2009/138/EC. This item is applicable to group reporting only. This item is ONLY APPLICABLE when reporting SCR calculation at undertaking level
A14B	Total amount of notional Solvency Capital Requirements for ring fenced funds (other than those related to business operated in accordance with Art. 4 of Directive 2003/41/EC (transitional))	Amount of the sum of notional SCRs of all ring-fenced funds. In case of partial internal model, this item will include notional SCR of ring fenced funds calculated by using the standard formula only. The particular ring-fenced funds relating to business operated in accordance with Art. 4 of Directive 2003/41/EC shall be excluded from this item. This item is ONLY APPLICABLE when reporting SCR calculation at undertaking level
A14	Total amount of notional Solevncy Capital Requirements for remaining part	Amount of the notional SCRs of remaining part (A31 on SCR B2A Remaining Part). In case of partial internal model, this item will include notional SCR of remaining part calculated by using the standard formula only. This item is ONLY APPLICABLE when reporting SCR calculation at undertaking level
A11A	Gross future discretionary benefits	NOT APPLICABLE for preparatory phase Amount of technical provisions without risk margin in relation to future discretionary benefits gross of reinsurance. This item is ONLY APPLICABLE when reporting SCR calculation at undertaking level
A11B	Net future discretionary benefits	Amount of technical provisions without risk margin in relation to future discretionary benefits net of reinsurance. This item is ONLY APPLICABLE when reporting SCR calculation at undertaking level

# Technical Annex II: List of quantitative reporting items S.25.02 Solvency Capital Requirement - for undertakings on Partial Internal Models

	ITEM	INSTRUCTIONS
A1	Components in descending order of size	Identification, using free text, of each of the components that can be identified by the undertaking within the partial internal model. These components may not exactly align with the risks defined for the standard formula. Each component shall be identified using a separate entry, in descending order. The order will depend on the size of the components reported in item B1 (if they are reported, otherwise, according to item C1). Undertakings shall identify and report components consistently across different reporting periods, unless there has been some change to internal model affecting the categories.
A1A	Unique number of component	Unique number of each component of the partial internal model, agreed with their national supervisory authority to identify uniquely components from their model. This number shall always be used with the appropriate component description reported in each item A1.
A1B	Modelling approach to calculation of loss absorbing capacity of technical provisions	To identify modelling approach to a calculation of the loss absorbing capacity of technical provisions . The following closed list of options shall be used: . Modelled and identifiable; . Modelled but not identifiable; . Not modelled. Depending on each case, the information reported in cell B1, C1 and B5 will vary: - if it is modelled and identifiable, B1 and C1 will be respectively reported for the capital charge including and excluding this loss absorbing capacity, and B5 will not be reported and an estimate of an adjustment will be reported for the capital charge including this loss absorbing capacity, and B5 will not be reported but not identifiable, B1 and C1 will both be reported for the capital charge including this loss absorbing capacity, i.e. net basis; and B5 will not be reported and an estimate of an adjustment will be reported for information only in C5 - if it is not modelled, B1 and C1 will both be reported for information only in C5 - if it is not modelled, B1 and C1 will both be reported for information only in C5
A1C	Modelling approach to calculation of loss absorbing capacity of deferred taxes	To identify modelling approach to a calculation of the loss absorbing capacity of deferred taxes . The following closed list of options shall be used: Modelled and identifiable; Modelled but not identifiable; Not modelled. Depending on each case, the information reported in cell B1, C1 and B6 will vary: - if it is modelled and identifiable, B1 and C1 will be respectively reported for the capital charge including/ and excluding loss absorbing capacity, and B6 will not be reported and an estimate of an adjustment will be reported for the capital charge including this loss absorbing capacity, i.e. net basis; and B6 will not be reported and an estimate of an adjustment will be reported for information only in C6 if it is not modelled, B1 and C1 will both be reported for information only in C6
B1	Net solvency capital requirement (including the loss absorbing capacity of technical provisions and /or deferred taxes when applicable) of each component	Amount of the net capital charge for each component, including adjustments for loss absorbing capacity of technical provision or deferred taxes when applicable, calculated by the partial internal model on an undiversified basis, to the extent that these adjustments are modeled within components. The capital charges shall be reported in decreasing order of size (which may of course change from one reporting period to another). - if modelled and identifiable or not identifiable, B1 represents net capital charge, including loss absorbing capacity, for each component: B5 and/ or B6 will not be reported: an estimate of an adjustment will be reported for information only in C5 and/or C6 '- if not modelled, B1 represents gross capital charge, excluding loss absorbing capacity, for each component; i.e. B5 and/or B6 will be reported.
C1	Gross solvency capital requirement (excluding the loss-absorbing capacity of technical provisions and/or deferred taxes when applicable) of each component	Amount of the gross capital charge for each component (gross of adjustments for loss absorbing capacity of technical provision or deferred taxes when applicable) calculated by the partial internal model on an undiversified basis, to the extent that these adjustments are modeled within components.

		-if modelled and identifiable,C1 represents gross capital charge i.e. excluding this loss absorbing capacity, for each component; B5 and or B6 will not be reported; an estimate of an adjustment will be reported for information only in C5 and/or C6 '- if modelled but not identifiable, C1 will be reported for the capital charge including this loss absorbing capacity,i.e. net basis; B5 and /or B6 will not be reported; an estimate of an adjustment will be reported for information only in C5 and/or C6 - if not modelled, C1 represents gross capital charge, i.e. excluding this loss absorbing capacity; B5 and/or B6 will be reported.
B2	Total of undiversified components – net	B2 = Sum (all B1 items)
C2	Total of undiversified components - gross	C2 = Sum (all C1 items)
B3	Diversification – net components	The total amount of the diversification within net components calculated using the partial internal model.
C3	Diversification – gross components	The total amount of the diversification within gross components calculated using the partial internal model.
В4	Net solvency capital requirement calculated using partial internal model including the loss absorbing capacity of technical provisions and/or deferred taxes , if modelled within components	The amount of the total solvency capital requirement calculated using partial internal model after diversification and including adjustments for loss absorbing capacity of technical provisions and deferred tax, to the extent that those adjustments are modelled within components and are identifiable or not identifiable (in such cases, B5 and B6 will not be reported and an estimate of an adjustment will be reported for information only in C5 and C6 respectively). In cases where those adjustments for loss absorbing capacity of technical provisions and deferred tax are not modeled within components, B4 represents the SCR on gross basis, excluding those adjustments, B4= C4.
C4	Gross solvency capital requirement calculated using partial internal model excluding the loss absorbing capacity of technical provisions and/or deferred taxes, if modelled within components	The amount of the total solvency capital requirement calculated using partial internal model after diversification and excluding adjustments for loss absorbing capacity of technical provisions and deferred tax, to the extent that those adjustments are modelled and identifiable within components. When adjustments are modelled and identifiable by component, the amounts in item C4 will differ from the corresponding amounts in item B4 to the extent of this loss absorbing capacity; An estimate of respective adjustments will be reported for information only in C5 and C6 as appropriate. When adjustments for loss absorbing capacity of technical provisions and deferred tax are modelled but non identifiable by component, both items B4 and C4 will be reported on net basis, i.e. including those adjustments. An estimate of the respective adjustments will reported for information only in C5 and C6. as
		When adjustment is not modelled within components , both items B4 and C4 will be reported on gross basis.; the adjustment are to be reported in B5 and/or B6 as appropriate C4=C2+C3
B5	Loss-absorbing capacity of technical provisions if not modelled within partial internal model	Amount of the overall adjustment for net loss absorbing capacity of technical provision. This item is to be reported only if adjustments are not modeled within each component.
B6	Loss absorbing capacity for deferred taxes if not modelled within partial internal model	Amount of the adjustment for net deferred taxation. This item is to be reported only if adjustments are not modeled within each component.
B7	Solvency capital requirement calculated using a partial internal model	Amount of the net solvency capital charge calculated using partial internal models.B7= B4+ B5+B6 This item equals item A8 on SCR B2A.
C5	Estimate of loss-absorbing capacity of technical provisions if modelled within components	This item is only reported for information, in cases where adjustments for loss absorbing capacity of technical provision are modelled within components. C5 = if(B5<>0,0,max (min(C4-B4-C6;A11B);0))
C6	Estimate of loss-absorbing capacity of deferred tax if modelled within components	This item is only reported for information, in cases where adjustments for loss absorbing capacity of deferred taxes are modelled within components.
B8	Total amount of Notional Solvency Capital Requirements for ring fenced funds (other than those related to business operated in accordance with Art. 4 of Directive 2003/41/EC (transitional) and remaining part	An amount of the sum of notional SCRs of all ring-fenced funds calculated by partial internal model
B8AA	Total amount of Notional Solvency Capital Requirements for remaining part	An amount on notional SCR for remaining part calculated using partial internal model
B8A	Diversification between ring fenced funds and between ring fenced funds and remaining part	NOT APPLICABLE for the purpose of preparatory phase Amount of the diversification adjustment for ring fenced funds, when the supervisor has approved such diversification.
A11A	Gross future discretionary benefits	Amount of technical provisions without risk margin in relation to future discretionary benefits gross of reinsurance

A11B	Net future discretionary benefits	Amount of technical provisions without risk margin in relation to future discretionary benefits net of reinsurance
B9	Date of formal approval of partial internal model	NOT APPLICABLE for the purpose of preparatory phase The date on which the partial internal model was approved, reported using ISO 8601.

# Technical Annex II: List of quantitative reporting items S.25.03 Solvency Capital Requirement - for undertakings on Full Internal Models

	ITEM	INSTRUCTIONS
A1	Components in descending order of size	Identification, using free text, of each of the components that can be identified by the undertaking within the full internal model. These components may not exactly align with the risks defined for the standard formula. Each component shall be identified using a separate entry, in descending order. The order will depend on the size of the components reported in item B1. Undertakings shall identify and report components consistently across different reporting periods, unless there has been some change to internal model affecting the categories.
A1A	Unique number of component	Unique number of each component of the full internal model, agreed with their national supervisory authority to identify uniquely components from their model. This number shall always be used with the appropriate component description reported in each item A1.
A1B	Modelling approach to calculation of loss absorbing capacity of technical provisions	To identify modelling approach to a calculation of the loss absorbing capacity of technical provisions . The following closed list of options shall be used: . Modelled and identifiable; . Modelled but not identifiable; . Not modelled. Depending on each case, the information reported in cell B1, C1 and B5 will vary: - if it is modelled and identifiable, B1 and C1 will be respectively reported for the capital charge including and excluding this loss absorbing capacity, and B5 will not be reported and an estimate of an adjustment will be reported for information only in C5 - if it is modelled but not identifiable, B1 and C1 will both be reported for the capital charge including this loss absorbing capacity, i.e. net basis; and B5 will not be reported and an estimate of an adjustment will be reported for information only in C5 - if it is modelled, B1 and C1 will both be reported for information only in C5 - if it is not modelled, B1 and C1 will both be reported for information only in C5 - if it is not modelled, B1 and C1 will both be reported for information only in C5 - if it is not modelled, B1 and C1 will both be reported for information only in C5 - if it is not modelled, B1 and C1 will both be reported for the capital charge excluding this loss absorbing capacity, i.e. on gross basis and B5 will be reported.
A1C	Modelling approach to calculation of loss absorbing capacity of deferred taxes	To identify modelling approach to a calculation of the loss absorbing capacity of deferred taxes . The following closed list of options shall be used: . Modelled and identifiable; . Modelled but not identifiable; . Not modelled. Depending on each case, the information reported in cell B1, C1 and B6 will vary: - if it is modelled and identifiable, B1 and C1 will be respectively reported for the capital charge including/ and excluding loss absorbing capacity, and B6 will not be reported and an estimate of an adjustment will be reported for the capital charge including this loss absorbing capacity, i.e. net basis; and B6 will not be reported and an estimate of an adjustment will be reported for information only in C6 - if it is not modelled, B1 and C1 will both be reported for information only in C6 - if it is not modelled, B1 and C1 will both be reported for information only in C6 - if it is not modelled, B1 and C1 will both be reported for information only in C6 - if it is not modelled, B1 and C1 will both be reported for information only in C6 - if it is not modelled, B1 and C1 will both be reported for information only in C6 - if it is not modelled, B1 and C1 will both be reported for information only in C6 - if it is not modelled, B1 and C1 will both be reported for the capital charge excluding this loss absorbing capacity, i.e. on gross basis and B6 will be reported.
В1	Net solvency capital requirement (including the loss absorbing capacity of technical provisions and /or deferred taxes when applicable) of each component	Amount of the capital charge for each component, including adjustments for loss absorbing capacity of technical provision and/ or deferred taxes when applicable, calculated by the full internal model on an undiversified basis, to the extent that these adjustments are modeledwithin components. The capital charges shall be reported in decreasing order of size (which may of course change from one reporting period to another). - if modelled and identifiable or not identifiable, B1 represents net capital charge, including loss absorbing capacity, for each component: B5 and/ or B6 will not be reported: an estimate of an adjustment will be reported for information only in C5 and/or C6 - if not modelled, B1 represents gross capital charge, excluding loss absorbing capacity, for each component; i.e. B5 and/or B6 will be reported.
C1	Gross solvency capital requirement (excluding the loss-absorbing capacity of technical provisions and/or deferred taxes when applicable)	Amount of the gross capital charge for each component (gross of adjustments for loss absorbing capacity of technical provision or deferred taxes when applicable) calculated by the full internal model on an undiversified basis, to the extent that these adjustments are modelled and identifiable within components.

		-if modelled and identifiable, C1 represents gross capital charge i.e. excluding this loss absorbing capacity, for each component; B5 and or B6 will not be reported; an estimate of an adjustment will be reported for information only in C5 and/or C6 - if modelled but not identifiable, C1 will be reported for the capital charge including this loss absorbing capacity, i.e. net basis; B5 and /or B6 will not be reported; an estimate of an adjustment will be reported for information only in C5 and/or C6 - if not modelled, C1 represents gross capital charge, i.e. excluding this loss absorbing capacity; B5 and/or B6 will be reported.
B2	Total of undiversified components - net	B2 = Sum (all B1 items)
C2	Total of undiversified components – gross	C2 = Sum (all C1 items)
B3	Diversification – net components	The total amount of the diversification within net solvency capital requirements per component s calculated using the full internal model.
C3	Diversification – gross components	The total amount of the diversification within gross solvency capital requirement per components calculated using the full internal model.
B4	Net solvency capital requirement calculated using full internal model before adjustments	The amount of the total solvency capital requirement calculated using full internal model after diversification and including adjustments for loss absorbing capacity of technical provisions and deferred tax, to the extent that those adjustments are modelled within components and are identifiable or not identifiable (in such cases, B5 and B6 will not be reported and an estimate of an adjustment will be reported for $B4=B2+B3$
C4	Gross solvency capital requirement calculated using full internal model before adjustments	The amount of the total solvency capital requirement calculated using full internal model after diversification and excluding adjustments for loss absorbing capacity of technical provisions and deferred tax, to the extent that those adjustments are modelled and identifiable within components. When adjustments are modelled and identifiable by component, the amounts in item C4 will differ from the corresponding amounts in item B4 to the extent of this loss absorbing capacity; An estimate of respective adjustments will be reported for information only in C5 and C6 as appropriate. When adjustments for loss absorbing capacity of technical provisions and deferred tax are modelled but non identifiable by component, both items B4 and C4 will be reported on net basis, i.e. including those adjustments. An estimate of the respective adjustments will reported for information only in C5 and C6 are appropriate. When adjustments will reported for information only in C5 and C6. as appropriate. When adjustments will reported for information only in C5 and C6. as appropriate. When adjustment is not modelled within components , both items B4 and C4 will be reported on gross basis.; the adjustment are to be reported in B5 and/or B6 as C4=C2+C3
B5	Loss-absorbing capacity of technical provisions if not modelled within components	Amount of the overall adjustment for net loss absorbing capacity of technical provision. This item is to be reported only if adjustments are not modeled within each component.
B6	Loss absorbing capacity for deferred taxes if not modelled within components	Amount of the adjustment for net deferred taxation. This item is to be reported only if adjustments are not modeled within each component.
Β7	Capital requirement for other financial sectors (Non-insurance capital requirements) (groups only)	Amount of capital requirement for other financial sectors. This item is only applicable to group reporting where the group includes an undertaking which is subject to non-insurance capital requirements, such as a bank, and is the capital requirement calculated in accordance with the appropriate requirements. B7= B7A + B7B + B7C
B7A	Capital requirement for credit institutions, investment firms and financial institutions	Amount of capital requirement for credit institutions, investment firms and financial institutions. This item is only applicable to group reporting where the group includes undertakings which are credit institutions, investment firms and financial institutions and they are subject to capital requirements, calculated in accordance with the relevant sectoral rules.
B7B	Capital requirement for institutions for occupational retirement provision	Amount of capital requirement for institutions for occupational retirement provisions. This item is only applicable to group reporting where the group includes undertaking which are Institutions for occupational retirement provision and subject to non- insurance capital requirements calculated in accordance with the relevant sectoral rules.
B7C	Capital requirement for non regulated entities carrying out financial activities	Amount of capital requirement for non regulated entities carrying out financial activities. This item is only applicable to group reporting where the group includes undertakings which are non - regulated entities carrying out financial activities. This figure represents a notional solvency requirement, calculated if the relevant sectoral rules were to be applied.

B8	Capital requirement for non-controlled participation requirements (groups only)	Amount of the proportional share of the Solvency Capital Requirements of the related insurance and reinsurance undertakings and insurance holding companies which are not controlled participations. This item is only applicable to group reporting and corresponds, for those non controlled entities, to the capital requirement calculated in accordance with the appropriate requirements (whether S2 or sectoral rules depending on the types of undertakings).
В9	Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC (transitional)	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. This item is be reported only during the transitional period.
B10	The net capital requirement calculated using full internal model, excluding capital add-on	Amount of the total diversified SCR before any capital add-on. B10= B4 + B5 + B6+B7+B8+ B9
B11	Capital add-ons already set	NOT APPLICABLE for the purpose of preparatory phase Amount of capital add-on that had been set at the reporting reference date. It will not include capital add-ons set between that date and the submission of the data to the supervisory authority, nor any set after the submission of the data.
B12	Solvency capital requirement calculated using full internal model	Amount of total SCR calculated using full internal model B12 = B10 + B11
B13	Minimum consolidated group solvency capital requirement (groups only)	Amount of the minimum consolidated group Solvency Capital Requirement as stated in art. 230 of Directive 2009/138/EC. This item is applicable to group reporting only. This item has to be reported only when reporting SCR calculation at the undertaking level.
C5	Estimate of loss-absorbing capacity of technical provisions if modelled within components	This item is only reported for information, in cases where adjustments for loss absorbing capacity of technical provision are modelled within components. C5 = if(B5<>0,0,max (min(C4-B4-C6;A11B);0))
C6	Estimate of loss-absorbing capacity of deferred tax if modelled within components	This item is only reported for information, in cases where adjustments for loss absorbing capacity of deferred taxes are modelled within components.
B14	Total amount of Notional Solvency Capital Requirements for ring fenced funds (other than those related to business operated in accordance with Art. 4 of Directive 2003/41/EC (transitional) and remaining part	An amount of the sum of notional SCRs of all ring-fenced funds calculated by full internal model
B14AA	Total amount of Notional Solvency Capital Requirements for remaining part	Amount on notional SCR for remaining part calculated using full internal model
B14A	Diversification between ring fenced funds and between ring fenced funds and remaining part	NOT APPLICABLE for the purpose of preparatory phase Amount of the diversification adjustment for ring fenced funds, when the supervisor has approved such diversification.
A11A	Gross future discretionary benefits	Amount of technical provisions without risk margin in relation to future discretionary benefits gross of reinsurance
A11B	Net future discretionary benefits	Amount of technical provisions without risk margin in relation to future discretionary benefits net of reinsurance
B15	Date of formal approval of internal model	NOT APPLICABLE for the purpose of preparatory phase The date on which the full internal model was approved, reported using ISO 8601.

### Technical Annex II: List of quantitative reporting items S.26.01 Solvency Capital Requirement - Market risk

B1A

B2A

INSTRUCTIONS ITEM A00 Simplifications spread risk ; bonds and Identify whether an undetakings used simplifications for the calculation of spread risk loans (Y/N) with regard to bonds and loans. The follwing options shall be used: Y; N. AA01 Captives simplifications – interest rate Identify whether a captive undertaking used simplifications for the calculation of risk (Y/N) interest rate risk. The follwing options shall be used: Y; N. AA02 Captives simplifications – spread risk Identify whether a captive undetakings used simplifications for the calculation of spread (Y/N) risk. The follwing options shall be used: Y; N. AA03 Captives simplifications – market risk Identify whether a captive undetaking used simplifications for the calculation of market risk concentration. The follwing options shall be used: Y; N. concentration (Y/N) Identifies whether the reported figures are with regard to RFF or with regard to A30 Ring Fenced Fund? (Y/N) remaining part. One of the options in the following list shall be used: When the items reported refer to a RFF: Y When the items reported refer to a Remaining part: N Identification number for a ring fenced fund; This number is attributed by the A0 Fund number undertaking and must be consistent over time and with the fund number in TP (L) F3, item A3, Assets D1 item A2 and Own Funds items A0115.1 ...n. This item is to be reported only when item A30 = Y. Interest rate risk C0 Absolute value after shock – Net This is the net capital charge for interest rate risk, i.e after adjustment for the loss solvency capital requirement (including absorbing capacity of technical provisions: If AA01=Y, this item represents the net capital charge for interest rate risk calculated the loss absorbing capacity of technical using simplified calculations for captive undertakings. provisions) - interest rate risk D0 Absolute value after shock – Gross This is the gross capital charge for interest rate risk, i.e before adjustment for the loss solvency capital requirement (excluding absorbing capacity of technical provisions: If AA01=Y, this item represents the net capital charge for interest rate risk calculated the loss-absorbing capacity of technical provisions) – interest rate risk using simplified calculations for captive undertakings. Α1 Initial absolute values before shock -This is the total value of the assets sensitive to interest rate down shock risk, before Assets – Interest rate risk shock A2 This is the total value of the asset-sensitive to interest rate up shock risk , before shock Initial absolute values before shock -Assets – Interest rate risk A1A Initial absolute values before shock -This is the total value of the liabilities sensitive to interest rate down shock risk, before Liabilities – Interest rate risk shock A2A Initial absolute values before shock – This is the total value of the liabilities sensitive to interest rate up shock risk , before Liabilities – Interest rate risk shock Β1 Absolute values after shock – Assets – This is the absolute value of assets subject to interest rate down risks after the shock. Interest rate risk – interest rate down shock B2 This is the absolute value of assets subject to interest rate up risks after the shock. Absolute values after shock – Assets –

Interest rate risk – interest rate up shock	
Absolute values after shock – Liabilities (including the loss absorbing capacity of technical provisions) – Interest rate risk- interest rate down shock	This is the absolute value of liabilities (including the loss absorbing capacity of technical provisions) subject to interest rate down risks after the shock.
Absolute values after shock – Liabilities (including the loss absorbing capacity of technical provision – Interest rate risk- interest rate up shock	This is the absolute value of liabilities (including the loss absorbing capacity of technical provisions) subject to interest rate up risks after the shock.

C1	Absolute value after shock – Net solvency capital requirements (including the loss absorbing capacity of technical provisions) – interest rate risk- interest rate down shock	This is the net capital charge for interest rate down risk, after adjustment for the loss absorbing capacity of technical provisions. C1 = (A1 - B1) - (A1A - B1A) IF AA01=Y, item C1 represents the net capital charge for interest rate down risk calculated using simplifications.
C2	Absolute value after shock – Net solvency capital requirements (including the loss absorbing capacity of technical provisions) – interest rate risk- interest rate up shock	This is the net capital charge for interest rate up risk, after adjustment for the loss absorbing capacity of technical provisions. C2 = (A2 - B2) - (A2A - B2A). The value of $C2 > = 0If AA01=Y, item C2 represents the net capital charge for interest rate up risk calculated using simplifications.$
B1B	Absolute values after shock – Liabilities Interest rate risk- interest rate down shock (excluding the loss-absorbing capacity of technical provisions)	This is the absolute value of liabilities (excluding the loss absorbing capacity of technical provisions) subject to interest rate down risks after the shock.
B2B	Absolute values after shock – Liabilities Interest rate risk- interest rate up shock (excluding the loss-absorbing capacity of technical provisions)	This is the absolute value of liabilities (excluding the loss absorbing capacity of technical provisions) subject to interest rate up risks after the shock.

D1	Absolute value after shock – Gross	This is the gross capital charge for the interest rate down risk, i.e excluding the loss
	solvency capital (excluding the loss-	absorbing capacity of Technical provisions
	absorbing capacity of technical	The D1 = $(A1 - B1) - (A1A - B1B)$ , the value of D1 >/=0
	provisions)- interest rate risk - interest	IF AA01=Y, D1 represents the gross capital charge for interest rate down risk calculated
	rate down shock	using simplifications.
D2	Absolute value after shock – Gross	This is the gross capital charge for interest rate up risk i.e excluding the loss absorbing
	solvency capital (excluding the loss-	capacity of Technical provisions.

	absorbing capacity of technical	D2 = (A2 - B2) - (A2A - B2B) If AA01=Y item D2 represents the net capital charge for interest rate up risk calculated
	provisions)- interest rate up snock	using simplifications.
C3	Equity risk Absolute value after shock – Net	This is the net capital charge for equity risk, i.e after adjustment for the loss absorbing
	solvency capital requirements	capacity of technical provisions.
	(including the loss absorbing capacity	The value of $C3 \ge 0$ .
	of technical provisions) – equity risk	
D3	Absolute value after shock – Gross	This is the gross capital charge for equity risk, i.e before adjustment for the loss
	solvency capital (excluding the loss-	absorbing capacity of technical provisions. The value of $D_3 \ge 0$
	provisions)- equity risk	
A4	Initial absolute values before shock –	This is the initial absolute value of the assets subject to the equity risk charge related to
	Assets – equity risk – type 1 equities	type 1 eauities
		A4 = A5 + A6 + A7
A4A	Initial absolute values before shock –	This is the initial absolute value of the liabilities $_{7}$ subject to equity risk related to type 1
	Liabilities – equity risk – type 1 equities	equities.
<b>D</b> 4		This is the shear the second
В4	Absolute values after shock – Assets –	I his is the absolute value of the assets underlying equity risk charge for type 1 equities category, after the shock
		B4 = B5 + B6 + B7
B4A	Absolute values after shock – Liabilities	This is the absolute value of the liabilities underlying equity risk charge for type 1
	(Including the loss absorbing capacity	equities, after the shock and including the loss absorbing capacity of technical
	-type 1 equities	
64		This is the net cepital charge for equity visit (for the state in the subject of the state is the state is the
C4	solvency capital requirements	the loss absorbing capacity of technical provisions
	(including the loss absorbing capacity	C4 = (A4 - B4) - (A4A - B4A)
	of technical provisions) – equity risk	The value of $C4 \ge 0$ .
	-type 1 equities	
B4B	Absolute values after shock – Liabilities	This is the absolute value of the liabilities underlying equity risk charge (for type 1
	of technical provisions) - equity risk	provisions.
	-type 1 equities	
D4	Absolute value after shock – Gross	This is the gross capital charge for equity risk for type 1 equities, i.e excluding the loss
	absorbing capacity of technical	D4 = (A4 - B4) - (A4A - B4B)
	provisions)- Equity risk -type 1 equities	The value of D4 $>= 0$ .
A5	Initial absolute values before shock –	This is the initial absolute value of the assets subject to the equity risk, (for type 1 equity)
	type 1 equity	equices, type I equity).
B5	Absolute values after shock – Assets –	This is the absolute value of the assets $$ subject the equity risk charge , (for type 1 $$
	equity risk -type 1 equities -type 1	equities, type 1 equity), after the shock.
A.C.	equity	This is the initial share, the value of the same a which he the second wind. (for these 1
Аб	Assets – equity risk -type 1 equities –	equities strategic participations)
	strategic participation	
B6	Absolute values after shock – Assets –	This is the absolute value of the assets subject to equity risk (for type 1 equities,
	equity risk -type 1 equities - strategic	strategic participations), after the shock.
Δ7	parucipation Absolute values before shock - Assots	This is the absolute value of the assets subject to the equity risk (for type 1 equities
	- equity risk - type 1 equities -	duration based).
	duration based	
B7	Absolute values after shock – Assets –	This is the absolute value of the assets subject to equity risk (for type 1 equities,
	equity risk – type 1 equities – duration	duration based), after the shock
A8	Initial absolute values before shock –	This is the initial absolute value of the assets subject to the equity risk for type 2
	Assets – equity risk –type 2 equities	equities
<u> </u>	Initial absolute values before sheek	A8 = A9+ A10 + A11 This is the initial absolute value of liabilities subject to the equity risk for time 2 articles
AOA	Liabilities – equity risk –type 2 equities	
B8	Absolute values after shock – Assets –	This is the absolute value of the assets subject to equity risk charge for type 2 equities,
	Equity risk – type 2 equities	arter the shock. B8 = $B9 + B10 + B11$
B8A	Absolute values after shock – Liabilities	This is the absolute value of liabilities subject to equity risk (for type 2 equities), after
	(including the loss absorbing capacity	the shock and including the loss absorbing capacity of technical provisions
	of technical provision – Equity risk	
	-type z equities	
C8	Absolute value after shock – Net	This is the net capital charge for equity risk (for type 2 equities) after adjustment for
	solvency capital requirements	the loss absorbing capacity of technical provisions. $C_{R} = (A_{R} - B_{R}) = (A_{R} - B_{R})$
	(Including the loss absorbing capacity	Co = (AO - DO) - (AOA - DOA) The value of C8 >= 0.
	-type 2 equities	

B8B	Absolute values after shock – Liabilities (excluding the loss absorbing capacity of technical provisions) equity risk -type 2 equities	This is the absolute value of the liabilities subject to equity risk (for type 2 equities), after the shock but excluding the loss absorbing capacity of technical provisions.
D8	Absolute value after shock – Gross solvency capital (excluding the loss- absorbing capacity of technical provisions)- Equity risk –type 2 equities	This is the gross capital charge for equity risk for type 2 equities, i.e excluding the loss absorbing capacity of technical provisions The D8 = $(A8 - B8) - (A8A - B8B)$ The value of D8 >= 0
A9	Initial absolute values before shock – Assets – equity risk –type 2 equities –type 2 equity	This is the value of the assets subject to the equity risk for type 2 equities
В9	Absolute values after shock – Assets – equity risk –type 2 equities –type 2 equity	This is the absolute value of the assets subject to equity risk (for type 2 equities), after the equity shock.
A10	Initial absolute values before shock – Assets – equity risk – type 2 equities – strategic participations	This is the value of the assets subject to the equity risk for type 2 equities, strategic participations).
B10	Absolute values after shock – Assets – equity risk –type 2 equities – strategic participations	This is the absolute value of the assets subject to equity risk (for type 2 equities, strategic participations), after the equity shock.
A11	Initial absolute values before shock – Assets – equity risk – type 2 equities - duration based	This is the absolute value of the assets subject to the equity risk (for type 2 equities, duration based)
B11	Absolute values after shock – Assets – Equity risk – type 2 equities - duration based	This is the absolute value of the assets subject to equity risk for type 2 equities category, duration based, after the shock
	Property risk	-
A12	Assets – Property risk	This is the absolute value of the assets subject to the property risk-
A12A	Initial absolute values before shock – Liabilities – Property risk	This is the value of the liabilities value subject to the property risk charge.
B12	Absolute values after shock – Assets – Property risk	This is the absolute value of the assets subject to property risk charge, after the property shock.
B12A	Absolute values after shock – Liabilities (including the loss absorbing capacity of technical provision – Property risk	This is the absolute value of the liabilities underlying property risk charge, after the property shock and including the loss absorbing capacity of technical provisions
C12	Absolute value after shock – Net solvency capital requirements (including the loss absorbing capacity of technical provisions) – property risk	This is the net capital charge for property risk, after adjustment for the loss absorbing capacity of technical provisions. C12 = (A12 - B12) - (A12A - B12A) The value of $C12 \ge 0$ .
B12B	Absolute values after shock – Liabilities (excluding 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 excluding the loss absorbing capacity of technical provisions.
D12	Absolute value after shock – Gross solvency capital(excluding the loss- absorbing capacity of technical provisions)- Property risk	This is the gross capital charge for property risk, i.e excluding the loss absorbing capacity of technical provisions. D12 = $(A12 - B12) - (A12A - B12B)$ The value of D12 >= 0
C12	Spread risk	This is the net equited above for encodingly often editations for the lass above in a
C13	solvency capital requirements (including the loss absorbing capacity of technical provisions) – spread risk	capacity of technical provisions. C13 = (C14+C15+C18) The value of $C13 \ge 0$ .
D13	Absolute value after shock – Gross solvency capital (excluding the loss- absorbing capacity of technical provisions)- spread risk	This is the gross capital charge for spread risk, before adjustment for the loss absorbing capacity of technical provisions. D13 = (D14+D15+D18) The value of D13 $> = 0$
A14	Initial absolute values before shock – Assets – spread risk – bonds and loans	This is the absolute value of the assets subject to the spread risk-for bonds and loans.
A14A	Initial absolute values before shock – Liabilities – spread risk – bonds and loans	This is the absolute value of the liabilities subject to the spread risk for bonds and loans-

B14	Absolute values after shock – Assets – spread risk – bonds and loans	This is the absolute value of the assets subject to the spread risk for bonds and loans, after the shock.
B14A	Absolute values after shock – Liabilities (including the loss absorbing capacity of technical provision – 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 including the loss absorbing capacity of technical provisions.
C14	Absolute value after shock – Net solvency capital requirements (including the loss absorbing capacity of technical provisions) – 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. C14 = (A14 - B14) - (A14A - B14A) The value of $C14 >= 0$ . IF Y00 = Y, C14 represents the net solvency capital requirement for spread risk - bonds and loans, calculated using simplifications
B14B	Absolute values after shock – Liabilities (excluding the loss absorbing capacity of technical provisions)– spread risk – bonds and loans	This is the absolute value of the liabilitiessubject to the spread risk for bonds and loans, after the shock but excluding the loss absorbing capacity of technical provisions.
D14	Absolute value after shock – Gross solvency capital (excluding the loss- absorbing capacity of technical provisions)- spread risk - bonds and loans	This is the gross capital charge for spread risk on bonds and loans, i.e excluding the loss absorbing capacity of technical provisions . D14 = (A14 - B14) - (A14A - B14B) The value of $D14 >= 0$ . If A00 = Y, D14 represents gross solvency capital requirement for spread risk - bonds and loans calculated using simplifications
C15	Absolute value after shock – Net solvency capital requirements (including the loss absorbing capacity of technical provisions) – 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. The value of C15 $>$ = 0
D15	Absolute value after shock – Gross solvency capital (excluding the loss- absorbing capacity of technical provisions)- spread risk - credit derivatives	This is the gross capital charge for spread risk on credit derivatives, i.e before adjustment for the loss absorbing capacity of technical provisions The value of D15 $>= 0$ .
A16	Initial absolute values before shock – Assets - spread risk – credit derivatives – downward shock on credit derivatives	This is the absolute value of assets subject to the downward shock in respect to the spread risk on credit derivatives.
A16A	Initial absolute values before shock – Liabilities - spread risk – credit derivatives – downward shock on credit derivatives	This is the absolute value of the liabilities subject to the downward shock in respect to spread risk on credit derivatives.
B16	Absolute values after shock – Assets – spread risk – credit derivatives – downward shock on credit derivatives	This is the absolute value of the assets subject the downward shock for spread risk on credit derivatives, after the shock.
B16A	Absolute values after shock – Liabilities (including the loss absorbing capacity of technical provision – spread risk –credit derivatives – downward shock on credit derivatives	This is the absolute value of the liabilities subject to the downward shock for spread risk on credit derivatives, after the shock and including the loss absorbing capacity of technical provisions.
C16	Absolute value after shock – Net solvency capital requirements (including the loss absorbing capacity of technical provisions) – spread risk – credit derivatives – downward shock on credit derivatives	This is the net capital charge for the downward shock for spread risk on credit derivatives, after adjustment for the loss absorbing capacity of technical provisions. C16 = (A16 - B16) - (A16A- B16A) The value of C16 >= 0.
B16B	Absolute values after shock – Liabilities (excluding the loss absorbing capacity of technical provisions)– spread risk –credit derivates – downward shock on credit derivatives	This is the absolute value of the liabilities subject to the downward shock for spread risk on credit derivatives, after the shock but excluding the loss absorbing capacity of technical provisions.
D16	Absolute value after shock – Gross solvency capital (excluding the loss- absorbing capacity of technical provisions)- spread risk - credit derivatives – downward shock on credit derivatives	This is the gross capital charge for the downward shock for spread risk on credit derivatives, i.e excluding the loss absorbing capacity of technical provisions. D16 = (A16 - B16) - (A16A- B16B) The value of D16 >= 0.
A17	Initial absolute values before shock – Assets - spread risk – credit derivatives - upward shock on credit derivatives	This is the absolute-value of assets subject to the upward shock in respect to the spread risk on credit derivatives <del>.</del>
A17A	Initial absolute values before shock – Liabilities - spread risk – credit derivatives - upward shock on credit derivatives	This is the absolute value of the liabilities subject to-the upward shock in respect to spread risk on credit derivatives.

B17	Absolute values after shock – Assets – spread risk –credit derivatives – upward shock on credit derivatives	This is the absolute value of the assets subject to the upward shock for spread risk on credit derivatives, after the shock
B17A	Absolute values after shock – Liabilities (including the loss absorbing capacity of technical provision – spread risk – credit derivatives – upward shock on credit derivatives	This is the absolute value of the liabilities subject to the upward shock for spread risk on credit derivatives, after the shock and including the loss absorbing capacity of technical provisions.

C17	Absolute value after shock – Net solvency capital requirements (including the loss absorbing capacity of technical provisions) – spread risk – credit derivatives – upward shock on credit derivatives	This is the net capital charge for the upward shock for spread risk on credit derivatives, after adjustment for the loss absorbing capacity of technical provisions. C17 = (A17 - B17) - (A17A - B17A) The value of $C17 \ge 0$ .
B17B	Absolute values after shock – Liabilities (excluding the loss absorbing capacity of technical provisions) – spread risk – credit derivates – upward shock on credit derivatives	This is the absolute value of the liabilities subject to the upward shock for spread risk on credit derivatives, after the shock but excluding the loss absorbing capacity of technical provisions.
D17	Absolute value after shock – Gross solvency capital (excluding the loss- absorbing capacity of technical provisions)- spread risk - credit derivatives – upward shock on credit derivatives	This is the gross capital charge for the upward shock for spread risk on credit derivatives. i.e excluding the loss absorbing capacity of technical provisions. D17 = (A17 - B17) - (A17A - B17B) The value of D17 >= 0.
A18	Initial absolute values before shock – Assets – spread risk – tradable securities or other financial instruments based on repackage loans	This is the absolute value of the assets subject to the spread risk for tradable securities or other financial instruments based on repackage loans.
A18A	Initial absolute values before shock – Liabilities – spread risk – tradable securities or other financial instruments based on repackage loans	This is the absolute value of the liabilities subject to the spread risk on tradable securities or other financial instruments based on repackage loans.
B18	Absolute values after shock – Assets – spread risk – tradable securities or other financial instruments based on repackage loans	This is the absolute value of the assets subject to the spread risk on tradable securities or other financial instruments based on repackage loans, after the shock.
B18A	Absolute values after shock – Liabilities (including the loss absorbing capacity of technical provision – spread risk – tradable securities or other financial instruments based on repackage loans)	This is the absolute value of the liabilities subject to the spread risk on tradable securities or other financial instruments based on repackage loans, after the shock and including the loss absorbing capacity of technical provisions.
C18	Absolute value after shock – Net solvency capital requirements (including the loss absorbing capacity of technical provisions) – spread risk – tradable securities or other financial instruments based on repackage loans	This is the net capital charge for spread risk on tradable securities or other financial instruments based on repackage loans, after adjustment for the loss absorbing capacity of technical provisions. C18 = (A18 – B18) – (A18A- B18A) The value of C18 >= 0.
B18B	Absolute values after shock – Liabilities (excluding the loss absorbing capacity of technical provisions)– spread risk – tradable securities or other financial instruments based on repackage loans	This is the absolute value of the liabilities subject to the spread risk on tradable securities or other financial instruments based on repackage loans, after the shock but excluding the loss absorbing capacity of technical provisions.
D18	Absolute value after shock – Gross solvency capital (excluding the loss- absorbing capacity of technical provisions)- spread rick - tradable	This is the gross capital charge for spread risk on tradable securities or other financial instruments based on repackage loans, i.e excluding the loss absorbing capacity of technical provisions. D18 = (A18 - B18) - (A18A- B18B)
A19	Initial absolute values before shock – Assets – market risk concentrations	This is the absolute value of the asset subject to the market risk concentrations For captive undertakings, if A003=Y, item A19 represents the absolute value of the
Δ1QΛ	Initial absolute values before shock -	assets subject to the market risk concentration, after taking into account exemptions allowed for captives.
AIJA	Liabilities – market risk concentrations	

		For captive undertakings, if A003=Y, item A19A represents the absolute value of the assets subject to the market risk concentration, after taking into account exemptions allowed for by captives.
C19	Absolute value after shock – Net solvency capital requirements (including the loss absorbing capacity of technical provisions) – 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 A003=Y, the item C19 represents net capital charge for market risk concentration, calculated using simplified calculation.
D19	Absolute value after shock – Gross solvency capital (excluding the loss- absorbing capacity of technical provisions)- market risk concentrations	This is the gross capital charge for market risk concentrations, aggregated for each single name exposure, i.e excluding the loss absorbing capacity of technical provisions.
A20	Currency risk Initial absolute values before shock – Assets – currency risk	This is the absolute value of assets subject to the currency risk
A20A	Initial absolute values before shock – Liabilities – currency risk	This is the value of the liabilities subject to the currency risk.
C20	Absolute value after shock – Net solvency capital requirements (including the loss absorbing capacity of technical provisions) – currency risk	<ul> <li>This is the sum for the different currencies of:</li> <li>the capital requirement (including the loss absorbing capacity of technical provisions) for an increase in value of the foreign currency against the local currency;</li> <li>the capital requirement (including the loss absorbing capacity of technical provisions) for a decrease in value of the foreign currency against the local currency.</li> </ul>
D20	Absolute value after shock – Gross solvency capital (excluding the loss- absorbing capacity of technical provisions) currency risk	<ul> <li>This is the sum for the different currencies of:</li> <li>the capital requirement (excluding the loss absorbing capacity of technical provisions) for an increase in value of the foreign currency against the local currency;</li> <li>the capital requirement (excluding the loss absorbing capacity of technical provisions) for a decrease in value of the foreign currency against the local currency.</li> </ul>
	Counter-cyclical premium riskNOT A	PPLICABLE for the purpose of interim measures
A21	Initial absolute values before shock – Assets – counter-cyclical premium risk	NOT APPLICABLE for the purpose of preparatory phase This is the absolute value of the assets subject to the counter-cyclical premium risk
A21A	Initial absolute values before shock – Liabilities – counter-cyclical premium risk	NOT APPLICABLE for the purpose of preparatory phase This is the value of the liabilities subject to the counter-cyclical premium risk
B21	Absolute values after shock – Assets – counter-cyclical premium risk	NOT APPLICABLE for the purpose of preparatory phase This is the absolute value of the asset subject to the counter-cyclical premium risk charge, after the shock
B21A	Absolute values after shock – Liabilities (including the loss absorbing capacity of technical provision – counter-cyclical premium risk	NOT APPLICABLE for the purpose of preparatory phase This is the absolute value of the liabilities subject to the counter-cyclical premium risk, after the shock, including the loss absorbing capacity of technical provisions
C21	Absolute value after shock – Net solvency capital requirements (including the loss absorbing capacity of technical provisions) – counter- cyclical premium risk	NOT APPLICABLE for the purpose of preparatory phase This is the net capital charge for counter-cyclical premium risk, after adjustment for the loss absorbing capacity of technical provisions. C21 = (A21 - B21) - (A21A- B21A) The value of C21 >= 0.
B21B	Absolute values after shock – Liabilities (excluding the loss absorbing capacity of technical provisions) – counter- cyclical premium risk	NOT APPLICABLE for the purpose of preparatory phase This is the absolute value of liabilities subject to counter-cyclical premium risk, after the shock but excluding the loss absorbing capacity of technical provisions.
D21	Absolute value after shock – Gross solvency capital (excluding the loss- absorbing capacity of technical provisions)- counter-cyclical premium risk	NOT APPLICABLE for the purpose of preparatory phase This is the gross capital charge for counter-cyclical premium risk, i.e excluding the loss absorbing capacity of technical provisions. D21 = (A21 - B21) - (A21A - B21B) The value of D21 >= 0.
C22	Diversification within market risk module -net	This is the diversification effect within the market risk module as a result of the aggregation of the net capital requirements (including loss absorbing capacity of technical provisions) of the single risk sub-modules.
D22	Diversification within market risk module - gross	This is the diversification effect within the market risk module as a result of the aggregation of the gross capital requirements (excluding loss absorbing capacity of technical provisions) of the single risk sub-modules.
C23	Total solvency capital requirement f	or market risk This is the total not capital charge for all market risks, including loss absorbing capacity
C23	(including the loss absorbing capacity of technical provisions) for market risk	of technical provisions, calculated using the standard formula. Without precluding the final design of reporting on SCR, it should be the same as reported on SCR B2A, item A1. For the purpose of preparatory phase, in case of undertakings with ring fenced funds, and when reporting the most material ring fenced fund and the remaining part, the reference between item C23 and item A1 on SCR B2A is not applicable

D23

Gross solvency capital (excluding the loss-absorbing capacity of technical provisions) for market risk This is the total gross capital charge for all market risks, excluding loss absorbing capacity of technical provisions, calculated using the standard formula It should be the same as reported on SCR B2A. item B1.

r	For the purpose of proparatory phase, in sace of undertakings with ring forced funds
	For the purpose of preparatory phase, in case of undertakings with hing reliced funds
	and when reporting the most material ring fenced funds and the remaining part, the
	reference between item D23 and item B1 on SCR B2A is not applicable.

## Technical Annex II: List of quantitative reporting items S.26.02

## Solvency Capital Requirement - Counterparty default risk

	ITEM	INSTRUCTIONS
A00	Simplifications used (Y/N)	Identify whether an undertakings used simplifications for the calculation of counter party default risk. The follwing options shall be used: Y; N.
A001	Captive simplifications (Y/N)	Identify whether a captive undertakings used simplifications for the calculation of counter party default risk. The follwing options shall be used: Y; N.
A30	Ring Fenced Fund? (Y/N)	Identifies whether the reported figures are with regard to RFF or with regard to remaining part . One of the options in the following list shall be used: When the items reported refer to a RFF: Y When the items reported refer to a Remaining part: N
A0	Fund number	Identification number for a ring fenced fund; This number is attributed by the undertaking and must be consistent over time and with the fund number in TP (L) F3, item A3, Assets D1 item A2 and Own Funds items A0115.1n. This item is to be reported only when item A30 = Y.
A10	Name of a single name exposure	Identify, for each of the 10 largest single name exposures in terms of the Loss Given Default, the name of the exposure
AA10	Code of single name exposure	Identification code: - Legal Entity Identifier (LEI) if available; - Interim entity identifier (pre-LEI) if available.
AB10	Type of code	I none is available this item should not be reported Identification of the code used in AB10: - LEI - Pre-LEI
A1	Type 1 exposures – Single name exposure X – Loss Given Default	The value of the Loss Given Default for each of the 10 largest single name exposure.
B1	Type 1 exposures – Single name exposure X – Probability of Default	The-Probability of Default for each of the 10 largest single name exposure.
C0	Type 1 exposures – Gross solvency capital requirement (excluding the loss-absorbency capacity of technical provisions)	This is the gross capital charge (excluding the loss-absorbency capacity of technical provisions) for counterparty default risk arising from all Type 1 exposures as defined for Solvency 2 purposes.
C1	Type 2 exposures – Gross solvency capital requiement (excluding the loss-absorbency capacity of technical provisions)	This is the gross capital charge (excluding the loss-absorbency capacity of technical provisions) for counterparty default risk arising from all Type 2 exposures, as defined for Solvency 2 purposes
A2	Type 2 exposures - Receivables from Intermediaries due for more than 3 months – Loss Given Default	This is the value of Loss Given Default for Type 2 counterparty risk arising from intermediaries due for more than 3 months.
A3	Type 2 exposures - All type 2 exposures other than receivables from Intermediaries due for more than 3 months - Loss Given	This is the value of Loss Given Default for Type 2 counterparty risk arising from all type 2 exposures other than receivables from Intermediaries due for more than 3 months.
С3	Diversification within counterparty deafult risk module – gross solvency capital requirement	This is the amount of gross diversification effect allowed in aggregation of capital requirements for counterparty default risk for Type 1 and Type 2 exposures. C3= C4 - (C0+C1)
D4	Total net solvency capital requirement (including the loss absorbing capacity of technical provisions) for counterparty default risk	This is the total amount of the net capital charge (including the loss-absorbency capacity of technical provisions) for counterparty default risk. The amount should agree with the figures reported in item A2 of SCR-B2A.
C4	Total gross solvency capital requirement (excluding the loss - absorbing capacity of technical provisions) for counterparty default risk	This is the total amount of the gross capital charge (excluding the loss-absorbency capacity of technical provisions) for counterparty default risk. The amount should agree with the amount reported in item B2 of SCR-B2A.

## Technical Annex II: List of quantitative reporting items S.26.03

Solvency Capital Requirement - Life	e underwriting risk
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	ITEM	INSTRUCTIONS
A01	Simplifications used : mortality risk - (Y/N)	Identify whether an undetaking used simplifications for a calculation of mortality risk. The follwing options shall be used: Y; N.
A02	Simplifications used - longevity (Y/N)	Identify whether an undetaking used simplifications for the calculation of longevity riks. The follwing options shall be used: Y; N.
A03	Simplifications used : disability- morbidity risk - (Y/N)	Identify whether an undetaking used simplifications for the calculation of disability - morbidity risk. The follwing options shall be used: Y; N.
A04	Simplifications used : lapse risk - $(Y/N)$	Identify whether an undetaking used simplifications for the calculation of lapse risk. The follwing options shall be used: Y; N.
A05	Simplifications used : life expense risk - (Y/N)	Identify whether an undetaking used simplifications for the calculation of life expense risk. The follwing options shall be used: Y; N.
A06	Simplifications used : life catastrophe risk - (Y/N)	Identify whether an undetaking used simplifications for the calculation of life catastrophe risk. The follwing options shall be used: Y; N.
A001	Captives simplifications (Y/N)	Identify whether a captive undertaking used simplifications for the calculation of life underwriting risk. The follwing options shall be used: Y; N. If item A001=Y, items A01 to A06 are applicable where relevant.
A30	Ring Fenced Fund? (Y/N)	Identifies whether the reported figures are with regard to RFF or with regard to remaining part . One of the options in the following list shall be used: When the items reported refer to a RFF: Y When the items reported refer to a Remaining part: N
A0	Fund number	Identification number for a ring fenced fund; This number is attributed by the undertaking and must be consistent over time and with the fund number in TP (L) F3, item A3, Assets D1 item A2 and Own Funds items A0115.1n. This item is to be reported only when item A30 = Y.
	Mortality risk	
A1	Initial absolute values before shock – Assets – Mortality risk	This is the absolute value of the assets subject to mortality risk, before the shock.
A1A	Initial absolute values before shock – Liabilities – Mortality risk	This is the absolute value of liabilities subject to mortality risk, before the shock.
B1	Absolute values after shock – Assets – Mortality risk	This is the absolute value of the assets subject to mortality risk after the shock (i.e. permanent increase in mortality rates).
B1A	Absolute values after shock – Liabilities (including the loss absorbing capacity of technical provisions) – Mortality risk	This is the absolute value of the liabilities (including the loss absorbing capacity of technical provisions) subject to risk , after the shock (i.e. permanent increase in mortality rates).
C1	Absolute value after shock – Net solvency capital requirements (including the loss absorbing capacity of technical provisions) – Mortality risk	This is the net capital charge for mortality risk after the shock (after adjustment for the loss absorbing capacity of technical provisions). C1 = (A1-A1A)-(B1-B1A), C1>=0. If A01=Y, C1 represents net capital charge for mortality risk calculated using simplifications.
B1B	Absolute values after shock – Liabilities (excluding the loss- absorbing capacity of technical provisions) – Mortality risk	This is the absolute value of the liabilities subject to mortality risk, after the shock (permanent increase in mortality rates).
D1	Absolute value after shock – Gross solvency capital (excluding the loss-absorbing capacity of technical provisions)- Mortality risk	This is the gross capital charge for mortality risk. D1= (A1-A1A)-(B1-B1B), D1>=0. If A01=Y, D1 represents gross capital charge for mortality risk calculated using simplifications.
	Longevity risk	
A2	Initial absolute values before shock – Assets – Longevity risk	This is the absolute value of the assets subject to longevity risk, before the shock.
A2A	Initial absolute values before shock – Liabilities – Longevity risk	This is the absolute value of liabilities subject to longevity risk charge, before the shock.
B2	Absolute values after shock – Assets – Longevity risk	This is the absolute value of the assets subject to longevity risk, after the shock (i.e. permanent decrease in mortality rates).

B2A	Absolute values after shock – Liabilities (including the loss absorbing capacity of technical provisions) – Longevity risk	This is the absolute value of the liabilities (including the loss absorbing capacity of technical provisions subject to longevity risk, after the shock (i.e. permanent decrease in mortality rates).
C2	Absolute value after shock – Net solvency capital requirements	This is the net capital charge for longevity risk after the shock (after adjustment for the loss absorbing capacity of technical provisions).

	(including the loss absorbing capacity of technical provisions) – Longevity risk	C2= (A2-A2A)-(B2-B2A), C2>=0. If A02=Y, C2 represents net capital charge for longevity risk calculated using simplifications
B2B	Absolute values after shock – Liabilities (excluding the loss- absorbing capacity of technical provisions)– Longevity risk	This is the absolute value of the liabilities subject to longevity risk charge, after the shock (permanent decrease in mortality rates.
D2	Absolute value after shock – Gross solvency capital (excluding the loss-absorbing capacity of technical provisions)- Longevity risk	This is the gross capital charge for longevity risk. D2= (A2-A2A)-(B2-B2B) , D2>=0. If A02=Y, D2 represents gross capital charge for longevity risk calculated using simplifications.
	Disability – morbidity risk	
A3	Initial absolute values before shock – Assets – Disability - morbidity risk	This is the absolute value of the assets subject to disability - morbidity risk, before the shock.
АЗА	Initial absolute values before shock – Liabilities – Disability- morbidity risk	This is the absolute value of liabilities subject to disability – morbidity risk, before the shock.
В3	Absolute values after shock – Assets – Disability - morbidity risk	This is the absolute value of the assets subject to disability – morbidity risk, after the shock (i.e. as prescribed by standard formula: an increase in disability and morbidity rates which are used in calculation of technical provisions to reflect the disability and morbidity experience in the next following 12 months , and for all months after the following 12 months and a decrease in the disability and morbidity rates recovery rates used in the calculation of technical provisions in respect of next 12 months and for all year thereafter.
ВЗА	Absolute values after shock – Liabilities (including the loss absorbing capacity of technical provisions) – Disability - morbidity risk	This is the absolute value of liabilities (including the loss absorbing capacity of technical provisions) subject to disability - morbidity risk , after the shock (i.e. as prescribed by standard formula, see description provided in definition to cell B3).
C3	Absolute value after shock – Net solvency capital requirements (including the loss absorbing capacity of technical provisions) – Disability – morbidity risk	This is the net capital charge for disability - morbidity risk, after adjustment for the loss absorbing capacity of technical provisions. C3= (A3-A3A)-(B3-B3A), C3>=0. If A03=Y, C3 represents net capital charge for disability and morbidity risk calculated using simplifications.
B3B	Absolute values after shock – Liabilities – Disability - morbidity risk (excluding the loss- absorbing capacity of technical provisions)	This is the absolute value of the liabilities subject to disability - morbidity risk, after the shock (i.e. as prescribed by standard formula, see description provided in definition to cell B3 ).
D3	Absolute value after shock – Gross solvency capital- Disability - morbidity risk (excluding the loss-absorbing capacity of technical provisions)	This is the gross capital charge for disability – morbidity risk. D3= (A3-A3A)-(B3-B3B), D3>=0. If A03=Y, D3 represents gross capital charge for disability and morbidity risk calculated using simplifications.
-	Lapse risk	
C04	Absolute value after shock – Net solvency capital requirements (including the loss absorbing capacity of technical provisions) – Lapse risk	This is the overall net capital charge for lapse risk, after adjustment for the loss absorbing capacity of technical provisions. C04 = Max (C4. C5. C6) If A04=Y, C04 represents net capital charge for lapse risk calculated using simplifications.
D04	Absolute value after shock – Gross solvency capital- Lapse risk (excluding the loss- absorbing capacity of technical provisions)	This is the overall gross capital charge (excluding the loss-absorbing capacity of technical provisions) for lapse risk. If A04=Y, D04 represents gross capital charge for lapse risk calculated using simplifications.
A4	Initial absolute values before shock – Assets – Lapse risk- risk of increase in lapse rates	This is the absolute value of the assets subject to the risk of an increase in lapse rates, before the shock
A4A	Initial absolute values before shock – Liabilities – Lapse risk – risk of increase in lapse rates	This is the absolute value of liabilities subject to the risk of an increase in lapse rates, before the shock.
B4	Absolute values after shock – Assets – Lapse risk –risk of	This is the absolute value of the assets subject to the risk of an increase in lapse rates, after the shock (i.e. permanent increase in the lapse rates).

	increase in lapse rates	If A04=Y, B4 is calculated using simplified calculation for lapse rates.
B4A	Absolute values after shock – Liabilities (including the loss absorbing capacity of technical provisions) – Lapse risk –risk of increase in lapse rates	This is the absolute value of liabilities (including the loss absorbing capacity of technical provisions) subject to the risk of an increase in lapse rates, after the shock (i.e. nermanent increase in the lapse rates). If A04=Y, B4A is calculated using simplified calculation for lapse rates.
C4	Absolute value after shock – Net solvency capital requirements (including the loss absorbing capacity of technical provisions) – Lapse risk –risk of increase in lapse rates	This is the net capital charge for the risk of a permanent increase in lapse rates, after adjustment for the loss absorbing capacity of technical provisions. C4=(A4-A4A)-(B4-B4A), C4>=0. If A04=Y, C4 represents net capital charge for a permanent increase in lapse rates, calculated using simplified calculation for lapse rate, after adjustment for the loss absorbing capacity of technical provisions.
B4B	Absolute values after shock – Liabilities (excluding the loss- absorbing capacity of technical provisions – Lapse risk –risk of increase in lapse rates)	This is the absolute value of the liabilities subject to the risk of a permanent increase in lapsation rates, after the shock (permanent increase in lapse rates). If A04=Y, B4B is calculated using simplified calculation for lapse rates.
D4	Absolute value after shock – Gross solvency capital- Lapse risk –risk of increase lapse rates (excluding the loss-absorbing capacity of technical provisions)	This is the gross capital charge (excluding the loss-absorbing capacity of technical provisions) for the risk of a permanent increase in lapse rates, . D4=(A4-A4A)-(B4-B4B), D4>=0. If A04=Y, C4 represents gross capital charge for a permanent increase in lapse rates, calculated using simplified calculation for lapse rate.
A5	Initial absolute values before shock – Assets – Lapse risk- risk of decrease in lapse rates	This is the absolute value of the assets subject to the risk of a permanent decrease in lapse rates, before the shock.
A5A	Initial absolute values before shock – Liabilities – Lapse risk – risk of decrease in lapse rates	This is the absolute value of liabilities subject to the risk of a permanent decrease in lapse rates, before the shock.
B5	Absolute values after shock – Assets – Lapse risk –risk of decrease in lapse rates	This is the absolute value of the assets subject to the risk of a permanent decrease in lapse rates, after the shock (i.e. permanent decrease in the rates of lapse rates). If A04=Y, B5 is calculated using simplified calculation for lapse rates.
B5A	Absolute values after shock – Liabilities (including the loss absorbing capacity of technical provisions) – Lapse risk –risk of decrease in lapse rates	This is the absolute value of the liabilities (including the loss absorbing capacity of technical provisions) subject to the risk of a permanent decrease in lapse rates, after the shock (i.e. permanent decrease of the rates of lapse rates). If A04=Y, B5A is calculated using simplified calculation for lapse rates.
C5	Absolute value after shock – Net solvency capital requirements (including the loss absorbing capacity of technical provisions) – Lapse risk –risk of decrease in lapse rates	This is the net capital charge for the risk of a permanent decrease in lapse rates, after adjustment for the loss absorbing capacity of technical provisions. C5=(A5-A5A)-(B5-B5A), C5>=0. If A04=Y, C5 represents net capital charge for a permanent decrease in lapse rates, calculated using simplified calculation for lapse rate, after adjustment for the loss absorbing capacity of technical provisions.
B5B	Absolute values after shock – Liabilities (excluding the loss- absorbing capacity of technical provisions)– Lapse risk –risk of decrease in lapse rates	This is the absolute value of the liabilities subject to the risk of a permanent decrease in lapse rates, after the shock (permanent decrease in lapse rates). If A04=Y, B5B is calculated using simplified calculation for lapse rates.
D5	Absolute value after shock – Gross solvency capital- Lapse risk (excluding the loss- absorbing capacity of technical provisions) –risk of decrease in lapse rates	This is the gross capital charge for the risk of a decrease in lapse rates as used to compute the risk. D5= (A5-A5A)-(B5-B5B), D5>=0. If A04=Y, C5 represents gross capital charge for a permanent decrease in lapse rates, calculated using simplified calculation for lapse rate
A6	Initial absolute values before shock – Assets – Lapse risk- mass lapse risk	This is the absolute value of the assets subject to mass lapse risk, before the shock.
A6A	Initial absolute values before shock – Liabilities – Lapse risk –mass lapse risk	This is the absolute value of liabilities subject to mass lapse risk, before the shock.
B6	Absolute values after shock – Assets – Lapse risk – mass lapse risk	This is the absolute value of the assets subject to mass lapse risk charge, after the shock.

B6A	Absolute values after shock – Liabilities (including the loss absorbing capacity of technical provisions) – Lapse risk – mass lapse risk	This is the absolute value of the liabilities (including the loss absorbing capacity of technical provisions) subject to mass lapse risk charge, after the shock.
C6	Absolute value after shock – Net solvency capital requirements (including the loss absorbing capacity of technical provisions) – Lapse risk – mass lapse risk	This is the net capital charge for mass lapse risk, after adjustment for the loss absorbing capacity of technical provisions. Net capital charge C6 = (A6-A6A)-(B6-B6A), C6 >=0.
B6B	Absolute values after shock – Liabilities (excluding the loss- absorbing capacity of technical provisions)– Lapse risk – mass lapse risk	This is the absolute value of the liabilities subject to mass lapse risk charge, after the shock.
D6	Absolute value after shock – Gross solvency capital (excluding the loss-absorbing capacity of technical provisions)- Lapse risk – mass lapse risk	This is the gross capital charge for mass lapse risk, after the shock. Gross capital charge D6 = (A6-A6A)-(B6-B6B), D6>=0.
A7	Life - expense risk Initial absolute values before shock – Assets – Life - expense risk	This is the absolute value of the assets subject to life - expense risk, before the shock
А7А	Initial absolute values before shock – Liabilities – Life - expense risk	This is the absolute value of liabilities subject to life -expense risk, before the shock
В7	Absolute values after shock – Assets – Life - expense risk	This is the absolute value of the assets subject to life expense risk, after the shock (i.e.shock as prescribed by standard formula: a % increase the amount of expenses taken into account in the calculation of technical provisions and increase in 1 percentage point to the expense inflation rate (expressed as a percentage) used for the calculation of technical provision) If A05=Y, B7 = 0
B7A	Absolute values after shock – Liabilities (including the loss absorbing capacity of technical provisions) – Life - expense risk	This is the absolute value of liabilities (including the loss absorbing capacity of technical provisions) subject to expense risk, after the shock (i.e a shock. as prescribed by standard formula, refer to description provided within definition to cell B7)). If A05=Y, B7A = 0
C7	Absolute value after shock – Net solvency capital requirements (including the loss absorbing capacity of technical provisions) – Life expense risk	This is the net capital charge for expense risk, including adjustment for the loss absorbing capacity of technical provisions. Net capital charge C7 = (A7-A7A)-(B7-B7A), C7>=0. If A05=Y, C7 represents net capital charge for life expense risk calculated using simplified calculation
B7B	Initial absolute values after shock – Liabilities (excluding the loss-absorbing capacity of technical provisions) – Life - expense risk	This is the absolute value of the liabilities subject to expense risk, after the shock (i.e.shock as prescribed by standard formula, refer to description provided within definition to cell B7).
D7	Absolute value after shock – Gross solvency capital (excluding the loss-absorbing capacity of technical provisions)- Life -expense risk	This is the gross capital charge for expense risk. Gross capital charge D7 = (A7-A7A)-(B7-B7B), D7>=0. If A05=Y, D7 represents gross capital charge for life expense risk calculated using simplified calculations.
48	Revision risk	This is the absolute value of the assets subject to revision rick before the shock
	shock – Assets – Revision risk	
A8A	Initial absolute values before shock – Liabilities – Revision risk	This is the absolute value of liabilities subject to revision risk, before the shock.
B8	Absolute values after shock – Assets – Revision risk	This is the absolute value of the assets subject to revision risk, after the shock (i.e. shock as prescribed by standard formula: a % increase in the amount of annuity benefits taken into account in the calculation of technical provisions.
B8A	Absolute values after shock – Liabilities (including the loss absorbing capacity of technical provisions) – Revision risk	This is the absolute value of liabilities (including the loss absorbing capacity of technical provisions) subject to revision risk charge, after the shock (i.e. as prescribed by standard formula, refer to a definition in item B8).

C8	Absolute value after shock – Net	This is the net capital charge for revision risk including adjustment for the loss absorbing
	(including the loss absorbing	Net capital charge $C8 = (A8-A8A)-(B8-B8A), C8>=0.$
	capacity of technical provisions)	
	– Revision risk	
DOD	Absolute values ofter check	This is the sheelute value of the lipbilities (evoluting the lass shearbing sappoint of
DOD	Liabilities (excluding the loss-	technical provisions)underlying revision risk charge after the shock ((i.e. shock as
	absorbing capacity of technical	prescribed by standard formula, refer to a definition provided in item B8) as used to
	provisions) – Revision risk	compute the risk.
D8	Absolute value after shock –	This is the gross capital charge (excluding the loss-absorbing capacity of technical
	Gross solvency capital	provisions) for revision risk. Gross capital charge D8 = (A8-A8A)-(B8-B8B), D8>=0
	(excluding the loss-absorbing	$G(OSS Capital Charge DO = (AO'AOA)^{-(DO'DOD)}, DO = 0.$
	Revision risk	
	Catastrophe risk	
A9	Initial absolute values before	This is the absolute value of the assets subject to life catastrophe risk, before the shock.
	shock – Assets – Life	
	Catastrophe risk	
A9A	Initial absolute values before	This is the absolute value of liabilities subject to life catastrophe risk, before the shock.
	shock – Liabilities – Life	
	Catastrophe risk	
В9	Absolute values after shock –	This is the absolute value of the assets subject to life catastrophe risk, after the shock.
	Assets – Life Catastrophe fisk	
B9A	Absolute values after shock –	This is the absolute value of liabilities (including the loss absorbing capacity of technical
	Liabilities (including the loss	provisions) subject to life catastrophe risk charge, after the shock
	absorbing capacity of technical	
	provisions) – Life catastrophe	
<u> </u>		
C9	Absolute value after shockNet	This is the net capital charge for life catastrophe risk including adjustment for the loss
	(including the loss absorbing	Net capital charge $C9 = (A9-A9A)-(B9-B9A), C9>=0.$
	capacity of technical provisions)	If A06=Y, C9 represents net capital charge for life catastrophe risk calculated using
	<ul> <li>life catastrophe risk</li> </ul>	simplified calculations.
	·	
B9B	Absolute values after shock –	This is the absolute value of the liabilities subject to life catastrophe risk, after the shock
B9B	Absolute values after shock – Liabilities (excluding the loss-	This is the absolute value of the liabilities subject to life catastrophe risk, after the shock
B9B	Absolute values after shock – Liabilities (excluding the loss- absorbing capacity of technical	This is the absolute value of the liabilities subject to life catastrophe risk, after the shock
B9B	Absolute values after shock – Liabilities (excluding the loss- absorbing capacity of technical provisions) - life catastrophe risk	This is the absolute value of the liabilities subject to life catastrophe risk, after the shock
B9B D9	Absolute values after shock – Liabilities (excluding the loss- absorbing capacity of technical provisions) - life catastrophe risk Absolute value after shock —	This is the absolute value of the liabilities subject to life catastrophe risk, after the shock This is the gross capital charge for life catastrophe risk.
B9B D9	Absolute values after shock – Liabilities (excluding the loss- absorbing capacity of technical provisions) - life catastrophe risk Absolute value after shock — Gross solvency capital	This is the absolute value of the liabilities subject to life catastrophe risk, after the shock This is the gross capital charge for life catastrophe risk. Gross capital charge D9 = (A9-A9A)-(B9-B9B), D9>=0.
B9B D9	Absolute values after shock – Liabilities (excluding the loss- absorbing capacity of technical provisions) - life catastrophe risk Absolute value after shock –- Gross solvency capital (excluding the loss-absorbing	This is the absolute value of the liabilities subject to life catastrophe risk, after the shock This is the gross capital charge for life catastrophe risk. Gross capital charge D9 = (A9-A9A)-(B9-B9B), D9>=0. If A06=Y, D9 represents gross capital charge for life catastrophe risk calculated using
B9B	Absolute values after shock – Liabilities (excluding the loss- absorbing capacity of technical provisions) - life catastrophe risk Absolute value after shock — Gross solvency capital (excluding the loss-absorbing capacity of technical provisions)-	This is the absolute value of the liabilities subject to life catastrophe risk, after the shock This is the gross capital charge for life catastrophe risk. Gross capital charge D9 = (A9-A9A)-(B9-B9B), D9>=0. If A06=Y, D9 represents gross capital charge for life catastrophe risk calculated using simplified calculations.
B9B D9	Absolute values after shock – Liabilities (excluding the loss- absorbing capacity of technical provisions) - life catastrophe risk Absolute value after shock — Gross solvency capital (excluding the loss-absorbing capacity of technical provisions)- life catastrophe risk	This is the absolute value of the liabilities subject to life catastrophe risk, after the shock This is the gross capital charge for life catastrophe risk. Gross capital charge D9 = (A9-A9A)-(B9-B9B), D9>=0. If A06=Y, D9 represents gross capital charge for life catastrophe risk calculated using simplified calculations.
B9B D9	Absolute values after shock – Liabilities (excluding the loss- absorbing capacity of technical provisions) - life catastrophe risk Absolute value after shock — Gross solvency capital (excluding the loss-absorbing capacity of technical provisions)- life catastrophe risk	This is the absolute value of the liabilities subject to life catastrophe risk, after the shock This is the gross capital charge for life catastrophe risk. Gross capital charge D9 = (A9-A9A)-(B9-B9B), D9>=0. If A06=Y, D9 represents gross capital charge for life catastrophe risk calculated using simplified calculations.
B9B D9 C10	Absolute values after shock – Liabilities (excluding the loss- absorbing capacity of technical provisions) - life catastrophe risk Absolute value after shock — Gross solvency capital (excluding the loss-absorbing capacity of technical provisions)- life catastrophe risk <b>Diversification within life und</b> Diversification within life	This is the absolute value of the liabilities subject to life catastrophe risk, after the shock This is the gross capital charge for life catastrophe risk. Gross capital charge D9 = (A9-A9A)-(B9-B9B), D9>=0. If A06=Y, D9 represents gross capital charge for life catastrophe risk calculated using simplified calculations. <b>erwriting risk module</b> This is the diversification effect within the life underwriting risk module as a result of the
B9B D9 C10	Absolute values after shock – Liabilities (excluding the loss- absorbing capacity of technical provisions) - life catastrophe risk Absolute value after shock — Gross solvency capital (excluding the loss-absorbing capacity of technical provisions)- life catastrophe risk <b>Diversification within life und</b> Diversification within life underwriting risk module – Net	This is the absolute value of the liabilities subject to life catastrophe risk, after the shock This is the gross capital charge for life catastrophe risk. Gross capital charge D9 = (A9-A9A)-(B9-B9B), D9>=0. If A06=Y, D9 represents gross capital charge for life catastrophe risk calculated using simplified calculations. <b>erwriting risk module</b> This is the diversification effect within the life underwriting risk module as a result of the aggregation of the net capital requirements (after adjustment for the loss absorbing
B9B	Absolute values after shock – Liabilities (excluding the loss- absorbing capacity of technical provisions) - life catastrophe risk Absolute value after shock — Gross solvency capital (excluding the loss-absorbing capacity of technical provisions)- life catastrophe risk <b>Diversification within life und</b> Diversification within life underwriting risk module – Net	This is the absolute value of the liabilities subject to life catastrophe risk, after the shock This is the gross capital charge for life catastrophe risk. Gross capital charge D9 = (A9-A9A)-(B9-B9B), D9>=0. If A06=Y, D9 represents gross capital charge for life catastrophe risk calculated using simplified calculations. <b>erwriting risk module</b> This is the diversification effect within the life underwriting risk module as a result of the aggregation of the net capital requirements (after adjustment for the loss absorbing capacity of technical provisions) of the single risk sub-modules.
B9B	Absolute values after shock – Liabilities (excluding the loss- absorbing capacity of technical provisions) - life catastrophe risk Absolute value after shock –- Gross solvency capital (excluding the loss-absorbing capacity of technical provisions)- life catastrophe risk <b>Diversification within life und</b> Diversification within life underwriting risk module – Net	This is the absolute value of the liabilities subject to life catastrophe risk, after the shock This is the gross capital charge for life catastrophe risk. Gross capital charge D9 = (A9-A9A)-(B9-B9B), D9>=0. If A06=Y, D9 represents gross capital charge for life catastrophe risk calculated using simplified calculations. <b>erwriting risk module</b> This is the diversification effect within the life underwriting risk module as a result of the aggregation of the net capital requirements (after adjustment for the loss absorbing capacity of technical provisions) of the single risk sub-modules.
B9B D9 C10	Absolute values after shock – Liabilities (excluding the loss- absorbing capacity of technical provisions) - life catastrophe risk Absolute value after shock –- Gross solvency capital (excluding the loss-absorbing capacity of technical provisions)- life catastrophe risk <b>Diversification within life und</b> Diversification within life underwriting risk module – Net	This is the absolute value of the liabilities subject to life catastrophe risk, after the shock This is the gross capital charge for life catastrophe risk. Gross capital charge D9 = (A9-A9A)-(B9-B9B), D9>=0. If A06=Y, D9 represents gross capital charge for life catastrophe risk calculated using simplified calculations. <b>erwriting risk module</b> This is the diversification effect within the life underwriting risk module as a result of the aggregation of the net capital requirements (after adjustment for the loss absorbing capacity of technical provisions) of the single risk sub-modules. C10 = C11 - C1 - C2 - C3 - C04 - C7 - C8 - C9 This is the diversification effect within the life underwriting risk module as a result of the
B9B D9 C10 D10	Absolute values after shock – Liabilities (excluding the loss- absorbing capacity of technical provisions) - life catastrophe risk Absolute value after shock –- Gross solvency capital (excluding the loss-absorbing capacity of technical provisions)- life catastrophe risk <b>Diversification within life und</b> Diversification within life underwriting risk module – Net	This is the absolute value of the liabilities subject to life catastrophe risk, after the shock This is the gross capital charge for life catastrophe risk. Gross capital charge D9 = (A9-A9A)-(B9-B9B), D9>=0. If A06=Y, D9 represents gross capital charge for life catastrophe risk calculated using simplified calculations. <b>erwriting risk module</b> This is the diversification effect within the life underwriting risk module as a result of the aggregation of the net capital requirements (after adjustment for the loss absorbing capacity of technical provisions) of the single risk sub-modules. C10 = C11 - C1 - C2 - C3 - C04 - C7 - C8 - C9 This is the diversification effect within the life underwriting risk module as a result of the aggregation of the gross capital requirements (after adjustment for the loss absorbing
B9B D9 C10 D10	Absolute values after shock – Liabilities (excluding the loss- absorbing capacity of technical provisions) - life catastrophe risk Absolute value after shock – Gross solvency capital (excluding the loss-absorbing capacity of technical provisions)- life catastrophe risk <b>Diversification within life und</b> Diversification within life underwriting risk module – Net	This is the absolute value of the liabilities subject to life catastrophe risk, after the shock This is the gross capital charge for life catastrophe risk. Gross capital charge D9 = (A9-A9A)-(B9-B9B), D9>=0. If A06=Y, D9 represents gross capital charge for life catastrophe risk calculated using simplified calculations. <b>erwriting risk module</b> This is the diversification effect within the life underwriting risk module as a result of the aggregation of the net capital requirements (after adjustment for the loss absorbing capacity of technical provisions) of the single risk sub-modules. C10 = C11 - C1 - C2 - C3 - C04 - C7 - C8 - C9 This is the diversification effect within the life underwriting risk module as a result of the aggregation of the gross capital requirements (after adjustment for the loss absorbing capacity of technical provisions) of the single risk sub-modules.
B9B D9 C10 D10	Absolute values after shock – Liabilities (excluding the loss- absorbing capacity of technical provisions) - life catastrophe risk Absolute value after shock — Gross solvency capital (excluding the loss-absorbing capacity of technical provisions)- life catastrophe risk <b>Diversification within life und</b> Diversification within life underwriting risk module – Net	This is the absolute value of the liabilities subject to life catastrophe risk, after the shock This is the gross capital charge for life catastrophe risk. Gross capital charge D9 = (A9-A9A)-(B9-B9B), D9>=0. If A06=Y, D9 represents gross capital charge for life catastrophe risk calculated using simplified calculations. <b>erwriting risk module</b> This is the diversification effect within the life underwriting risk module as a result of the aggregation of the net capital requirements (after adjustment for the loss absorbing capacity of technical provisions) of the single risk sub-modules. C10 = C11 - C1 - C2 - C3 - C04 - C7 - C8 - C9 This is the diversification effect within the life underwriting risk module as a result of the aggregation of the gross capital requirements (after adjustment for the loss absorbing capacity of technical provisions) of the single risk sub-modules.
B9B D9 C10 D10	Absolute values after shock – Liabilities (excluding the loss- absorbing capacity of technical provisions) - life catastrophe risk Absolute value after shock — Gross solvency capital (excluding the loss-absorbing capacity of technical provisions)- life catastrophe risk <b>Diversification within life und</b> Diversification within life underwriting risk module – Net Diversification within life	This is the absolute value of the liabilities subject to life catastrophe risk, after the shock This is the gross capital charge for life catastrophe risk. Gross capital charge D9 = (A9-A9A)-(B9-B9B), D9>=0. If A06=Y, D9 represents gross capital charge for life catastrophe risk calculated using simplified calculations. <b>erwriting risk module</b> This is the diversification effect within the life underwriting risk module as a result of the aggregation of the net capital requirements (after adjustment for the loss absorbing capacity of technical provisions) of the single risk sub-modules. C10 = C11 - C1 - C2 - C3 - C04 - C7 - C8 - C9 This is the diversification effect within the life underwriting risk module as a result of the aggregation of the gross capital requirements (after adjustment for the loss absorbing capacity of technical provisions) of the single risk sub-modules. D10 = D11 - D1 - D2 - D3 - D04 - D7 - D8 - D9
B9B D9 C10 D10 C11	Absolute values after shock – Liabilities (excluding the loss- absorbing capacity of technical provisions) - life catastrophe risk Absolute value after shock — Gross solvency capital (excluding the loss-absorbing capacity of technical provisions)- life catastrophe risk <b>Diversification within life und</b> Diversification within life underwriting risk module – Net Diversification within life underwriting risk module –Gross <b>Total life underwriting risk</b> Total net solvency capital	This is the absolute value of the liabilities subject to life catastrophe risk, after the shock This is the gross capital charge for life catastrophe risk. Gross capital charge D9 = (A9-A9A)-(B9-B9B), D9>=0. If A06=Y, D9 represents gross capital charge for life catastrophe risk calculated using simplified calculations. <b>erwriting risk module</b> This is the diversification effect within the life underwriting risk module as a result of the aggregation of the net capital requirements (after adjustment for the loss absorbing capacity of technical provisions) of the single risk sub-modules. C10 = C11 - C1 - C2 - C3 - C04 - C7 - C8 - C9 This is the diversification effect within the life underwriting risk module as a result of the aggregation of the gross capital requirements (after adjustment for the loss absorbing capacity of technical provisions) of the single risk sub-modules. D10 = D11 - D1 - D2 - D3 - D04 - D7 - D8 - D9 This is the total net capital charge for life underwriting risk, after adjustment for the loss
B9B D9 C10 D10 C11	Absolute values after shock – Liabilities (excluding the loss- absorbing capacity of technical provisions) - life catastrophe risk Absolute value after shock — Gross solvency capital (excluding the loss-absorbing capacity of technical provisions)- life catastrophe risk <b>Diversification within life und</b> Diversification within life underwriting risk module – Net Diversification within life underwriting risk module –Gross <b>Total life underwriting risk</b> Total net solvency capital requirement (including the loss –	This is the absolute value of the liabilities subject to life catastrophe risk, after the shock This is the gross capital charge for life catastrophe risk. Gross capital charge D9 = (A9-A9A)-(B9-B9B), D9>=0. If A06=Y, D9 represents gross capital charge for life catastrophe risk calculated using simplified calculations. <b>erwriting risk module</b> This is the diversification effect within the life underwriting risk module as a result of the aggregation of the net capital requirements (after adjustment for the loss absorbing capacity of technical provisions) of the single risk sub-modules. <b>C10 = C11 - C1 - C2 - C3 - C04 - C7 - C8 - C9</b> This is the diversification effect within the life underwriting risk module as a result of the aggregation of the gross capital requirements (after adjustment for the loss absorbing capacity of technical provisions) of the single risk sub-modules. <b>D10 = D11 - D1 - D2 - D3 - D04 - D7 - D8 - D9</b> This is the total net capital charge for life underwriting risk, after adjustment for the loss absorbing capacity of technical provisions.
B9B D9 C10 D10	Absolute values after shock – Liabilities (excluding the loss- absorbing capacity of technical provisions) - life catastrophe risk Absolute value after shock — Gross solvency capital (excluding the loss-absorbing capacity of technical provisions)- life catastrophe risk <b>Diversification within life und</b> Diversification within life underwriting risk module – Net Diversification within life underwriting risk module – Gross <b>Total life underwriting risk</b> Total net solvency capital requirement (including the loss - absorbing capacity of technical	This is the absolute value of the liabilities subject to life catastrophe risk, after the shock This is the gross capital charge for life catastrophe risk. Gross capital charge $D9 = (A9-A9A)-(B9-B9B), D9>=0.$ If $A06=Y$ , D9 represents gross capital charge for life catastrophe risk calculated using simplified calculations. <b>erwriting risk module</b> This is the diversification effect within the life underwriting risk module as a result of the aggregation of the net capital requirements (after adjustment for the loss absorbing capacity of technical provisions) of the single risk sub-modules. C10 = C11 - C1 - C2 - C3 - C04 - C7 - C8 - C9 This is the diversification effect within the life underwriting risk module as a result of the aggregation of the gross capital requirements (after adjustment for the loss absorbing capacity of technical provisions) of the single risk sub-modules. C10 = C11 - C1 - C2 - C3 - C04 - C7 - C8 - C9 This is the diversification effect within the life underwriting risk module as a result of the aggregation of the gross capital requirements (after adjustment for the loss absorbing capacity of technical provisions) of the single risk sub-modules. D10 = D11 - D1 - D2 - D3 - D04 - D7 - D8 - D9 This is the total net capital charge for life underwriting risk, after adjustment for the loss absorbing capacity of technical provisions. The approximation of the charge for life underwriting risk, after adjustment for the loss absorbing capacity of technical provisions.
B9B D9 C10 D10 C11	Absolute values after shock – Liabilities (excluding the loss- absorbing capacity of technical provisions) - life catastrophe risk Absolute value after shock –- Gross solvency capital (excluding the loss-absorbing capacity of technical provisions)- life catastrophe risk <b>Diversification within life und</b> Diversification within life underwriting risk module – Net Diversification within life underwriting risk module – Gross <b>Total life underwriting risk</b> Total net solvency capital requirement (including the loss - absorbing capacity of technical provisions) for life underwriting	This is the absolute value of the liabilities subject to life catastrophe risk, after the shock This is the gross capital charge for life catastrophe risk. Gross capital charge D9 = (A9-A9A)-(B9-B9B), D9>=0. If A06=Y, D9 represents gross capital charge for life catastrophe risk calculated using simplified calculations. <b>erwriting risk module</b> This is the diversification effect within the life underwriting risk module as a result of the aggregation of the net capital requirements (after adjustment for the loss absorbing capacity of technical provisions) of the single risk sub-modules. C10 = C11 - C1 - C2 - C3 - C04 - C7 - C8 - C9 This is the diversification effect within the life underwriting risk module as a result of the aggregation of the gross capital requirements (after adjustment for the loss absorbing capacity of technical provisions) of the single risk sub-modules. C10 = C11 - C1 - C2 - C3 - C04 - C7 - C8 - C9 This is the diversification effect within the life underwriting risk module as a result of the aggregation of the gross capital requirements (after adjustment for the loss absorbing capacity of technical provisions) of the single risk sub-modules. D10 = D11 - D1 - D2 - D3 - D04 - D7 - D8 - D9 This is the total net capital charge for life underwriting risk, after adjustment for the loss absorbing capacity of technical provisions. The amount reported will correspond with that reported in item A3 on SCR-B2A.
B9B D9 C10 D10 C11	Absolute values after shock – Liabilities (excluding the loss- absorbing capacity of technical provisions) - life catastrophe risk Absolute value after shock –- Gross solvency capital (excluding the loss-absorbing capacity of technical provisions)- life catastrophe risk <b>Diversification within life und</b> Diversification within life underwriting risk module – Net Diversification within life underwriting risk module – Gross <b>Total life underwriting risk</b> Total net solvency capital requirement (including the loss - absorbing capacity of technical provisions) for life underwriting risk	This is the absolute value of the liabilities subject to life catastrophe risk, after the shock This is the gross capital charge for life catastrophe risk. Gross capital charge D9 = (A9-A9A)-(B9-B9B), D9>=0. If A06=Y, D9 represents gross capital charge for life catastrophe risk calculated using simplified calculations. <b>erwriting risk module</b> This is the diversification effect within the life underwriting risk module as a result of the aggregation of the net capital requirements (after adjustment for the loss absorbing capacity of technical provisions) of the single risk sub-modules. C10 = C11 - C1 - C2 - C3 - C04 - C7 - C8 - C9 This is the diversification effect within the life underwriting risk module as a result of the aggregation of the gross capital requirements (after adjustment for the loss absorbing capacity of technical provisions) of the single risk sub-modules. D10 = D11 - D1 - D2 - D3 - D04 - D7 - D8 - D9 This is the total net capital charge for life underwriting risk, after adjustment for the loss absorbing capacity of technical provisions. The amount reported will correspond with that reported in item A3 on SCR-B2A.
B9B D9 C10 D10 C11 D11	Absolute values after shock – Liabilities (excluding the loss- absorbing capacity of technical provisions) - life catastrophe risk Absolute value after shock –- Gross solvency capital (excluding the loss-absorbing capacity of technical provisions)- life catastrophe risk <b>Diversification within life und</b> Diversification within life underwriting risk module – Net Diversification within life underwriting risk module – Set Total life underwriting risk Total net solvency capital requirement (including the loss - absorbing capacity of technical provisions) for life underwriting risk Total gross solvency capital	This is the absolute value of the liabilities subject to life catastrophe risk, after the shock This is the gross capital charge for life catastrophe risk. Gross capital charge D9 = (A9-A9A)-(B9-B9B), D9>=0. If A06=Y, D9 represents gross capital charge for life catastrophe risk calculated using simplified calculations. <b>erwriting risk module</b> This is the diversification effect within the life underwriting risk module as a result of the aggregation of the net capital requirements (after adjustment for the loss absorbing capacity of technical provisions) of the single risk sub-modules. C10 = C11 - C1 - C2 - C3 - C04 - C7 - C8 - C9 This is the diversification effect within the life underwriting risk module as a result of the aggregation of the gross capital requirements (after adjustment for the loss absorbing capacity of technical provisions) of the single risk sub-modules. D10 = D11 - D1 - D2 - D3 - D04 - D7 - D8 - D9 This is the total net capital charge for life underwriting risk, after adjustment for the loss absorbing capacity of technical provisions. The amount reported will correspond with that reported in item A3 on SCR-B2A.
B9B D9 C10 D10 C11 D11	Absolute values after shock – Liabilities (excluding the loss- absorbing capacity of technical provisions) - life catastrophe risk Absolute value after shock – Gross solvency capital (excluding the loss-absorbing capacity of technical provisions)- life catastrophe risk <b>Diversification within life und</b> Diversification within life underwriting risk module – Net Diversification within life underwriting risk module – Set <b>Total life underwriting risk</b> Total net solvency capital requirement (including the loss - absorbing capacity of technical provisions) for life underwriting risk Total gross solvency capital requirement (excluding the loss - absorbing capacity of technical provisions) for life underwriting risk	This is the absolute value of the liabilities subject to life catastrophe risk, after the shock This is the gross capital charge for life catastrophe risk. Gross capital charge D9 = (A9-A9A)-(B9-B9B), D9>=0. If A06=Y, D9 represents gross capital charge for life catastrophe risk calculated using simplified calculations. <b>erwriting risk module</b> This is the diversification effect within the life underwriting risk module as a result of the aggregation of the net capital requirements (after adjustment for the loss absorbing capacity of technical provisions) of the single risk sub-modules. C10 = C11 - C1 - C2 - C3 - C04 - C7 - C8 - C9 This is the diversification effect within the life underwriting risk module as a result of the aggregation of the gross capital requirements (after adjustment for the loss absorbing capacity of technical provisions) of the single risk sub-modules. C10 = C11 - C1 - C2 - C3 - C04 - C7 - C8 - C9 This is the diversification effect within the life underwriting risk module as a result of the aggregation of the gross capital requirements (after adjustment for the loss absorbing capacity of technical provisions) of the single risk sub-modules. D10 = D11 - D1 - D2 - D3 - D04 - D7 - D8 - D9 This is the total net capital charge for life underwriting risk, after adjustment for the loss absorbing capacity of technical provisions. The amount reported will correspond with that reported in item A3 on SCR-B2A. This is the total gross capital charge for life underwriting risk, before adjustment for the loss absorbing capacity of technical provisions.
B9B D9 C10 D10 C11 D11	Absolute values after shock – Liabilities (excluding the loss- absorbing capacity of technical provisions) - life catastrophe risk Absolute value after shock – Gross solvency capital (excluding the loss-absorbing capacity of technical provisions)- life catastrophe risk <b>Diversification within life und</b> Diversification within life underwriting risk module – Net Diversification within life underwriting risk module – Set <b>Total life underwriting risk</b> Total net solvency capital requirement (including the loss - absorbing capacity of technical provisions) for life underwriting risk Total gross solvency capital requirement (excluding the loss - absorbing capacity of technical provisions) for life underwriting risk	This is the absolute value of the liabilities subject to life catastrophe risk, after the shock This is the gross capital charge for life catastrophe risk. Gross capital charge D9 = (A9-A9A)-(B9-B9B), D9>=0. If A06=Y, D9 represents gross capital charge for life catastrophe risk calculated using simplified calculations. <b>erwriting risk module</b> This is the diversification effect within the life underwriting risk module as a result of the aggregation of the net capital requirements (after adjustment for the loss absorbing capacity of technical provisions) of the single risk sub-modules. C10 = C11 - C1 - C2 - C3 - C04 - C7 - C8 - C9 This is the diversification effect within the life underwriting risk module as a result of the aggregation of the gross capital requirements (after adjustment for the loss absorbing capacity of technical provisions) of the single risk sub-modules. C10 = D11 - D1 - D2 - D3 - D04 - D7 - D8 - D9 This is the total net capital charge for life underwriting risk, after adjustment for the loss absorbing capacity of technical provisions. The amount reported will correspond with that reported in item A3 on SCR-B2A. This is the total gross capital charge for life underwriting risk, before adjustment for the loss absorbing capacity of technical provisions. The amount reported will correspond with that reported in item B3 on SCR-B2A.
B9B D9 C10 D10 C11 D11	Absolute values after shock – Liabilities (excluding the loss- absorbing capacity of technical provisions) - life catastrophe risk Absolute value after shock – Gross solvency capital (excluding the loss-absorbing capacity of technical provisions)- life catastrophe risk <b>Diversification within life und</b> Diversification within life underwriting risk module – Net Diversification within life underwriting risk module – Net Total life underwriting risk Total net solvency capital requirement (including the loss - absorbing capacity of technical provisions) for life underwriting risk Total gross solvency capital requirement (excluding the loss - absorbing capacity of technical provisions) for life underwriting risk	This is the absolute value of the liabilities subject to life catastrophe risk, after the shock This is the gross capital charge for life catastrophe risk. Gross capital charge D9 = (A9-A9A)-(B9-B9B), D9>=0. If A06=Y, D9 represents gross capital charge for life catastrophe risk calculated using simplified calculations. <b>erwriting risk module</b> This is the diversification effect within the life underwriting risk module as a result of the aggregation of the net capital requirements (after adjustment for the loss absorbing capacity of technical provisions) of the single risk sub-modules. C10 = C11 - C1 - C2 - C3 - C04 - C7 - C8 - C9 This is the diversification effect within the life underwriting risk module as a result of the aggregation of the gross capital requirements (after adjustment for the loss absorbing capacity of technical provisions) of the single risk sub-modules. C10 = D11 - D1 - D2 - D3 - D04 - D7 - D8 - D9 This is the total net capital charge for life underwriting risk, after adjustment for the loss absorbing capacity of technical provisions. The amount reported will correspond with that reported in item A3 on SCR-B2A. This is the total gross capital charge for life underwriting risk, before adjustment for the loss absorbing capacity of technical provisions. The amount reported will correspond with that reported in item B3 on SCR-B2A.
B9B D9 C10 D10 C11 D11	Absolute values after shock – Liabilities (excluding the loss- absorbing capacity of technical provisions) - life catastrophe risk Absolute value after shock – Gross solvency capital (excluding the loss-absorbing capacity of technical provisions)- life catastrophe risk <b>Diversification within life und</b> Diversification within life underwriting risk module – Net Diversification within life underwriting risk module – Net Total life underwriting risk Total net solvency capital requirement (including the loss - absorbing capacity of technical provisions) for life underwriting risk Total gross solvency capital requirement (excluding the loss - absorbing capacity of technical provisions) for life underwriting risk <b>Further details on revision ris</b>	This is the absolute value of the liabilities subject to life catastrophe risk, after the shock This is the gross capital charge for life catastrophe risk. Gross capital charge D9 = (A9-A9A)-(B9-B9B), D9>=0. If A06=Y, D9 represents gross capital charge for life catastrophe risk calculated using simplified calculations. <b>erwriting risk module</b> This is the diversification effect within the life underwriting risk module as a result of the aggregation of the net capital requirements (after adjustment for the loss absorbing capacity of technical provisions) of the single risk sub-modules. C10 = C11 - C1 - C2 - C3 - C04 - C7 - C8 - C9 This is the diversification effect within the life underwriting risk module as a result of the aggregation of the gross capital requirements (after adjustment for the loss absorbing capacity of technical provisions) of the single risk sub-modules. D10 = D11 - D1 - D2 - D3 - D04 - D7 - D8 - D9 This is the total net capital charge for life underwriting risk, after adjustment for the loss absorbing capacity of technical provisions. The amount reported will correspond with that reported in item A3 on SCR-B2A. This is the total gross capital charge for life underwriting risk, before adjustment for the loss absorbing capacity of technical provisions. The amount reported will correspond with that reported in item B3 on SCR-B2A.
B9B D9 C10 D10 C11 D11 A12	Absolute values after shock – Liabilities (excluding the loss- absorbing capacity of technical provisions) - life catastrophe risk Absolute value after shock — Gross solvency capital (excluding the loss-absorbing capacity of technical provisions)- life catastrophe risk <b>Diversification within life und</b> Diversification within life underwriting risk module – Net Diversification within life underwriting risk module – Net Total life underwriting risk Total net solvency capital requirement (including the loss - absorbing capacity of technical provisions) for life underwriting risk Total gross solvency capital requirement (excluding the loss - absorbing capacity of technical provisions) for life underwriting risk <b>Total gross solvency capital</b> requirement (excluding the loss - absorbing capacity of technical provisions) for life underwriting risk <b>Further details on revision ris</b> USP- Factors applied for the	This is the absolute value of the liabilities subject to life catastrophe risk, after the shock This is the gross capital charge for life catastrophe risk. Gross capital charge D9 = (A9-A9A)-(B9-B9B), D9>=0. If A06=Y, D9 represents gross capital charge for life catastrophe risk calculated using simplified calculations. erwriting risk module This is the diversification effect within the life underwriting risk module as a result of the aggregation of the net capital requirements (after adjustment for the loss absorbing capacity of technical provisions) of the single risk sub-modules. C10 = C11 - C1 - C2 - C3 - C04 - C7 - C8 - C9 This is the diversification effect within the life underwriting risk module as a result of the aggregation of the gross capital requirements (after adjustment for the loss absorbing capacity of technical provisions) of the single risk sub-modules. D10 = D11 - D1 - D2 - D3 - D04 - D7 - D8 - D9 This is the total net capital charge for life underwriting risk, after adjustment for the loss absorbing capacity of technical provisions. The amount reported will correspond with that reported in item A3 on SCR-B2A. This is the total gross capital charge for life underwriting risk, before adjustment for the loss absorbing capacity of technical provisions. The amount reported will correspond with that reported in item B3 on SCR-B2A. <b>k</b> NOT APPLICABLE for the purpose of preparatory phase
B9B D9 C10 D10 C11 D11 A12	Absolute values after shock – Liabilities (excluding the loss- absorbing capacity of technical provisions) - life catastrophe risk Absolute value after shock — Gross solvency capital (excluding the loss-absorbing capacity of technical provisions)- life catastrophe risk <b>Diversification within life und</b> Diversification within life underwriting risk module – Net Diversification within life underwriting risk module – Net Total life underwriting risk Total net solvency capital requirement (including the loss - absorbing capacity of technical provisions) for life underwriting risk Total gross solvency capital requirement (excluding the loss - absorbing capacity of technical provisions) for life underwriting risk <b>Total gross solvency capital</b> requirement (excluding the loss - absorbing capacity of technical provisions) for life underwriting risk <b>Further details on revision ris</b> USP- Factors applied for the revision risk shock	This is the absolute value of the liabilities subject to life catastrophe risk, after the shock This is the gross capital charge for life catastrophe risk. Gross capital charge D9 = $(A9-A9A)-(B9-B9B)$ , D9>=0. If A06=Y, D9 represents gross capital charge for life catastrophe risk calculated using simplified calculations. <b>erwriting risk module</b> This is the diversification effect within the life underwriting risk module as a result of the aggregation of the net capital requirements (after adjustment for the loss absorbing capacity of technical provisions) of the single risk sub-modules. C10 = C11 - C1 - C2 - C3 - C04 - C7 - C8 - C9 This is the diversification effect within the life underwriting risk module as a result of the aggregation of the gross capital requirements (after adjustment for the loss absorbing capacity of technical provisions) of the single risk sub-modules. D10 = D11 - D1 - D2 - D3 - D04 - D7 - D8 - D9 This is the total net capital charge for life underwriting risk, after adjustment for the loss absorbing capacity of technical provisions. The amount reported will correspond with that reported in item A3 on SCR-B2A. This is the total gross capital charge for life underwriting risk, before adjustment for the loss absorbing capacity of technical provisions. The amount reported will correspond with that reported in item B3 on SCR-B2A. <b>k</b> NOT APPLICABLE for the purpose of preparatory phase Revision shock - undertaking specific parameter as calculated by the undertaking and annonuch with a meaning and the advise in the site of the second secon

# Technical Annex II: List of quantitative reporting items S.26.04 Solvency Capital Requirement - Health underwriting risk

	ITEM	INSTRUCTIONS
A01	Simplifications used – health mortality (Y/N)	Identify whether an undetakings used simplifications for the calculation of health mortality risk. The follwing options shall be used: Y; N.
A02	Simplifications used - health longevity (Y/N)	Identify whether an undetaking used simplifications for the calculation of health longevity riks. The follwing options shall be used: Y; N.
A03	Simplifications used : health disability- morbidity risk - (Y/N)	Identify whether an undetaking used simplifications for the calculation of health disability morbidity risk. The follwing options shall be used: Y; N.
A04	Simplifications used : SLT lapse risk - (Y/N)	Identify whether an undetaking used simplifications for the calculation of SLT lapse risk. The follwing options shall be used: Y; N.
A05	Simplifications used : health expense risk - (Y/N)	Identify whether an undetaking used simplifications for the calculation of health expense risk. The following options shall be used: Y: N.
A001	Captives simplifications (Y/N)	Identify whether a captive undertaking used simplifications for the calculation of health underwriting risk. The follwing options shall be used: Y: N. If cell A001=Y, cell A01A05 are applicable where relevant
A30	Ring Fenced Fund? (Y/N)	Identifies whether the reported figures are with regard to RFF or with regard to remaining part . One of the options in the following list shall be used: When the items reported refer to a RFF: Y When the items reported refer to a Remaining part: N
A0	Fund number	Identification number for a ring fenced fund; This number is attributed by the undertaking and must be consistent over time and with the fund number in TP (L) F3, item A3, Assets D1 item A2 and Own Funds items A0115.1n. This item is to be reported only when item A30 = Y.
	SLT HEALTH UNDERWRITING RISK	
A1	Health mortality risk Initial absolute values before shock –	This is the absolute value of the assets subject to health mortality risk, before the shock
	Assets – Health mortality risk	
A1A	Initial absolute values before shock – Liabilities –Health mortality risk	This is the absolute value of liabilities subject to health mortality risk, before the shock.
B1	Absolute values after shock – Assets – Health mortality risk	This is the absolute value of the assets subject to health mortality risk charge, after the shock (i.e. permanent increase in mortality rates).
B1A	Absolute values after shock –	This is the absolute value of the liabilities (including the loss absorbing capacity of
	Liabilities (including the loss absorbing capacity of technical provisions) – Health mortality risk	technical provisions) subject to health mortality risk charge, after the shock (i.e. permanent increase in mortality rates).
C1	Absolute value after shock – Net solvency capital requirements (including the loss absorbing capacity of technical provisions) –Health mortality risk	This is the net capital charge for health mortality risk, after adjustment for the loss absorbing capacity of technical provisions. C1= (A1-A1A)-(B1-B1A), C1>=0. If A01=Y, C1 represents net capital charge for health mortality risk calculated using simplifications.
B1B	Initial absolute values before shock – Liabilities –Health mortality risk	This is the absolute value of the liabilities subject to health mortality risk charge, after the shock (permanent increase in mortality rates).
D1	Absolute value after shock – Gross solvency capital (excluding the loss absorbing capacity of technical provisions) –Health mortality risk	This is the gross capital charge (excluding the loss absorbing capacity of technical provisions) for health mortality risk. D1= (A1-A1A)-(B1-B1B), D1>=0. If A01=Y, D1 represents gross capital charge for health mortality risk calculated using simplifications.
	Health longevity risk	
A2	Initial absolute values before shock – Assets – Health longevity risk	This is the absolute value of the assets subject to health longevity risk, before the shock.
A2A	Initial absolute values before shock – Liabilities – Health longevity risk	This is the absolute value of liabilities subject to health longevity risk, before the shock.
B2	Absolute values after shock – Assets – Health longevity risk	This is the absolute value of the assets subject to health longevity risk after the shock (i.e. permanent decrease in mortality rates).
B2A	Absolute values after shock – Liabilities (including the loss absorbing capacity of technical provisions) – Health longevity risk	This is the absolute value of the liabilities (including the loss absorbing capacity of technical provisions) subject to health longevity risk, after the shock (i.e. permanent decrease in mortality rates.
C2	Absolute value after shock – Net solvency capital requirements (including the loss absorbing capacity of technical provisions) – Health longevity risk	This is the net capital charge for health longevity risk, after adjustment for the loss absorbing capacity of technical provisions. C2= (A2-A2A)-(B2-B2A), C2>=0. If A02=Y, C2 represents net capital charge for health longevity risk calculated using simplifications.
B2B	Initial absolute values after shock – Liabilities – Health longevity risk	This is the absolute value of the liabilities subject to health longevity risk , after the shock (permanent decrease in mortality rates).
D2	Absolute value after shock – Gross solvency capital (excluding the loss absorbing capacity of technical provisions) – Health longevity risk	This is the gross capital charge (excluding the loss absorbing capacity of technical provisions) for health longevity risk. D2= (A2-A2A)-(B2-B2B), D2>=0. If A02=Y, D2 represents gross capital charge for health longevity risk calculated using simplifications.

### Health disability – morbidity risk

A3	Initial absolute values before shock -	This is the absolute value of the assets subject to health disability- morbidity risk,
	Assets – Health disability - morbidity risk	before the shock.
A3A	Initial absolute values before shock -	This is the absolute value of liabilitiessubject to health disability – morbidity risk charge,
	Liabilities – Health disability - morbidity risk	before the shock.
B3	Absolute values after shock – Assets –	This is the absolute value of the assets subject to health disability – morbidity risk
	Health disability - morbidity risk	charge, after the shock (i.e. as prescribed by standard formula)
B3A	Absolute values after shock –	This is the absolute value of liabilities (including the loss absorbing capacity of technical
	Liabilities (including the loss	provisions) subject to health disability – morbidity risk, after the shock (i.e. as
	provisions) – Health disability -	prescribed by standard formula).
	morbidity risk	
C3	Absolute value after shock – Net	This is the net capital charge for health disability - morbidity risk, after adjustment for
	solvency capital requirements	the loss absorbing capacity of technical provisions.
	(including the loss absorbing capacity	C3 = (A3-A3A)-(B3-B3A), C3 > = 0.
	disability - morbidity risk	If A03=Y, C3 represents net capital charge for health disability – morbidity risk
D 2 D	Initial absolute values after sheek	calculated using simplifications.
030	l iabilities – Health disability -	charge after the shock (i.e. as prescribed by standard formula) as used to compute the
	morbidity risk	risk.
D3	Absolute value after shock – Gross	This is the gross capital charge (excluding the loss absorbing capacity of technical
	solvency capital (excluding the loss	provisions) for health disability - morbidity risk.
	absorbing capacity of technical	D3= (A3-A3A)-(B3-B3B), D3>=0.
	provisions) – Health disability -	calculated using simplifications
	SIT Health Janse rick	
C04	Absolute value after shock – Net	This is the overall net capital charge for SLT health lapse risk, after adjustment for the
	solvency capital requirements	loss absorbing capacity of technical provisions
	(including the loss absorbing capacity	If A04-V, C04 represents not capital charge for SLT health lance risk calculated using
	of technical provisions) – SLI Health	simplifications.
D04	Absolute value after shock – Gross	This is the overall gross capital charge (excluding the loss absorbing capacity for
	solvency capital (excluding the loss	technical provisions) for SLT health lapse risk.
	absorbibg capacity of technical	If A04-Y, D04 represents areas capital charge, for SLT health lance rick calculated using
	provisions) - SLI Health lapse risk	simplifications.
A4	Initial absolute values before shock –	This is the absolute value of the assets subject to the risk of an increase in lapsation
	Assets – SLT health lapse risk- risk of	rates, before the shock.
	increase in lapsation	
A4A	Initial absolute values before shock –	This is the absolute value of liabilities subject to the risk of an increase in lapsation
	Liabilities – SLI health lapse risk –	rates, before the shock.
B4	Absolute values after shock – Assets –	This is the absolute value of the assets subject to the risk of an increase in lapsation
	in lapsation	rates after the shock (i.e. permanent increase in the rates of lapsation).
B4A	Absoluto valuos after shock -	If A04=Y, B4 is calculated using simplified calculation for SLT health lapse rates.
DHA	Liabilities (including the loss	technical provisions) subject to the risk of an increase in lapsation rates, after the shock
	absorbing capacity of technical	(i.e. permanent increase of the rates of lapsation).
	provisions) – SLT health lapse risk	If A04=Y, B4A is calculated using simplified calculation for SLT health lapse rates.
	-risk of increase in lapsation	
C4	Absolute value after shock – Net	This is the net capital charge for the risk of a permanent increase in lapsation rates,
	(including the loss absorbing capacity	C4 = (A4 - A4A) - (B4 - B4A), C4 > = 0.
	of technical provisions) – SLT health	If A04=Y, C4 represents net capital charge for a permanent increase in SLT health lapse
	lapse risk -risk of increase in	rates, calculated using simplified calculation for SLT health lapse rate, after adjustment
D 4D	lapsation	This is the electric value of the list litit or underlying the visit of a neuropert in successive
D4D	Liabilities – SLT health lanse risk –risk	lapsation rates, after the shock (permanent increase in lapsation rates) as used to
	of increase in lapsation	compute the risk.
		If A04=Y, B4B is calculated using simplified calculation for SLT health lapse rates.
D4	Absolute value after shock – Gross	This is the gross capital charge (excluding the loss absorbing capacity for technical
	solvency capital (excluding the loss	provisions) for the risk of a permanent increase in lapsation rates .
	absorbing capacity of technical	D4=(A4-A4A)-(B4-B4B), D4>=0.
	provisions) - SLT health lapse risk	IT AU4=Y, C4 represents gross capital charge for a permanent increase in lapse rates,
A5	Initial absolute values before shock –	This is the absolute value of the assets subject to the risk of a permanent decrease in
	Assets – SLT health lapse risk- risk of	lapsation rates, before the shock.
	decrease in lapsation	
A5A	Initial absolute values before shock –	This is the absolute value of liabilities subject to the risk of a permanent decrease in
	risk of decrease in lapsation	lapsation rates, before the shock.
1		

B5	Absolute values after shock – Assets –	This is the absolute value of the assets subject to the risk of a permanent decrease in
	SLT health lapse risk –risk of decrease	lapsation rates, after the shock (i.e. permanent decrease in the rates of lapsation).
	in lapsation	If A04-V, RE is calculated using simplified calculation for SLT health lance rates
		If A04=Y, BS is calculated using simplified calculation for SLT health lapse rates.
B5A	Absolute values after shock – Liabilities (including the loss absorbing capacity of technical	This is the absolute value of the liabilities (including the loss absorbing capacity of technical provisions) subject to the risk of a permanent decrease in lapsation rates, after the shock (i.e. permanent decrease of the rates of lapsation).
	provisions) – SLT health lapse risk –risk of decrease in lapsation	If A04=Y, B5A is calculated using simplified calculation for SLT health lapse rates.
C5	Absolute value after shock – Net	This is the net capital charge for the risk of a permanent decrease in lapsation rates,
	solvency capital requirements	after adjustment for the loss absorbing capacity of technical provisions. C = (A = A = A) (B = B = A) (C = A)
	(Including the loss absorbing capacity of technical provisions) – SLT health	If A04=Y, C5 represents net capital charge for a permanent decrease in SLT health
	lapse risk –risk of decrease in	rates, calculated using simplified calculation for SLT health lapse rate, after adjustment
	lapsation	for the loss absorbing capacity of technical provisions
B5B	Initial absolute values after shock –	This is the absolute value of the liabilities subject to the risk of a permanent decrease in
	Liabilities – SLT health lapse risk –risk	lapsation rates, after the shock (permanent decrease in lapsation rates).
	of decrease in lapsation	If A04=Y, B5B is calculated using simplified calculation for lapse rates.
D5	Absolute value after shock - Gross	This is the gross capital charge (excluding the loss absorbing capacity for technical
05	solvency capital (excluding the loss	provisions) for the risk of a permanent decrease in lapsation rates
	absorbing capacity of technical	D5= (A5-A5A)-(B5-B5B), D5>=0.
	provisions) - SLT health lapse risk	If A04=Y, C5 represents gross capital charge for a permanent decrease in SLT health
	-risk of decrease in lapsation	rates, calculated using simplified calculation for SLT health lapse rate
A6	Initial absolute values before shock –	This is the absolute value of the assetssubject to mass lapse risk, before the shock.
	lapse risk	
A6A	Initial absolute values before shock –	This is the absolute value of liabilities subject to mass lapse risk , before the shock.
	Liabilities – SLT health lapse risk	
B6	Absolute values after shock – Assets –	This is the absolute value of the assets subject to ass lapse risk, after the shock.
	SLT health lapse risk – mass lapse	· · · · · · · · · · · · · · · · · · ·
DCA	risk Absolute values after sheek	This is the absolute value of lightlities (including the lass absorbing capacity of technical
DOA	Liabilities (including the loss	provisions) subject to mass lapse risk, after the shock.
	absorbing capacity of technical	
	provisions) – SLT health lapse risk –	
66	mass lapse risk	This is the net central charge for CLT health lance viels - made lance viels after
CO	solvency capital requirements	adjustment for the loss absorbing capacity of technical provisions.
	(including the loss absorbing capacity	Net capital charge $C6 = (A6-A6A)-(B6-B6A), C6 >=0.$
	of technical provisions) – SLT health	
	lapse risk – mass lapse risk	
B6B	Initial absolute values after shock –	This is the absolute value of the liabilities subject to mass lapse risk, after the shock.
	Liabilities – SLT health lapse risk –	
D6	Absolute value after shock – Gross	This is the gross capital charge (excluding the loss absorbing capacity for technical
-	solvency capital (excluding the loss	provisions) for SLT health lapse risk - mass lapse risk.
	absorbing capacity of technical	Gross capital charge $D6 = (A6-A6A)-(B6-B6B), D6>=0.$
	provisions) - SLI health lapse risk –	
	Health expense risk	
A7	Initial absolute values before shock –	This is the absolute value of the assetssubject to expense risk, before the shock.
	Assets – Health expense risk	
A7A	Initial absolute values before shock –	This is the absolute value of liabilities subject to expense risk, before the shock.
	Liabilities – Health expense risk	
B7	Absolute values after shock – Assets –	This is the absolute value of the assets subject to health expense risk, after the shock
	Health expense risk	
B7A	Absolute values after shock –	This is the absolute value of liabilities (including the loss absorbing capacity of technical
	Liabilities (including the loss	provisions) subject to health expense risk , after the shock
	absorbing capacity of technical	
C7	Absolute value after shock – Net	This is the net capital charge for health expense rick, after adjustment for the loss
27	solvency capital requirements	absorbing capacity of technical provisions.
	(including the loss absorbing capacity	Net capital charge $C7 = (A7-A7A)-(B7-B7A), C7>=0.$
	of technical provisions) – Health	It AU5=Y, C7 represents net capital charge for health expense risk calculated using simplified calculations
B7B	expense risk Initial absolute values after shock	minipinied calculations. This is the absolute value of the liabilities subject to exponse rick charge, after the check
0/0	Liabilities – Health expense risk	This is the absolute value of the nabilities subject to expense risk tharge, after the shock
D7	Absolute value after shock – Gross	This is the gross capital charge (excluding the loss absorbing capacity of technical
	solvency capital (excluding the loss	provisions) for health expense risk.
	absorbing capacity of technical	Gross capital charge D7 = $(A7-A7A)-(B7-B7B)$ , D7>=0.
	provisions) - Health expense risk	simplified calculations.
L	Health revision risk	· · · ·
A8	Initial absolute values before shock –	This is the absolute value of the assets subject to health revision risk, before the shock.
	Assets – Health revision risk	
i i		

A8A	Initial absolute values before shock – Liabilities –Health revision risk	This is the absolute value of liabilities subject to health revision risk charge, before the shock.
B8	Absolute values after shock – Assets – Health revision risk	This is the absolute value of the assets subject to health revision risk , after the shock
B8A	Absolute values after shock – Liabilities (including the loss absorbing capacity of technical provisions) – Health revision risk	This is the absolute value of liabilities (including the loss absorbing capacity of technical provisions) subject to health revision risk , after the shock
C8	Absolute value after shock – Net solvency capital requirements (including the loss absorbing capacity of technical provisions) –Health revision risk	This is the net capital charge for health revision risk, after adjustment for the loss absorbing capacity of technical provisions. Net capital charge C8 = (A8-A8A)-(B8-B8A), C8>=0.
B8B	Initial absolute values after shock – Liabilities – Health revision risk	This is the absolute value of the liabilities subject to health revision risk charge, after the shock ((i.e. as prescribed by standard formula, a % increase in the annual amount payable for annuities exposed to revision risk).
D8	Absolute value after shock – Gross solvency capital (excluding the loss absorbing capacity of technical provisions) - Health revision risk	This is the gross capital charge (excluding the loss absorbing capacity of technical provisions) for health revision risk. Gross capital charge D8 = (A8-A8A)-(B8-B8B), D8>=0.
	Diversification within module	
C9	-Diversification within SLT health underwriting risk module - Net	This is the diversification effect within the SLT health underwriting risk module as a result of the aggregation of the net capital requirements (after adjustment for the loss absorbing capacity of technical provisions) of the single risk sub-modules. C9 = C10 - C1 - C2 - C3 - C04 - C7 - C8
D9	Diversification within SLT health underwriting risk module - Gross	This is the diversification effect within the SLT health underwriting risk module as a result of the aggregation of the gross capital requirements (after adjustment for the loss absorbing capacity of technical provisions) of the single risk sub-modules.
	Total SIT health underwriting risk	D9 = D10 - D1 - D2 - D3 - D04 - D7 - D8
C10	Net solvency capital requirements (including the loss absorbing capacity of technical provisions) for - SLT health underwriting risk	This is the total net capital charge for SLT health underwriting risk, after adjustment the loss absorbing capacity of technical provisions.
D10	Gross solvency capital (excluding the loss absorbing capacity of technical provisions) - SLT health underwriting risk	This is the total gross capital charge for SLT health underwriting risk.
	Further details on revision risk	
A11	Revision shock USP	NOT APPLICABLE for the purpose of preparatory phase Revision shock – undertaking specific parameter as calculated by the undertaking and approved by the supervisory authority. This item is not reported where no undertaking specific parameter is used.
L	NSLT HEALTH UNDERWRITING RIS NSLT Health premium and reserve risk	ĸ
A12	Standard deviation for premium risk – USP-Medical expenses insurance and proportional reinsurance	NOT APPLICABLE for the purpose of preparatory phase This is the undertaking specific standard deviation for premium risk for medical expenses insurance and proportional reinsurance as calculated by the undertaking and approved or prescribed by the supervisory authority. This item is not reported where no undertaking specific parameter is used.
A12A	Standard deviation for premium risk – USP - Adjustment factor for non – proportional reinsurance –Medical expenses insurance and proportional reinsurance	NOT APPLICABLE for the purpose of preparatory phase This is the undertaking specific adjustment factor for non – proportional reinsurance of medical expenses line of business allows undertakings to take into account the risk – mitigating effect of particular per risk excess of loss reinsurance - as calculated by the undertaking and approved or prescribed by the supervisory authority Where no undertaking specific parameter is used, this cell should be left blank.
B12	Standard deviation for reserve risk – USP- Medical expenses insurance and proportional reinsurance	NOT APPLICABLE for the purpose of preparatory phase This is the undertaking specific standard deviation for reserve risk for medical expenses and proportional reinsurance line of business as calculated by the undertaking and approved or prescribed by the supervisory authority. This item is not reported where no undertaking specific parameter is used.
C12	Volume measure for premium and reserve risk – volume measure for premium risk: Vprem - Medical expenses insurance and proportional reinsurance	The volume measure for premium risk for medical expenses and proportional reinsurance line of business
D12	Volume measure for premium and reserve risk –Volume measure reserve risk: Vres - Medical expenses insurance and proportional reinsurance	The volume measure for reserve risk for medical expenses and proportional reinsurance line of business
E12	Volume measure for premium and reserve risk – Geographical Diversification - Medical expenses insurance and proportional reinsurance	This represents the geographical diversification to be used for the volume measure for premium and reserve risk for medical expenses and proportional reinsurance. If the factor for geographical diversification is not calculated, then this item is set to the default value of 1.
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F12	Volume measure for premium and	The volume measure for NSLT health premium and reserve risk for medical expenses
	reserve risk - V - Medical expenses	and proportional reinsurance line of business
	insurance and proportional	
A13	Standard deviation for premium risk –	NOT APPLICABLE for the purpose of preparatory phase
	USP- Income protection insurance and	This is the undertaking specific standard deviation for premium risk for income
	proportional reinsurance	protection and proportional reinsurance as calculated by the undertaking and approved
		This item is not reported where no undertaking specific parameter is used.
A13A	Standard deviation for premium risk –	NOT APPLICABLE for the purpose of preparatory phase
	USP- Adjustment factor for non –	This is the undertaking specific adjustment factor for non – proportional reinsurance of
	proportional reinsurance –Income	Income protection line of business allows undertakings to take into account the risk –
	reinsurance	undertaking and approved or prescribed by the supervisory authority .
		This there is not non-ordered only and the line on a life mean show is used
B13	Standard deviation for reserve risk –	NOT APPI ICABLE for the purpose of preparatory phase
515	USP- Income protection insurance	This is the undertaking specific standard deviation for reserve risk for income protection
	and proportional reinsurance	and proportional reinsurance line of business as calculated by the undertaking and
		annroved by the supervisory authority or prescribed. This item is not reported where no undertaking specific parameter is used
C13	Volume measure for premium and	The volume measure for premium risk for income protection and proportional
	reserve risk – volume measure for	reinsurance line of business
	premium risk: Vprem – Income	
	reinsurance	
D13	Volume measure for premium and	The volume measure for reserve risk for income protection and proportional reinsurance
	reserve risk -Volume measure reserve	line of business
	risk: Vres – Income protection	
	reinsurance	
E13	Volume measure for premium and	This represents the geographical diversification to be used for the volume measure for
	reserve risk – Geographical	premium and reserve risk for income protection undertakings and proportional
	Diversification – Income protection	reinsurance If the factor for geographical diversification is not calculated, then this item is set to the
	insurance and proportional	default value of 1.
E12	Volume measure for promium and	The volume measure for NCLT health promium and receive risk for income protection
F13	reserve risk - V – Income protection	and proportional reinsurance line of business
	insurance and proportional	
A14	Standard deviation for premium risk –	NOT APPLICABLE for the purpose of preparatory phase
	USP- Workers' compensation	Inis is the undertaking specific standard deviation for premium risk for workers'
	reinsurance	annroved or prescribed by the supervisory authority.
		This item is not reported where no undertaking specific parameter is used.
A14A	Standard deviation for premium risk –	NOT APPLICABLE for the purpose of preparatory phase
	USP - Adjustment factor for non –	This is the undertaking specific adjustment factor for non – proportional reinsurance of
	compensation insurance – workers	workers' compensation and proportional reinsurance line of business allows undertakings to take into account the risk – mitigating effect of particular per risk excess
	proportional reinsurance	of loss reinsurance - as calculated by the undertaking and approved or prescribed by the
		cunervienry sutherity
		This item is not reported where no undertaking specific parameter is used.
B14	Standard deviation for reserve risk -	NOT APPLICABLE for the purpose of preparatory phase
	USP- Workers' compensation	This is the undertaking specific standard deviation for reserve risk for workers'
	reinsurance	undertaking and approved by the supervisory authority or prescribed.
		This item is not reported where no undertaking specific parameter is used.
C14	Volume measure for premium and	The volume measure for premium risk for workers' compensation and proportional
	reserve risk – volume measure for	reinsurance line of business
	premium risk: Vprem - Workers'	
	compensation insurance and	
D14	Volume measure for premium and	The volume measure for reserve risk for workers' compensation and proportional
	reserve risk –Volume measure reserve	reinsurance line of business
	risk: Vres - Workers' compensation	
	Insurance and proportional	
F14	Volume measure for premium and	This represents the geographical diversification to be used for the volume measure for
L17	reserve risk – Geographical	workers' compensation and proportional reinsurance
	Diversification - Workers'	If the factor for geographical diversification is not calculated, then this item is set to the
	compensation insurance and	default value of 1.
	proportional reinsurance	
F14	Volume measure for premium and	The volume measure for NSLT health premium and reserve risk for workers'
	reserve risk - V - Workers'	compensation and proportional reinsurance line of business
	proportional reinsurance	
A 1 F	Ctandard doviation for according of 1	
A12	USP - Non -proportional health	This is the undertaking specific standard deviation for premium risk for non-proportional
	reinsurance	health insurance as calculated by the undertaking and approved or prescribed by the
		supervisory authority
L		Inis item is not reported where no undertaking specific parameter is used.

AIJA	Standard deviation for premium risk -	NOT APPLICABLE for the purpose of preparatory phase
	USP - Adjustment factor for non –	This is the undertaking specific adjustment factor for non – proportional reinsurance of
	proportional reinsurance – Non -	the non-proportional health insurance line of business allows undertakings to take into
	proportional health reinsurance	account the risk – mitigating effect of particular per risk excess of loss reinsurance - as
		calculated by the undertaking and approved or prescribed by the supervisory authority.
		This item is not reported where no undertaking specific parameter is used.
B15	Standard deviation for reserve risk –	NOT APPLICABLE for the purpose of preparatory phase
	USP- Non -proportional health	This is the undertaking specific standard deviation for reserve risk for non-proportional
	reinsurance	health reinsurance line of business as calculated by the undertaking and approved by
		the supervisory authority or prescribed. This item is not reported where no undertaking specific parameter is used.
C15	Volume measure for premium and	The volume measure for premium risk for non-proportional health reinsurance line of
015	reserve risk – volume measure for	business
	premium risk: Vprem - Non -	
	proportional health reinsurance	
D15	Volume measure for premium and	The volume measure for reserve risk for non-proportional health reinsurance line of
	reserve risk -Volume measure reserve	business
	risk: Vres - Non -proportional health	
	reinsurance	
E15	Volume measure for premium and	This represents the geographical diversification to be used for the volume measure for
	reserve risk – Geographical	non-proportional health reinsurance
	health reinsurance	default value of 1.
F15	Volume measure for premium and	The volume measure for NSLT health premium and reserve risk for non-proportional
	reserve risk - V - Non -proportional	health reinsurance line of business
A1C	health reinsurance	
A10		
F16	Total Volume measure for premium	The total volume measure for premium and reserve risk, equal to the sum of the volume
		F16=sum(F12 :F15)
A17	Total NSLT health premium and	This is the total capital charge for the NSLT health premium and reserve risk sub
	reserve risk	module.
	NSLT Health lapse risk	
A18	Initial absolute values before shock –	This is the absolute value of the assets subject to the NSLT health lapse risk, before the
A 1 Q A		This is the absolute value of liabilities subject to the NCLT health lance risk, before the
A10A	Liabilities – Lapse risk	shock.
B18	Absolute values after shock – Assets –	This is the absolute value of the assets subject to the NSLT haelth lapse risk, after the
	Lapse risk	shock.
B18B	Absolute values after shock (excluding	This is the absolute value of the liabilities (excluding the loss absorbing capacity of
	the loss absorbing capacity of	technical provisions) subject to lapse risk, after the shock.
	technical provisions) – Liabilities –	
D18	Lapse risk Absolute value after shock (excluding	This is the capital charge (excluding the loss absorbing capacity of technical provisions)
D18	Lapse risk Absolute value after shock (excluding the loss absorbing capacity of	This is the capital charge (excluding the loss absorbing capacity of technical provisions) for NSLT health lapse risk.
D18	Lapse risk Absolute value after shock (excluding the loss absorbing capacity of technical provisions) – Solvency	This is the capital charge (excluding the loss absorbing capacity of technical provisions) for NSLT health lapse risk. Solvency capital requirement D18 = (A18-A18A)-(B18-B18B), D18>=0.
D18	Lapse risk Absolute value after shock (excluding the loss absorbing capacity of technical provisions) – Solvency capital requirement - Lapse risk	This is the capital charge (excluding the loss absorbing capacity of technical provisions) for NSLT health lapse risk. Solvency capital requirement D18 = (A18-A18A)-(B18-B18B), D18>=0.
D18	Lapse risk Absolute value after shock (excluding the loss absorbing capacity of technical provisions) – Solvency capital requirement - Lapse risk Diversification within NSLT health	This is the capital charge (excluding the loss absorbing capacity of technical provisions) for NSLT health lapse risk. Solvency capital requirement D18 = (A18-A18A)-(B18-B18B), D18>=0.
D18 D19	Lapse risk Absolute value after shock (excluding the loss absorbing capacity of technical provisions) – Solvency capital requirement - Lapse risk Diversification within NSLT health underwriting risk - gross	This is the capital charge (excluding the loss absorbing capacity of technical provisions) for NSLT health lapse risk. Solvency capital requirement D18 = (A18-A18A)-(B18-B18B), D18>=0. This is the diversification effect within the NSLT health underwriting risk sub-module (excluding the loss absorbing capacity of technical provisions), as a result of the
D18 D19 D20	Lapse risk Absolute value after shock (excluding the loss absorbing capacity of technical provisions) – Solvency capital requirement - Lapse risk Diversification within NSLT health underwriting risk - gross Total gross solvenyc capiat	This is the capital charge (excluding the loss absorbing capacity of technical provisions) for NSLT health lapse risk. Solvency capital requirement D18 = (A18-A18A)-(B18-B18B), D18>=0. This is the diversification effect within the NSLT health underwriting risk sub-module (excluding the loss absorbing capacity of technical provisions), as a result of the This is the total capital charge for the NSLT health underwriting risk sub module
D18 D19 D20	Lapse risk Absolute value after shock (excluding the loss absorbing capacity of technical provisions) – Solvency capital requirement - Lapse risk Diversification within NSLT health underwriting risk - gross Total gross solvenyc capiatl requirement (excluding the loss	This is the capital charge (excluding the loss absorbing capacity of technical provisions) for NSLT health lapse risk. Solvency capital requirement D18 = (A18-A18A)-(B18-B18B), D18>=0. This is the diversification effect within the NSLT health underwriting risk sub-module (excluding the loss absorbing capacity of technical provisions), as a result of the This is the total capital charge for the NSLT health underwriting risk sub module (excluding the loss absorbing capacity of technical provisions).
D18 D19 D20	Lapse risk Absolute value after shock (excluding the loss absorbing capacity of technical provisions) – Solvency capital requirement - Lapse risk Diversification within NSLT health underwriting risk - gross Total gross solvenyc capiatl requirement (excluding the loss absorbing capacity of technical	This is the capital charge (excluding the loss absorbing capacity of technical provisions) for NSLT health lapse risk. Solvency capital requirement D18 = (A18-A18A)-(B18-B18B), D18>=0. This is the diversification effect within the NSLT health underwriting risk sub-module (excluding the loss absorbing capacity of technical provisions), as a result of the This is the total capital charge for the NSLT health underwriting risk sub module (excluding the loss absorbing capacity of technical provisions) .
D18 D19 D20	Lapse risk Absolute value after shock (excluding the loss absorbing capacity of technical provisions) – Solvency capital requirement - Lapse risk Diversification within NSLT health underwriting risk - gross Total gross solvenyc capiatl requirement (excluding the loss absorbing capacity of technical provisions) for NSLT health underwriting	This is the capital charge (excluding the loss absorbing capacity of technical provisions) for NSLT health lapse risk. Solvency capital requirement D18 = (A18-A18A)-(B18-B18B), D18>=0. This is the diversification effect within the NSLT health underwriting risk sub-module (excluding the loss absorbing capacity of technical provisions), as a result of the This is the total capital charge for the NSLT health underwriting risk sub module (excluding the loss absorbing capacity of technical provisions) .
D18 D19 D20	technical provisions) – Liabilities – Lapse risk Absolute value after shock (excluding the loss absorbing capacity of technical provisions) – Solvency capital requirement - Lapse risk Diversification within NSLT health underwriting risk - gross Total gross solvenyc capiatl requirement (excluding the loss absorbing capacity of technical provisions) for NSLT health underwriting	This is the capital charge (excluding the loss absorbing capacity of technical provisions) for NSLT health lapse risk. Solvency capital requirement D18 = (A18-A18A)-(B18-B18B), D18>=0. This is the diversification effect within the NSLT health underwriting risk sub-module (excluding the loss absorbing capacity of technical provisions), as a result of the This is the total capital charge for the NSLT health underwriting risk sub module (excluding the loss absorbing capacity of technical provisions) .
D18 D19 D20 B21	technical provisions) – Liabilities – Lapse risk Absolute value after shock (excluding the loss absorbing capacity of technical provisions) – Solvency capital requirement - Lapse risk Diversification within NSLT health underwriting risk - gross Total gross solvenyc capital requirement (excluding the loss absorbing capacity of technical provisions) for NSLT health underwriting Health Catastrophe risk Net solvency capital requirement	This is the capital charge (excluding the loss absorbing capacity of technical provisions) for NSLT health lapse risk. Solvency capital requirement D18 = (A18-A18A)-(B18-B18B), D18>=0. This is the diversification effect within the NSLT health underwriting risk sub-module (excluding the loss absorbing capacity of technical provisions), as a result of the This is the total capital charge for the NSLT health underwriting risk sub module (excluding the loss absorbing capacity of technical provisions) as a result of the This is the total capital charge for the NSLT health underwriting risk sub module (excluding the loss absorbing capacity of technical provisions) .
D18 D19 D20 B21	technical provisions) – Liabilities – Lapse risk Absolute value after shock (excluding the loss absorbing capacity of technical provisions) – Solvency capital requirement - Lapse risk Diversification within NSLT health underwriting risk - gross Total gross solvenyc capital requirement (excluding the loss absorbing capacity of technical provisions) for NSLT health underwriting Health Catastrophe risk Net solvency capital requirement (including loss absorbing capacity of	This is the capital charge (excluding the loss absorbing capacity of technical provisions) for NSLT health lapse risk. Solvency capital requirement D18 = (A18-A18A)-(B18-B18B), D18>=0. This is the diversification effect within the NSLT health underwriting risk sub-module (excluding the loss absorbing capacity of technical provisions), as a result of the This is the total capital charge for the NSLT health underwriting risk sub module (excluding the loss absorbing capacity of technical provisions) . The net solvency capital requirement for the mass risk sub-module calculated including loss absorbing capacity of technical provisions
D18 D19 D20 B21	technical provisions) – Liabilities – Lapse risk Absolute value after shock (excluding the loss absorbing capacity of technical provisions) – Solvency capital requirement - Lapse risk Diversification within NSLT health underwriting risk - gross Total gross solvenyc capital requirement (excluding the loss absorbing capacity of technical provisions) for NSLT health underwriting Health Catastrophe risk Net solvency capital requirement (including loss absorbing capacity of technical provisions) for health	This is the capital charge (excluding the loss absorbing capacity of technical provisions) for NSLT health lapse risk. Solvency capital requirement D18 = (A18-A18A)-(B18-B18B), D18>=0. This is the diversification effect within the NSLT health underwriting risk sub-module (excluding the loss absorbing capacity of technical provisions), as a result of the This is the total capital charge for the NSLT health underwriting risk sub module (excluding the loss absorbing capacity of technical provisions) as a result of the This is the total capital charge for the NSLT health underwriting risk sub module (excluding the loss absorbing capacity of technical provisions) .
D18 D19 D20 B21	technical provisions) – Liabilities – Lapse risk Absolute value after shock (excluding the loss absorbing capacity of technical provisions) – Solvency capital requirement - Lapse risk Diversification within NSLT health underwriting risk - gross Total gross solvenyc capiatl requirement (excluding the loss absorbing capacity of technical provisions) for NSLT health underwriting Health Catastrophe risk Net solvency capital requirement (including loss absorbing capacity of technical provisions) for health catastrophe risks - Mass accident risk sub module	This is the capital charge (excluding the loss absorbing capacity of technical provisions) for NSLT health lapse risk. Solvency capital requirement D18 = (A18-A18A)-(B18-B18B), D18>=0. This is the diversification effect within the NSLT health underwriting risk sub-module (excluding the loss absorbing capacity of technical provisions), as a result of the This is the total capital charge for the NSLT health underwriting risk sub module (excluding the loss absorbing capacity of technical provisions) .
D18 D19 D20 B21	technical provisions) – Liabilities – Lapse risk Absolute value after shock (excluding the loss absorbing capacity of technical provisions) – Solvency capital requirement - Lapse risk Diversification within NSLT health underwriting risk - gross Total gross solvenyc capiatl requirement (excluding the loss absorbing capacity of technical provisions) for NSLT health underwriting Health Catastrophe risk Net solvency capital requirement (including loss absorbing capacity of technical provisions) for health catastrophe risks - Mass accident risk sub module	This is the capital charge (excluding the loss absorbing capacity of technical provisions) for NSLT health lapse risk. Solvency capital requirement D18 = (A18-A18A)-(B18-B18B), D18>=0. This is the diversification effect within the NSLT health underwriting risk sub-module (excluding the loss absorbing capacity of technical provisions), as a result of the This is the total capital charge for the NSLT health underwriting risk sub module (excluding the loss absorbing capacity of technical provisions) . The net solvency capital requirement for the mass risk sub-module calculated including loss absorbing capacity of technical provisions
D18 D19 D20 B21 A21	technical provisions) – Liabilities – Lapse risk Absolute value after shock (excluding the loss absorbing capacity of technical provisions) – Solvency capital requirement - Lapse risk Diversification within NSLT health underwriting risk - gross Total gross solvenyc capiatl requirement (excluding the loss absorbing capacity of technical provisions) for NSLT health underwriting Health Catastrophe risk Net solvency capital requirement (including loss absorbing capacity of technical provisions) for health catastrophe risks - Mass accident risk sub module Gross s solvency capital requirement (excluding loss absorbing capacity of	This is the capital charge (excluding the loss absorbing capacity of technical provisions) for NSLT health lapse risk. Solvency capital requirement D18 = (A18-A18A)-(B18-B18B), D18>=0. This is the diversification effect within the NSLT health underwriting risk sub-module (excluding the loss absorbing capacity of technical provisions), as a result of the This is the total capital charge for the NSLT health underwriting risk sub module (excluding the loss absorbing capacity of technical provisions) . The net solvency capital requirement for the mass risk sub-module calculated including loss absorbing capacity of technical provisions
D18 D19 D20 B21 A21	technical provisions) – Liabilities – Lapse risk Absolute value after shock (excluding the loss absorbing capacity of technical provisions) – Solvency capital requirement - Lapse risk Diversification within NSLT health underwriting risk - gross Total gross solvenyc capiatl requirement (excluding the loss absorbing capacity of technical provisions) for NSLT health underwriting Health Catastrophe risk Net solvency capital requirement (including loss absorbing capacity of technical provisions) for health catastrophe risks - Mass accident risk sub module Gross s solvency capital requirement (excluding loss absorbing capacity of technical provisions) for health	This is the capital charge (excluding the loss absorbing capacity of technical provisions) for NSLT health lapse risk. Solvency capital requirement D18 = (A18-A18A)-(B18-B18B), D18>=0. This is the diversification effect within the NSLT health underwriting risk sub-module (excluding the loss absorbing capacity of technical provisions), as a result of the This is the total capital charge for the NSLT health underwriting risk sub module (excluding the loss absorbing capacity of technical provisions) . The net solvency capital requirement for the mass risk sub-module calculated including loss absorbing capacity of technical provisions The gross solvency capital requirement for the mass risk sub-module, calculated excluding loss absorbing capacity of technical provisions. It should be equal to the item A23 of SCR – B3F.
D18 D19 D20 B21 A21	technical provisions) – Liabilities – Lapse risk Absolute value after shock (excluding the loss absorbing capacity of technical provisions) – Solvency capital requirement - Lapse risk Diversification within NSLT health underwriting risk - gross Total gross solvenyc capiatl requirement (excluding the loss absorbing capacity of technical provisions) for NSLT health underwriting Health Catastrophe risk Net solvency capital requirement (including loss absorbing capacity of technical provisions) for health catastrophe risks - Mass accident risk sub module Gross s solvency capital requirement (excluding loss absorbing capacity of technical provisions) for health catastrophe risks - Mass accident risk	This is the capital charge (excluding the loss absorbing capacity of technical provisions) for NSLT health lapse risk. Solvency capital requirement D18 = (A18-A18A)-(B18-B18B), D18>=0. This is the diversification effect within the NSLT health underwriting risk sub-module (excluding the loss absorbing capacity of technical provisions), as a result of the This is the total capital charge for the NSLT health underwriting risk sub module (excluding the loss absorbing capacity of technical provisions) . The net solvency capital requirement for the mass risk sub-module calculated including loss absorbing capacity of technical provisions The gross solvency capital requirement for the mass risk sub-module, calculated excluding loss absorbing capacity of technical provisions. It should be equal to the item A23 of SCR – B3F.
D18 D19 D20 B21 A21	technical provisions) – Liabilities – Lapse risk Absolute value after shock (excluding the loss absorbing capacity of technical provisions) – Solvency capital requirement - Lapse risk Diversification within NSLT health underwriting risk - gross Total gross solvenyc capiatl requirement (excluding the loss absorbing capacity of technical provisions) for NSLT health underwriting Health Catastrophe risk Net solvency capital requirement (including loss absorbing capacity of technical provisions) for health catastrophe risks - Mass accident risk sub module Gross s solvency capital requirement (excluding loss absorbing capacity of technical provisions) for health catastrophe risks - Mass accident risk sub module	This is the capital charge (excluding the loss absorbing capacity of technical provisions) for NSLT health lapse risk. Solvency capital requirement D18 = (A18-A18A)-(B18-B18B), D18>=0. This is the diversification effect within the NSLT health underwriting risk sub-module (excluding the loss absorbing capacity of technical provisions), as a result of the This is the total capital charge for the NSLT health underwriting risk sub module (excluding the loss absorbing capacity of technical provisions) . The net solvency capital requirement for the mass risk sub-module calculated including loss absorbing capacity of technical provisions The gross solvency capital requirement for the mass risk sub-module, calculated excluding loss absorbing capacity of technical provisions. It should be equal to the item A23 of SCR – B3F.
D18 D19 D20 B21 A21 B22	technical provisions) – Liabilities – Lapse risk Absolute value after shock (excluding the loss absorbing capacity of technical provisions) – Solvency capital requirement - Lapse risk Diversification within NSLT health underwriting risk - gross Total gross solvenyc capiatl requirement (excluding the loss absorbing capacity of technical provisions) for NSLT health underwriting <b>Health Catastrophe risk</b> Net solvency capital requirement (including loss absorbing capacity of technical provisions) for health catastrophe risks - Mass accident risk sub module Gross s solvency capital requirement (excluding loss absorbing capacity of technical provisions) for health catastrophe risks - Mass accident risk sub module	This is the capital charge (excluding the loss absorbing capacity of technical provisions) for NSLT health lapse risk. Solvency capital requirement D18 = (A18-A18A)-(B18-B18B), D18>=0. This is the diversification effect within the NSLT health underwriting risk sub-module (excluding the loss absorbing capacity of technical provisions), as a result of the This is the total capital charge for the NSLT health underwriting risk sub module (excluding the loss absorbing capacity of technical provisions) . The net solvency capital requirement for the mass risk sub-module calculated including loss absorbing capacity of technical provisions The gross solvency capital requirement for the mass risk sub-module, calculated excluding loss absorbing capacity of technical provisions. It should be equal to the item A23 of SCR – B3F.
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D18 D19 D20 B21 A21 B22	technical provisions) – Liabilities – Lapse risk Absolute value after shock (excluding the loss absorbing capacity of technical provisions) – Solvency capital requirement - Lapse risk Diversification within NSLT health underwriting risk - gross Total gross solvenyc capiatl requirement (excluding the loss absorbing capacity of technical provisions) for NSLT health underwriting <b>Health Catastrophe risk</b> Net solvency capital requirement (including loss absorbing capacity of technical provisions) for health catastrophe risks - Mass accident risk sub module Gross s solvency capital requirement (excluding loss absorbing capacity of technical provisions) for health catastrophe risks - Mass accident risk sub module Net solvency capital requirement (including loss absorbing capacity of technical provisions) for health catastrophe risks - Mass accident risk sub module	This is the capital charge (excluding the loss absorbing capacity of technical provisions) for NSLT health lapse risk. Solvency capital requirement D18 = (A18-A18A)-(B18-B18B), D18>=0. This is the diversification effect within the NSLT health underwriting risk sub-module (excluding the loss absorbing capacity of technical provisions), as a result of the This is the total capital charge for the NSLT health underwriting risk sub module (excluding the loss absorbing capacity of technical provisions) . as a result of the (excluding the loss absorbing capacity of technical provisions) . The net solvency capital requirement for the mass risk sub-module calculated including loss absorbing capacity of technical provisions The gross solvency capital requirement for the mass risk sub-module, calculated excluding loss absorbing capacity of technical provisions. It should be equal to the item A23 of SCR – B3F. The net solvency capital requirement for the accident concentration risk sub-module, calculated including loss absorbing capacity of technical provisions
D18 D19 D20 B21 A21 B22	technical provisions) – Liabilities – Lapse risk Absolute value after shock (excluding the loss absorbing capacity of technical provisions) – Solvency capital requirement - Lapse risk Diversification within NSLT health underwriting risk - gross Total gross solvenyc capiatl requirement (excluding the loss absorbing capacity of technical provisions) for NSLT health underwriting <b>Health Catastrophe risk</b> Net solvency capital requirement (including loss absorbing capacity of technical provisions) for health catastrophe risks - Mass accident risk sub module Gross s solvency capital requirement (excluding loss absorbing capacity of technical provisions) for health catastrophe risks - Mass accident risk sub module Net solvency capital requirement (including loss absorbing capacity of technical provisions) for health catastrophe risks - Mass accident risk sub module	This is the capital charge (excluding the loss absorbing capacity of technical provisions) for NSLT health lapse risk. Solvency capital requirement D18 = (A18-A18A)-(B18-B18B), D18>=0. This is the diversification effect within the NSLT health underwriting risk sub-module (excluding the loss absorbing capacity of technical provisions), as a result of the This is the total capital charge for the NSLT health underwriting risk sub module (excluding the loss absorbing capacity of technical provisions) . The net solvency capital requirement for the mass risk sub-module calculated including loss absorbing capacity of technical provisions The gross solvency capital requirement for the mass risk sub-module, calculated excluding loss absorbing capacity of technical provisions. It should be equal to the item A23 of SCR – B3F. The net solvency capital requirement for the accident concentration risk sub-module, calculated including loss absorbing capacity of technical provisions
D18 D19 D20 B21 A21 B22 A22	technical provisions) – Liabilities – Lapse risk Absolute value after shock (excluding the loss absorbing capacity of technical provisions) – Solvency capital requirement - Lapse risk Diversification within NSLT health underwriting risk - gross Total gross solvenyc capiatl requirement (excluding the loss absorbing capacity of technical provisions) for NSLT health underwriting <b>Health Catastrophe risk</b> Net solvency capital requirement (including loss absorbing capacity of technical provisions) for health catastrophe risks - Mass accident risk sub module Gross s solvency capital requirement (excluding loss absorbing capacity of technical provisions) for health catastrophe risks - Mass accident risk sub module Net solvency capital requirement (including loss absorbing capacity of technical provisions) for health catastrophe risks - Mass accident risk sub module Net solvency capital requirement (including loss absorbing capacity of technical provisions) for health catastrophe risks - Accident concentration risk Gross solvency capital requirement	This is the capital charge (excluding the loss absorbing capacity of technical provisions) for NSLT health lapse risk. Solvency capital requirement D18 = (A18-A18A)-(B18-B18B), D18>=0. This is the diversification effect within the NSLT health underwriting risk sub-module (excluding the loss absorbing capacity of technical provisions), as a result of the This is the total capital charge for the NSLT health underwriting risk sub module (excluding the loss absorbing capacity of technical provisions) .
D18 D19 D20 B21 A21 B22 A22	technical provisions) – Liabilities – Lapse risk Absolute value after shock (excluding the loss absorbing capacity of technical provisions) – Solvency capital requirement - Lapse risk Diversification within NSLT health underwriting risk - gross Total gross solvenyc capiatl requirement (excluding the loss absorbing capacity of technical provisions) for NSLT health underwriting <b>Health Catastrophe risk</b> Net solvency capital requirement (including loss absorbing capacity of technical provisions) for health catastrophe risks - Mass accident risk sub module Gross s solvency capital requirement (excluding loss absorbing capacity of technical provisions) for health catastrophe risks - Mass accident risk sub module Net solvency capital requirement (including loss absorbing capacity of technical provisions) for health catastrophe risks - Mass accident risk sub module Net solvency capital requirement (including loss absorbing capacity of technical provisions) for health catastrophe risks - Accident concentration risk Gross solvency capital requirement (excluding loss absorbing capacity of technical provisions) for health	This is the capital charge (excluding the loss absorbing capacity of technical provisions) for NSLT health lapse risk. Solvency capital requirement D18 = (A18-A18A)-(B18-B18B), D18>=0. This is the diversification effect within the NSLT health underwriting risk sub-module (excluding the loss absorbing capacity of technical provisions), as a result of the This is the total capital charge for the NSLT health underwriting risk sub module (excluding the loss absorbing capacity of technical provisions) .
D18 D19 D20 B21 A21 B22 A22	technical provisions) – Liabilities – Lapse risk Absolute value after shock (excluding the loss absorbing capacity of technical provisions) – Solvency capital requirement - Lapse risk Diversification within NSLT health underwriting risk - gross Total gross solvenyc capiatl requirement (excluding the loss absorbing capacity of technical provisions) for NSLT health underwriting <b>Health Catastrophe risk</b> Net solvency capital requirement (including loss absorbing capacity of technical provisions) for health catastrophe risks - Mass accident risk sub module Gross s solvency capital requirement (excluding loss absorbing capacity of technical provisions) for health catastrophe risks - Mass accident risk sub module Net solvency capital requirement (including loss absorbing capacity of technical provisions) for health catastrophe risks - Mass accident risk sub module Net solvency capital requirement (including loss absorbing capacity of technical provisions) for health catastrophe risks - Accident concentration risk Gross solvency capital requirement (excluding loss absorbing capacity of technical provisions) for health	This is the capital charge (excluding the loss absorbing capacity of technical provisions) for NSLT health lapse risk.         Solvency capital requirement D18 = (A18-A18A)-(B18-B18B), D18>=0.         This is the diversification effect within the NSLT health underwriting risk sub-module (excluding the loss absorbing capacity of technical provisions), as a result of the         This is the total capital charge for the NSLT health underwriting risk sub module (excluding the loss absorbing capacity of technical provisions) .         The sis the total capital charge for the NSLT health underwriting risk sub module (excluding the loss absorbing capacity of technical provisions) .         The net solvency capital requirement for the mass risk sub-module, calculated including loss absorbing capacity of technical provisions. It should be equal to the item A23 of SCR – B3F.         The net solvency capital requirement for the accident concentration risk sub-module, calculated including loss absorbing capacity of technical provisions. It should be equal to the item A23 of SCR – B3F.         The net solvency capital requirement for the accident concentration risk sub-module, calculated including loss absorbing capacity of technical provisions         The net solvency capital requirement for the accident concentration risk sub-module, calculated including loss absorbing capacity of technical provisions
D18 D19 D20 B21 A21 B22 A22	technical provisions) – Liabilities – Lapse risk Absolute value after shock (excluding the loss absorbing capacity of technical provisions) – Solvency capital requirement - Lapse risk Diversification within NSLT health underwriting risk - gross Total gross solvenyc capiatl requirement (excluding the loss absorbing capacity of technical provisions) for NSLT health underwriting <b>Health Catastrophe risk</b> Net solvency capital requirement (including loss absorbing capacity of technical provisions) for health catastrophe risks - Mass accident risk sub module Gross s solvency capital requirement (excluding loss absorbing capacity of technical provisions) for health catastrophe risks - Mass accident risk sub module Net solvency capital requirement (including loss absorbing capacity of technical provisions) for health catastrophe risks - Mass accident risk sub module Net solvency capital requirement (including loss absorbing capacity of technical provisions) for health catastrophe risks - Accident concentration risk Gross solvency capital requirement (excluding loss absorbing capacity of technical provisions) for health catastrophe risks - Accident concentration risk Cross solvency capital requirement (excluding loss absorbing capacity of technical provisions) for health catastrophe risks - Accident concentration risk	This is the capital charge (excluding the loss absorbing capacity of technical provisions) for NSLT health lapse risk. Solvency capital requirement D18 = (A18-A18A)-(B18-B18B), D18>=0. This is the diversification effect within the NSLT health underwriting risk sub-module (excluding the loss absorbing capacity of technical provisions), as a result of the This is the total capital charge for the NSLT health underwriting risk sub module (excluding the loss absorbing capacity of technical provisions) . The sis the total capital charge for the NSLT health underwriting risk sub module (excluding the loss absorbing capacity of technical provisions) . The net solvency capital requirement for the mass risk sub-module calculated including loss absorbing capacity of technical provisions. It should be equal to the item A23 of SCR – B3F. The net solvency capital requirement for the accident concentration risk sub-module, calculated including loss absorbing capacity of technical provisions. It should be equal to the item A23 of SCR – B3F.

B23	Net solvency capital requirement (including loss absorbing capacity of technical provisions) for health catastrophe risks - Pandemic risk	The net solvency capital requirement for the pandemic risk sub-module, calculated including loss absorbing capacity of technical provisions.
A23	Gross solvency capital requirement (excluding loss absorbing capacity of technical provisions) for health catastrophe risks - Pandemic risk	The gross solvency capital requirement for the pandemic risk sub-module is calculated excluding loss absorbing capacity of technical provisions. It should be equal to the item A25 of SCR – B3F.
B24	Diversification within health catastrophe risk - Net	This is the diversification effect within the health catastrophe risk sub-module as a result of the aggregation of the capital requirements for the risks of a mass accident, accident concentration and pandemic risk, calculated including loss absorbing capacity of technical provisions
A24	Diversification within health catastrophe risk - Gross	This is the diversification effect within the health catastrophe risk sub-module as a result of the aggregation of the capital requirements for the risks of a mass accident, accident concentration and pandemic risk, calculated excluding loss absorbing capacity of technical provisions.
B25	Total net solvency capital requirement for health catastrophe risk (including loss absorbing capacity of technical provisions)	This is the total net capital charge (including loss absorbing capacity of technical provisions) for the health catastrophe risk sub -module
A25	Total gross solvency capital requirement (excluding loss absorbing capacity of technical provisions) for health catastrophe risk	This is the total gross capital charge for the health catastrophe risk sub – module (excluding loss absorbing capacity of technical provisions)
B26	-Diversification within health underwriting risk module – Net	This is the diversification effect within the health underwriting risk sub-module as a result of the aggregation of the capital requirements SLT health underwriting risk sub-module, NSLT health underwriting risk sub-module and health catastrophe risk sub-module, calculated including loss absorbing capacity of technical provision.
A26	Diversification within health underwriting risk module – Gross	This is the diversification effect within the health underwriting risk sub-module as a result of the aggregation of the capital requirements SLT health underwriting risk sub-module, NSLT health underwriting risk sub-module and health catastrophe risk sub-module, calculated excluding loss absorbing capacity of technical provisions A26=SUM(D10, A17, D20, A25) - A27
B27	Total net solvency capital requirement for health underwriting risk (including loss absorbing capacity of technical arguitance)	This is the total net solvency capital requirement for the health underwriting risk module. The item B27 should agree with item A4 on SCR – B2A.
A27	Total gross solvency capital requirement (excluding loss - absorbing capacity of technical provisions) for health underwriting risk	This is the total gross solvency capital requirement for the health underwriting risk module. The item A27 should agree with item B4 on SCR – B2A.

# Technical Annex II: List of quantitative reporting items S.26.05 Solvency Capital Requirement - Non-life underwriting risk

	ITEM	INSTRUCTIONS
A001	Captives simplifications – non life premium and reserve risk (Y/N)	Identify whether a captive undertaking used simplifications for the calculation of non- life premium and reserve risk. The follwing options shall be used: Y; N.
A30	Ring Fenced Fund? (Y/N )	Identifies whether the reported figures are with regard to RFF or with regard to remaining part . One of the options in the following list shall be used: When the items reported refer to a RFF: Y When the items reported refer to a Remaining part: N
A0	Fund number	Identification number for a ring fenced fund; This number is attributed by the undertaking and must be consistent over time and with the fund number in TP (L) F3, item A3, Assets D1 item A2 and Own Funds items A0115.1n. This item is to be reported only when item A30 = Y.
	Premium and Reserve Risk	
A1	Standard deviation for premium risk – USP Standard Deviation-Motor vehicle liability	NOT APPLICABLE for the purpose of preparatory phase This is the undertaking specific standard deviation for premium risk for motor vehicle liability line of business as calculated by the undertaking and approved or prescribed by the supervisory authority. This item is not reported where no undertaking specific parameter is used.
A1A	Standard deviation for premium risk – USP - Adjustment factor for non – proportional reinsurance - Motor vehicle liability	NOT APPLICABLE for the purpose of preparatory phase This is the undertaking specific adjustment factor for non – proportional reinsurance of a motor vehicle liability line of business allows undertakings to take into account the risk – mitigating effect of particular per risk excess of loss reinsurance – as calculated by the undertaking and approved or prescribed by the supervisory authority. This item is not reported where no undertaking specific parameter is used.
B1	Standard deviation for reserve risk – USP-Motor vehicle liability	NOT APPLICABLE for the purpose of preparatory phase This is the undertaking specific standard deviation for reserve risk for motor vehicle liability line of business as calculated by the undertaking and approved or prescribed by the supervisory authority This item is not reported where no undertaking specific parameter is used.
C1	Volume measure for premium and reserve risk – volume measure for premium risk: Vprem - Motor vehicle liability	The volume measure for premium risk for motor vehicle liability line of business
D1	Volume measure for premium and reserve risk –Volume measure reserve risk: Vres - Motor vehicle liability	The volume measure for reserve risk for motor vehicle liability line of business, equal to the best estimate for the provisions for claims outstanding for the segment, after deduction of the amount recoverable from reinsurance contracts and special purpose vehicles.
E1	Volume measure for premium and reserve risk – Geographical Diversification – Motor vehicle liability	The volume measure for motor vehicle liability line of business If the factor for geographical diversification is not calculated, then this item is set to the default value of 1.
F1	Volume measure for premium and reserve risk - V - Motor vehicle liability	The volume measure for non – life premium and reserve risk for motor vehicle liability line of business $F1= (C1 + D1) \times (0.75 + 0.25E1)$
A2	Standard deviation for premium risk – USP Standard Deviation -Motor, other classes	NOT APPLICABLE for the purpose of preparatory phase This is the undertaking specific standard deviation for premium risk for Motor, other classes, line of business as calculated by the undertaking and approved or prescribed by the supervisorv authoritv. This item is not reported where no undertaking specific parameter is used. IF A001 = Y, $A2 = 0$
A2A	Standard deviation for premium risk – USP - Adjustment factor for non – proportional reinsurance - Motor, other classes	NOT APPLICABLE for the purpose of preparatory phase This is the undertaking specific adjustment factor for non-proportional reinsurance of Motor, other classes, line of business, allowing undertakings to take into account the risk-mitigating effect of particular per risk excess of loss reinsurance, as calculated by the undertaking and approved or prescribed by the supervisory authority. This item is not reported where no undertaking specific parameter is used. IF A001 = Y, A2A = 0
B2	Standard deviation for reserve risk – USP- Motor, other classes	NOT APPLICABLE for the purpose of preparatory phase This is the undertaking specific standard deviation for reserve risk for Motor, other classes, line of business as calculated by the undertaking and approved or prescribed by the supervisory authority. This item is not reported where no undertaking specific parameter is used. IF A001 = Y, B2 = 0
C2	Volume measure for premium and reserve risk – Vprem - Motor, other classes	The volume measure for premium risk for Motor, other classes , line of business
D2	Volume measure for premium and reserve risk – Vres - Motor, other classes	The volume measure for reserve risk for Motor, other classes, line of business, equal to the best estimate for the provisions for claims outstanding for the segment, after deduction of the amount recoverable from reinsurance contracts and special purpose vabilities.
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E2	Volume measure for premium and reserve risk – Geographical Diversification – Motor, other classes	The volume measure for Motor, other classes, line of business If the factor for geographical diversification is not calculated, then this item is set to the default value of 1.
F2	Volume measure for premium and reserve risk - V - Motor, other classes	The volume measure for non-life premium and reserve risk for Motor, other classes F2= (C2 + D2) x (0.75 + 0.25E2)
A3	Standard deviation for premium risk – USP Standard Deviation -Marine, aviation, transport (MAT)	NOT APPLICABLE for the purpose of preparatory phase This is the undertaking specific standard deviation for premium risk for Marine, aviation, transport (MAT) line of business as calculated by the undertaking and approved or prescribed by the supervisory authority.
		This item is not reported where no undertaking specific parameter is used. IF $A001 = Y$ , $A3 = 0$
A3A	Standard deviation for premium risk – USP - Adjustment factor for non – proportional reinsurance - Marine, aviation, transport (MAT)	NOT APPLICABLE for the purpose of preparatory phase This is the undertaking specific adjustment factor for non-proportional reinsurance of a Marine, aviation, transport (MAT) line of business, allowing undertakings to take into account the risk-mitigating effect of particular per risk excess of loss reinsurance, as calculated by the undertaking and approved or prescribed by the supervisory authority.
		This item is not reported where no undertaking specific parameter is used. F = AOO1 - Y = AOA = O
B3	Standard deviation for reserve risk – USP- Marine, aviation, transport (MAT)	NOT APPLICABLE for the purpose of preparatory phase This is the undertaking specific standard deviation for reserve risk for Marine, aviation, transport (MAT) line of business as calculated by the undertaking and approved or prescribed by the supervisory authority This item is not reported where no undertaking specific parameter is used. IF A001 = Y, B3 = 0
C3	Volume measure for premium and reserve risk – Vprem - Marine, aviation, transport (MAT)	The volume measure for premium risk for Marine, aviation, transport (MAT) line of business
D3	Volume measure for premium and reserve risk – Vres - Marine, aviation, transport (MAT)	The volume measure for reserve risk for Marine, aviation, transport (MAT) line of business, equal to the best estimate for the provisions for claims outstanding for the segment, after deduction of the amount recoverable from reinsurance contracts and special purpose vehicles.
E3	Volume measure for premium and reserve risk – Geographical Diversification – Marine, aviation, transport (MAT)	The volume measure for Marine, aviation, transport (MAT) line of business If the factor for geographical diversification is not calculated, then this item is set to the default value of 1.
F3	Volume measure for premium and reserve risk - V - Marine, aviation, transport (MAT)	The volume measure for non-life premium and reserve risk for Marine, aviation, transport (MAT) line of business $F3 = (C3 + D3) \times (0.75 + 0.25E3)$
A4	Standard deviation for premium risk – USP Standard Deviation - Fire and other property damage	NOT APPLICABLE for the purpose of preparatory phase This is the undertaking specific standard deviation for premium risk for Fire and other property damage line of business as calculated by the undertaking and approved or prescribed by the supervisory authority. This item is not reported where no undertaking specific parameter is used. IF A001 = Y, A4 = 0
A4A	Standard deviation for premium risk – USP - Adjustment factor for non – proportional reinsurance - Fire and other property damage	NOT APPLICABLE for the purpose of preparatory phase This is the undertaking specific adjustment factor for non-proportional reinsurance of a Fire and other property damage line of business, allowing undertakings to take into account the risk-mitigating effect of particular per risk excess of loss reinsurance, as calculated by the undertaking and approved or prescribed by the supervisory authority. This item is not reported where no undertaking specific parameter is used. IF A001 = Y, A4A = 0
В4	Standard deviation for reserve risk – USP- Fire and other property damage	NOT APPLICABLE for the purpose of preparatory phase This is the undertaking specific standard deviation for reserve risk for Fire and other property damage line of business as calculated by the undertaking and approved or nrescribed by the supervisory authority. This item is not reported where no undertaking specific parameter is used. IF A001 = Y, B4 = 0
C4	Volume measure for premium and reserve risk – Vprem - Fire and other property damage	The volume measure for premium risk for Fire and other property damage line of business
D4	Volume measure for premium and reserve risk – Vres - Fire and other property damage	The volume measure for reserve risk for Fire and other property damage line of business, equal to the best estimate for the provisions for claims outstanding for the segment, after deduction of the amount recoverable from reinsurance contracts and special purpose vehicles.

E4	Volume measure for premium and reserve risk – Geographical Diversification – Fire and other property damage	For Fire and other property damage line of business undertakings may calculate the factor for geographical diversification $DIV_s$ according to Solvency II requirements. If the factor for geographical diversification is not calculated, then E4 is set to the default value of 1. IF A001 = Y, E4 = 0
F4	Volume measure for premium and reserve risk - V - Fire and other property damage	The volume measure for non-life premium and reserve risk for Fire and other property damage line of business $F4=(C4 + D4) \times (0.75 + 0.25E4)$
A5	Standard deviation for premium risk – USP Standard Deviation -Third party liability	NOT APPLICABLE for the purpose of preparatory phase This is the undertaking specific standard deviation for premium risk for Third party liability line of business as calculated by the undertaking and approved or prescribed by the supervisory authority This item is not reported where no undertaking specific parameter is used. IF A001 = Y, A5 = 0
A5A	Standard deviation for premium risk – USP - Adjustment factor for non – proportional reinsurance - Third party liability	NOT APPLICABLE for the purpose of preparatory phase This is the undertaking specific adjustment factor for non-proportional reinsurance of a Third party liability line of business allows undertakings to take into account the risk- mitigating effect of particular per risk excess of loss reinsurance, as calculated by the undertaking and approved or prescribed by the supervisory authority. This item is not reported where no undertaking specific parameter is used. IF A001 = Y, A5A = 0
В5	Standard deviation for reserve risk – USP- Third party liability	NOT APPLICABLE for the purpose of preparatory phase This is the undertaking specific standard deviation for reserve risk for Third party liability line of business as calculated by the undertaking and approved or prescribed by the supervisory authority. This item is not reported where no undertaking specific parameter is used. IF A001 = Y, B5 = 0
C5	Volume measure for premium and reserve risk – Vprem - Third party liability	The volume measure for premium risk for Third party liability line of business
D5	Volume measure for premium and reserve risk – Vres - Third party liability	The volume measure for reserve risk for Third party liability line of business, equal to the best estimate for the provisions for claims outstanding for the segment, after deduction of the amount recoverable from reinsurance contracts and special purpose vehicles.
E5	Volume measure for premium and reserve risk – Geographical Diversification -	The volume measure for Third party liability line of business undertakings If the factor for geographical diversification is not calculated, then this item is set to the default value of 1.
F5	Volume measure for premium and reserve risk - V - Third party liability	The volume measure for non-life premium and reserve risk for Third party liability line of business $F5=(C5 + D5) \times (0.75 + 0.25E5)$
A6	Standard deviation for premium risk – USP Standard Deviation -Credit and suretyship	NOT APPLICABLE for the purpose of preparatory phase This is the undertaking specific standard deviation for premium risk for Credit and suretyship line of business as calculated by the undertaking and approved or prescribed by the supervisory authority This item is not reported where no undertaking specific parameter is used. IF A001 = Y, A6 = 0
A6A	Standard deviation for premium risk – USP - Adjustment factor for non – proportional reinsurance – Credit and suretyship	NOT APPLICABLE for the purpose of preparatory phase This is the undertaking specific adjustment factor for non-proportional reinsurance of a Credit and suretyship line of business, allowing undertakings to take into account the risk-mitigating effect of particular per risk excess of loss reinsurance, as calculated by the undertaking and approved or prescribed by the supervisory authority. This item is not reported where no undertaking specific parameter is used. IF A001 = Y, A6A = 0
В6	Standard deviation for reserve risk – USP- Credit and suretyship	NOT APPLICABLE for the purpose of preparatory phase This is the undertaking specific standard deviation for reserve risk for Credit and suretyship line of business as calculated by the undertaking and approved or prescribed by the supervisory authority. This item is not reported where no undertaking specific parameter is used. IF A001 = Y, B6 = 0
C6	Volume measure for premium and reserve risk – Vprem - Credit and suretyship	The volume measure for premium risk for Credit and suretyship line of business
D6	Volume measure for premium and reserve risk – Vres - Credit and suretyship	The volume measure for reserve risk for Credit and suretyship line of business, equal to the best estimate for the provisions for claims outstanding for the segment, after deduction of the amount recoverable from reinsurance contracts and special purpose vehicles.
E6	Volume measure for premium and reserve risk – Geographical Diversification - Credit and suretyship	The volume measure for Credit and suretyship line of business undertakings If the factor for geographical diversification is not calculated, then this item is set to the default value of 1.

F6	Volume measure for premium and reserve risk - V - Credit and suretyship	e for The volume measure for non-life premium and reserve risk for Credit and suretyship serve risk - line of business uretyship F6= (C6 + D6) x (0.75 + 0.25E6	
A7	Standard deviation for premium risk – USP Standard Deviation - Legal expenses	NOT APPLICABLE for the purpose of preparatory phase This is the undertaking specific standard deviation for premium risk for Legal expenses line of business, calculated by the undertaking and approved or prescribed by the supervisory authority. This item is not reported where no undertaking specific parameter is used. IF A001 = Y, A7 = 0	
A7A	Standard deviation for premium risk – USP - Adjustment factor for non – proportional reinsurance – Legal expenses	NOT APPLICABLE for the purpose of preparatory phase This is the undertaking specific adjustment factor for non-proportional reinsurance of a Legal expenses line of business, allowing undertakings to take into account the risk- mitigating effect of particular per risk excess of loss reinsurance, as calculated by the undertaking and approved or prescribed by the supervisory authority. This item is not reported where no undertaking specific parameter is used.	
B7	Standard deviation for reserve risk – USP- Legal expenses	IF A001 = Y, A7A = 0 NOT APPLICABLE for the purpose of preparatory phase This is the undertaking specific standard deviation for reserve risk for Legal expenses line of business as calculated by the undertaking and approved or prescribed by the supervisory authority	
C7	Volume measure for premium and reserve risk – Vprem - Legal expenses	This item is not reported where no undertaking specific parameter is used. The volume measure for premium risk for Legal expenses line of business	
D7	Volume measure for premium and reserve risk – Vres - Legal expenses	The volume measure for reserve risk for Legal expenses line of business, equal to the best estimate for the provisions for claims outstanding for the segment, after deduction of the amount recoverable from reinsurance contracts and special purpose vehicles.	
E7	Volume measure for premium and reserve risk – Geographical Diversification –	he volume measure for Legal expenses line of business f the factor for geographical diversification is not calculated, then E7 is set to the lefault value of 1.	
F7	Volume measure for premium and reserve risk - V - Legal expenses	The volume measure for non-life premium and reserve risk for Legal expenses line of pusiness $=7 = (C7 + D7) \times (0.75 + 0.25E7)$	
A8	Standard deviation for premium risk – USP Standard Deviation - Assistance	NOT APPLICABLE for the purpose of preparatory phase Standard This is the undertaking specific standard deviation for premium risk for Assistance line of business as calculated by the undertaking and approved or prescribed by the supervisory authority This item is not reported where no undertaking specific parameter is used. IF A001 = Y, A8 = 0	
A8A	Standard deviation for premium risk – USP - Adjustment factor for non – proportional reinsurance – Assistance	NOT APPLICABLE for the purpose of preparatory phase This is the undertaking specific adjustment factor for non-proportional reinsurance of an Assistance line of business, allowing undertakings to take into account the risk- mitigating effect of particular per risk excess of loss reinsurance, as calculated by the undertaking and approved or prescribed by the supervisory authority.	
		IF A001 = Y, A8A = $0$	
B8	Standard deviation for reserve risk – USP- Assistance	NOT APPLICABLE for the purpose of preparatory phase This is the undertaking specific standard deviation for reserve risk for an Assistance line of business as calculated by the undertaking and approved or prescribed by the supervisory authority. This item is not reported where no undertaking specific parameter is used. IE A001 = X this call = 0	
C8	Volume measure for premium and reserve risk – Vprem – Assistance	IF A001 = Y, this cell = 0         The volume measure for premium risk for Assistance line of business         .	
D8	Volume measure for premium and reserve risk – Vres - Assistance         The volume measure for reserve risk for Assistance line of business, equal to the best estimate for the provisions for claims outstanding for the segment, after deduction of the amount recoverable from reinsurance contracts and special purpose vehicles.		

E8	Volume measure for	The volume measure for Assistance line of business	
	Geographical Diversification - Assistance	default value of 1.	
F8	Volume measure for premium and reserve risk - V - Assistance	The volume measure for non-life premium and reserve risk for Assistance line of business $F8 = (C8 + D8) \times (0.75 + 0.25E8)$	
A9	Standard deviation for premium risk – USP Standard Deviation - Miscellaneous	NOT APPLICABLE for the purpose of preparatory phase This is the undertaking specific standard deviation for premium risk for Miscellaneous line of business as calculated by the undertaking and approved or prescribed by the supervisory authority. This item is not reported where no undertaking specific parameter is used.	
A9A	Standard deviation for premium risk – USP - Adjustment factor for non – proportional reinsurance – Miscellaneous	NOT APPLICABLE for the purpose of preparatory phase This is the undertaking specific adjustment factor for non-proportional reinsurance of a Miscellaneous line of business, allowing undertakings to take into account the risk- mitigating effect of particular per risk excess of loss reinsurance, as calculated by the undertaking and approved or prescribed by the supervisory authority. This item is not reported where no undertaking specific parameter is used. IF A001 = Y, A9A = 0	
B9	Standard deviation for reserve risk- USP – Miscellaneous	NOT APPLICABLE for the purpose of preparatory phase This is the undertaking specific standard deviation for reserve risk for Miscellaneous line of business as calculated by the undertaking and approved or prescribed by the supervisory authority. This item is not reported where no undertaking specific parameter is used. IF A001 = Y, B9 = 0	
C9	Volume measure for premium and reserve risk – Vprem - Miscellaneous	The volume measure for premium risk for Miscellaneous line of business	
D9	Volume measure for premium and reserve risk – Vres - Miscellaneous	he volume measure for reserve risk for Miscellaneous line of business, equal to the est estimate for the provisions for claims outstanding for the Miscellaneous line of usiness, after deduction of the amount recoverable from reinsurance contracts and necial nurnose vehicles.	
E9	Volume measure for premium and reserve risk – Geographical Diversification - Miscellaneous	The volume measure for Miscellaneous line of business If the factor for geographical diversification is not calculated, then this item is set to the default value of 1.	
F9	Volume measure for premium and reserve risk - V - Miscellaneous	The volume measure for non-life premium and reserve risk $F9=(C9 + D9) \times (0.75 + 0.25E9)$	
A10	Standard deviation for premium risk – USP Standard Diviation- Non – proportional reinsurance –property	NOT APPLICABLE for the purpose of preparatory phase This is the undertaking specific standard deviation for premium risk Non-proportional reinsurance - property line of business as calculated by the undertaking and approved or prescribed by the supervisory authority This item is not reported where no undertaking specific parameter is used. IF A001 = Y, A10 = 0	
A10A	Standard deviation for premium risk – USP - Adjustment factor for non – proportional reinsurance – property	NOT APPLICABLE for the purpose of preparatory phase This is the undertaking specific adjustment factor for non-proportional reinsurance of a line of business, allowing undertakings to take into account the risk-mitigating effect of particular per risk excess of loss reinsurance, as calculated by the undertaking and approved or prescribed by the supervisory authority.	
B10	Standard deviation for reserve risk – USP-Non – proportional reinsurance – property	I his item is not reported where no undertaking specific parameter is used. NOT APPLICABLE for the purpose of preparatory phase This is the undertaking specific standard deviation for reserve risk for Non-proportional reinsurance – property line of business as calculated by the undertaking and approved or prescribed by the supervisory authority. This item is not reported where no undertaking specific parameter is used. IF A001 = Y, B10 = 0	
C10	Volume measure for premium and reserve risk – Vprem - Non – proportional reinsurance - property	The volume measure for premium risk for Non-proportional reinsurance – property line of business	
D10	Volume measure for premium and reserve risk – Vres - Non – proportional reinsurance - property	The volume measure for reserve risk for Non-proportional reinsurance – property line of business, equal to the best estimate for the provisions for claims outstanding for the Non-proportional reinsurance – property , after deduction of the amount recoverable from reinsurance contracts and special purpose vehicles.	
E10	Volume measure for premium and reserve risk – Geographical Diversification -	The volume measure for Non-proportional reinsurance – property line of business	

	Non – proportional reinsurance - property	IF $A001 = Y$ , $E10 = 0$
F10	Volume measure for premium and reserve risk - V - Non – proportional reinsurance - property	The volume measure for non-life premium and reserve risk for Non-proportional reinsurance – property F10= (C10 + D10) x (0.75 + 0.25E10)
A11	Standard deviation for premium risk – USP Standard Diviation - Non – proportional reinsurance – casualty	IF A001 = Y, F10 = 0 NOT APPLICABLE for the purpose of preparatory phase This is the undertaking specific standard deviation for premium risk for Non-proportional reinsurance – casualty line of business as calculated by the undertaking and approved or prescribed by the supervisory authority This item is not reported where no undertaking specific parameter is used. IF A001 = Y, A11 = 0
A11A	Standard deviation for premium risk – USP - Adjustment factor for non – proportional reinsurance – Non-proportional reinsurance- casualty	NOT APPLICABLE for the purpose of preparatory phase This is the undertaking specific adjustment factor for non-proportional reinsurance of a Non-proportional reinsurance – casualty line of business, allowing undertakings to take into account the risk-mitigating effect of particular per risk excess of loss reinsurance, as calculated by the undertaking and approved or prescribed by the supervisory authority This item is not reported where no undertaking specific parameter is used. IF A001 = Y, A11A = 0
B11	Standard deviation for reserve risk – USP- Non – proportional reinsurance – casualty	NOT APPLICABLE for the purpose of preparatory phase This is the undertaking specific standard deviation for reserve risk for Non-proportional reinsurance – casualty line of business as calculated by the undertaking and approved or prescribed by the supervisory authority. This item is not reported where no undertaking specific parameter is used. IF A001 = Y, B11 = 0
C11	Volume measure for premium and reserve risk – Vprem - Non – proportional reinsurance – casualty	The volume measure for premium risk for Non-proportional reinsurance – casualty line of business
D11	Volume measure for premium and reserve risk – Vres - Non – proportional reinsurance - casualty	The volume measure for reserve risk for Non-proportional reinsurance – casualty line of busines, equal to the best estimate for the provisions for claims outstanding for the Non-proportional reinsurance – casualty, after deduction of the amount recoverable from reinsurance contracts and special purpose vehicles.
E11	Volume measure for premium and reserve risk – Geographical Diversification – Non – proportional reinsurance – casualty	The volume measure for Non-proportional reinsurance – casualty line of business If the factor for geographical diversification is not calculated, then this item is set to the default value of 1.
F11	Volume measure for premium and reserve risk - V - Non – proportional reinsurance – casualty	The volume measure for non-life premium and reserve risk for Non-proportional reinsurance – casualty line of business F11= (C11 + D11) x (0.75 + 0.25E11)
A12	Standard deviation for premium risk – USP Standard Diviation - Non – proportional reinsurance – MAT	NOT APPLICABLE for the purpose of preparatory phase This is the undertaking specific standard deviation for premium risk for Non-proportional reinsurance – MAT line of business as calculated by the undertaking and approved or prescribed by the supervisory authority. This item is not reported where no undertaking specific parameter is used. IF A001 = Y, A12 = 0
A12A	Standard deviation for premium risk – USP - Adjustment factor for non – proportional reinsurance – Non-proportional reinsurance- MAT	NOT APPLICABLE for the purpose of preparatory phase This is the undertaking specific adjustment factor for non-proportional reinsurance of a Non-proportional reinsurance – MAT line of business, allowing undertakings to take into account the risk-mitigating effect of particular per risk excess of loss reinsurance, as calculated by the undertaking and approved or prescribed by the supervisory authority. This item is not reported where no undertaking specific parameter is used. IF A001 = Y, A12A = 0
B12	Standard deviation for reserve risk – USP - Non – proportional reinsurance – MAT	NOT APPLICABLE for the purpose of preparatory phase This is the undertaking specific standard deviation for reserve risk for Non-proportional reinsurance – MAT line of business as calculated by the undertaking and approved or prescribed by the supervisory authority. This item is not reported where no undertaking specific parameter is used. IF A001 = Y, B12 = 0
C12	Volume measure for premium and reserve risk – Vprem - Non – proportional reinsurance – MAT	The volume measure for premium risk for Non-proportional reinsurance – MAT line of business

D12	Volume measure for premium and reserve risk – Vprem - Non – proportional reinsurance – MAT	The volume measure for reserve risk for Non-proportional reinsurance – MAT line of business, equal to the best estimate for the provisions for claims outstanding for the Non-proportional reinsurance – MAT, after deduction of the amount recoverable from reinsurance contracts and special purpose vehicles.
E12	Volume measure for premium and reserve risk – Geographical Diversification – Non – proportional reinsurance – MAT	The volume measure for Non-proportional reinsurance – MAT line of business If the factor for geographical diversification is not calculated, then this item is set to the default value of 1.
F12	Volume measure for premium and reserve risk - V - Non – proportional reinsurance - MAT	The volume measure for non-life premium and reserve risk for Non-proportional reinsurance – MAT F12= (C12 + D12) x (0.75 + 0.25E12)
A13	Combined standard deviation	This is the combined standard deviation for premium and reserve risk for all segments.
F13	Total Volume measure for premium and reserve risk	The total volume measure for premium and reserve risk, equal to the sum of the volume measures for premium and reserve risk for all lines of business: F13=sum(F1:F12)
A14	Total capital requirement for non – life premium and reserve risk	This is the total capital charge for the non-life premium and reserve risk sub module. IF A001=Y, item A14 represents total capital charge for non-life premium and reserve risk sub module calculated using simplified calculation.
	Non life lanse risk	
A15	Initial absolute values before shock – Assets – Non-life underwriting risk - Lapse risk	This is the absolute value of the assets subject to the Non-life lapse risk, before the shock.
A15A	Initial absolute values before shock – Liabilities – Non-life underwriting risk - Lapse risk	This is the absolute value of liabilities subject to the Non-life lapse risk, before the shock.
B15	Absolute values after shock – Assets – Non-life underwriting risk - Lapse risk	This is the absolute value of the assets subject to non life lpase risk, after the shock.
B15A	Absolute values after shock – Liabilities – Non-life underwriting risk - Lapse risk	This is the absolute value of the liabilities subject to non life lapse risk , after the shock.
C15	Solvency capital requirement - Non-life underwriting risk - Lanse risk	This is the capital charge for non life underwiting lapse risk. C15 = $(A15-A15A) - (B15-B15B), C15>=0.$
	Non – life catastrophe risk	
A16	Capital requirement for non – life catastrophe risk	This is the total non life catastrophe risk capital requirement. This cell should agree with C21 on template SCR – B3F.
A17	Diversification within non - life underwriting risk module	This is the diversification effect within the non-life underwriting risk sub-module as a result of the aggregation of the capital requirements premium and reserve risk, catastrophe risk and lapse risk. A17=A18-C15-A16-A14
A18	Total capital requirement for non-life underwriting risk	This is the solvency capital requirement for non-life underwriting risk sub module. This item should agree with A5 on SCR – B2A.

## Technical Annex II: List of quantitative reporting items S.26.06 Solvency Capital Requirement - Operational risk

	ITEM	INSTRUCTIONS
A30	Ring Fenced Fund? (Y/N )	Identifies whether the reported figures are with regard to RFF or with regard to remaining part . One of the options in the following list shall be used: When the items reported refer to a RFF: Y When the items reported refer to a Remaining part: N
A0	Fund number	Identification number for a ring fenced fund; This number is attributed by the undertaking and must be consistent over time and with the fund number in TP (L) F3, item A3, Assets D1 item A2 and Own Funds items A0115.1n. This item is to be reported only when item A30 = Y.
A1	Life gross technical provisions (excluding risk margin)	This is technical provisions for life insurance obligations. For these purposes, technical provisions should not include the risk margin, and should be without deduction of recoverables from reinsurance contracts and special purpose vehicles.
A2	Life gross technical provisions unit- linked (excluding risk margin)	This is technical provisions for life insurance obligations where the investment risk is borne by the policyholders. For these purposes, technical provisions should not include the risk margin, and should be without deduction of recoverables from reinsurance contracts and special purpose vehicles.
A3	Non-life gross technical provisions (excluding risk margin)	This is technical provisions for non-life insurance obligations. For these purposes, technical provisions should not include the risk margin, and should be without deduction of recoverables from reinsurance contracts and special purpose vehicles.
A4	Capital requirement for operational risk based on technical provisions	This is the capital requirement for operational risk based on technical provisions A4 = 0.0045*max(0, (A1 - A2)) +0.03*max (0, A3)
A5	Earned life gross premiums (previous 12 months)	Premium earned during the previous 12 months for life insurance obligations, without deducting premium ceded to
A6	Earned life gross premiums unit- linked (previous 12 months)	Premium earned during the previous 12 months for life insurance obligations where the investment risk is borne by the policyholders without deducting premium ceded to reinsurance
A7	Earned non-life gross premiums (previous 12 months)	Premium earned during the previous 12 months for non-life insurance obligations, without deducting premiums ceded to reinsurance
A8	Earned life gross premiums (12 months prior to the previous 12 months)	Premium earned during the 12 months prior to the previous 12 months for life insurance obligations, without deducting premium ceded to reinsurance
A9	Earned life gross premiums unit- linked (12 months prior to the previous 12 months)	Premium earned during the 12 months prior to the previous 12 months for life insurance obligations where the investment risk is borne by the policy holders without deducting premium ceded to reinsurance.
A10	Earned non-life gross premiums (12 months prior to the previous 12 months)	Premium earned during the 12 months prior to the previous 12 months for non-life insurance obligations, without deducting premiums ceded to reinsurance
A11	Capital requirement for operational risk based on earned premiums	This is the capital requirement for operational risks based on earned premiums.

A12	Capital requirement for operational risk charge before capping	This is the capital requirement for operational risk before capping adjustment A12 = Max (A4,A11)
A13	Percentage of Basic Solvency Capital Requirement	Without precluding the final design of reporting on SCR, this is the result of the percentage applied to the Basic SCR reported in item B10 on SCR-B2A
A14	Capital requirement for operational risk charge after capping	This is the capital requirement for operational risk after capping adjustment. A14 = min (A12, A13)
A15	Expenses incurred in respect of unit linked business (previous 12 months)	This is the amount of expenses incurred in the previous 12 months in respect of life insurance where the investment risk is borne by the policyholders.
A16	The total capital requirement for operational risk	This is the capital charge for operational risk. Without precluding the final design of reporting on SCR, the figure will correspond to in item A13 on SCR-B2A

## Technical Annex II: List of quantitative reporting items S.27.01

Solvency Capi	tal Requirement -	Non-life cata	astrophe risk

	ITEM	INSTRUCTIONS
A0	Fund number	Identification number for a ring fenced fund; This number is attributed by the undertaking and must be consistent over time and with the fund number in TP (L) F3, item A3, Assets D1 item A2 and Own Funds items A0115.1n. This item is to be reported only when item $A30 = Y$ .
A30	Ring Fenced Fund? (Y/N)	Identifies whether the reported figures are with regard to RFF or with regard to remaining part . One of the options in the following list shall be used: When the items reported refer to a RFF: Y When the items reported refer to a Remaining part: N
	Non-life catastrophe	risk – Summary
A1	Gross SCR – Natural catastrophe risk	This is the total gross catastrophe risk arising from all natural catastrophe perils and taking into consideration the diversification effect between the perils given in A7.
A2:A6	Gross SCR – Natural catastrophe risk perils	This is the total gross capital requirement per natural catastrophe peril, taking into consideration the diversification effect between zones and regions. Amounts for the following risk perils are to be reported, when present: Windstorm Earthquake Flood Hail Subsidence Per natural peril this amount is equal to the Gross Catastrophe Risk Charge: A2=AF39 A3=BE39 A4=CF33 A5=DF28
A7	Gross SCR – Diversification	A6=EE3 Diversification effect arising from the aggregation of the total gross capital charges relating to different natural catastrophe perils.
B1	between perils Total risk mitigation – Natural catastrophe risk	A/=SUM(A2:A6)-A1 This is the total risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles arising from all natural catastrophe perils and taking into consideration the diversification effect between the perils given in B7. B1=C1-A1
B2:B6	Total risk mitigation – Natural catastrophe risk perils	This is the total risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles per natural catastrophe peril. Amounts for the following risk perils are to be reported, when present: Windstorm Earthquake Flood Hail Subsidence B2=A2-C2 B3=A3-C3 B4=A4-C4 B5=A5-C5 B6=A6-C6
В7	Total risk mitigation – Diversification between perils	B6=A6-C6 Diversification effect arising from the aggregation of the risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to different natural catastrophe perils.
C1	Net SCR – Natural catastrophe risk	B/=A/-C/ This is the total net catastrophe risk arising from all natural catastrophe perils and taking into consideration the diversification effect between the perils given in C7.
C2:C6	Net SCR – Natural catastrophe risk perils	This is the total net capital requirement per natural catastrophe peril, taking into consideration the diversification effect between zones and regions. Amounts for the following risk perils are to be reported, when present: Windstorm Earthquake Flood Hail Subsidence Per natural peril this amount is equal to the Net Catastrophe Risk Charge: C2=AI39 C3=BH39 C4=CI33 C5=DI28 C6=EH3
C7	Net SCR – Diversification between perils	Diversification effect arising from the aggregation of the total net capital charges relating to different natural catastrophe perils. C7=SUM(C2:C6)-C1

	ITEM	INSTRUCTIONS	
A8	Gross SCR – Catastrophe risk non-	This is the total gross catastrophe risk arising from non-proportional property reinsurance.	
B8	Total risk mitigation – Catastrophe risk non- proportional property reinsurance	This is the total risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles for non-proportional property reinsurance. B8=A8-C8	
C8	Net SCR – Catastrophe risk non- proportional property reinsurance	This is the total net catastrophe risk arising from non-proportional property reinsurance. C8=FE1	
A9	Gross SCR – Man- made catastrophe risk	This is the total gross catastrophe risk arising from all man-made perils and taking into consideration the diversification between the perils given in A16.	
A10:A15	Gross SCR – Man- made catastrophe risk perils	This is the total gross capital requirement per man-made peril, taking into considerations k the diversification effect between sub-perils. Amounts for the following risk perils are to be reported, when present: Motor vehicle liability Marine Aviation Fire Liability Credit & Suretyship Per man-made peril this amount is equal to the Gross Catastrophe Risk Charge: A10=GA3 A11=HC3 A12=IC1 A13=JA1 A14=KC8	
A16	Gross SCR – Diversification between perils	Diversification effect arising from the aggregation of the total gross capital charges relating to different man-made perils. A16=SUM(A10:A15)-A9	
В9	Total risk mitigation – Man-made catastrophe risk	This is the total risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles arising from all man-made perils and taking into consideration the diversification effect between the perils given in B16. B9=A9-C9	
B10:B15	Total risk mitigation – Man-made catastrophe risk perils	This is the total risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles per man-made catastrophe peril. Amounts for the following risk perils are to be reported, when present: Motor vehicle liability Marine Aviation Fire Liability Credit & Suretyship B10=A10-C10 B11=A11-C11 B12=A12-C12 B13=A13-C13 B14=A14-C14 B15=C15	
B16	Total risk mitigation – Diversification between perils	B15=A15-C15 Diversification effect arising from the aggregation of the risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to different man-made perils. B16=A16-C16	
C9	Net SCR – Man-made catastrophe risk	This is the total net catastrophe risk arising from all man-made catastrophe perils and taking into consideration the diversification effect between the perils given in C16.	

	ITEM	INSTRUCTIONS
10:015	Net SCR – Man-made catastrophe risk perils	I his is the total net capital requirement per man-made catastrophe peril, taking into consideration the diversification effect between zones and regions. Amounts for the following risk perils are to be reported, when present: Motor vehicle liability Marine Aviation Fire Liability Credit & Suretyship Per man-made peril this amount is equal to the Net Catastrophe Risk Charge: C10=GA6 C11=HC5 C12=IF1 C13=JA4 C14=KC10
C16	Net SCR – Diversification between perils	CISELCI4 Diversification effect arising from the aggregation of the total net capital charges relating to different man-made catastrophe perils. CI6=SUM(C10:C15)-C9
A17	Gross SCR – Other non-life catastrophe	This is the total gross catastrophe risk arising from all "other non-life" perils and taking into consideration the diversification between the perils given in A18.
A18	Gross SCR – Diversification between perils	Diversification effect arising from the aggregation of the total gross capital charges relating to different "other non-life" perils. A18=MG2
B17	Total risk mitigation – Other non-life catastrophe risk	This is the total risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles arising from all "other non-life" perils and taking into consideration the diversification effect between the perils given in B18. B17=A17-C17
B18	Total risk mitigation – Diversification between perils	Diversification effect arising from the aggregation of the risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to different "other non-life" perils. B18=A18-C18
C17	Net SCR – Other non- life catastrophe risk	This is the total net catastrophe risk arising from all "other non-life" catastrophe perils and taking into consideration the diversification effect between the perils given in C18.
C18	Net SCR – Diversification between perils	Diversification effect arising from the aggregation of the total net capital charges relating to different "other non-life" catastrophe perils. C18=MG4
A19	Gross SCR - Total Non-life catastrophe risk before diversification	This is the total gross catastrophe risk arising from all the sub-modules (Natural catastrophe, Non-proportional property reinsurance, Man-made and "Other non-life" catastrophe risks) before the diversification between the sub-modules. A19=A1+A8+A9+A17
A20	Gross SCR - Diversification between sub-modules	Diversification effect arising from the aggregation of the total gross capital charges relating to different sub-modules (Natural catastrophe, Non-proportional property reinsurance, Man-made and "Other non-life" catastrophe risks). A20=A19-A21
A21	Gross SCR - Total Non-life catastrophe risk after diversification	This is the total gross catastrophe risk arising from all the sub-modules (Natural catastrophe, Non-proportional property reinsurance, Man-made and "Other non-life" catastrophe risks), taking into consideration the diversification between the sub-modules given in A20.
B19	Total risk mitigation – Total Non-life catastrophe risk before diversification	This is the total risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles arising from all the sub-modules (Natural catastrophe, Non- proportional property reinsurance, Man-made and "Other non-life" catastrophe risks), before the diversification between the sub-modules. B19=A19-C19
B20	Total risk mitigation – Diversification between sub-modules	Diversification effect arising from the aggregation of the risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to different sub-modules (Natural catastrophe, Non-proportional property reinsurance, Man-made and "Other non-life" catastrophe risks). B20=A20-C20
B21	Total risk mitigation – Total Non-life catastrophe risk after diversification	This is the total risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles arising from all the sub-modules (Natural catastrophe, Non- proportional property reinsurance, Man-made and "Other non-life" catastrophe risks), taking into consideration the diversification effect between the sub-modules given in B20. B21=A21-C21
C19	Net SCR - Total Non- life catastrophe risk before diversification	This is the total net catastrophe risk arising from all the sub-modules (Natural catastrophe, Non-proportional property reinsurance, Man-made and "Other non-life" catastrophe risks), before the diversification between the sub-modules. C19=C1+C8+C9+C17

	ITEM	INSTRUCTIONS
C20	Net SCR - Diversification between sub-modules	Diversification effect arising from the aggregation of the total net capital charges relating to different sub-modules (Natural catastrophe, Non-proportional property reinsurance, Man-made and "Other non-life" catastrophe risks). C20=C19-C21
C21	Net SCR - Total Non- life catastrophe risk after diversification	This is the total net catastrophe risk arising from all the sub-modules (Natural catastrophe, Non-proportional property reinsurance, Man-made and "Other non-life" catastrophe risks), taking into consideration the diversification between the sub-modules given in item C20.
	Health catastrophe	risk – Summary
A22	Gross SCR – Health catastrophe risk	This is the total gross catastrophe risk arising from all Health catastrophe risk sub- modules and taking into consideration the diversification between the sub-modules aiven in A26.
A23:A25	Gross SCR – Health catastrophe risk sub- modules	This is the total gross capital requirement per Health catastrophe risk sub-modules, taking into consideration the diversification effect between the countries. Amounts for the following risk perils are to be reported, when present: Mass accident Accident concentration Pandemic Per Health catastrophe risk sub-module this amount is equal to the Gross Catastrophe Risk Charge: A23=NK34 A24=OG34
A26	Gross SCR – Diversification between sub-modules	A25=PJ33 Diversification effect arising from the aggregation of the total gross capital charges relating to different Health risk catastrophe sub-modules. A26=SUM(A23:A25)-A22
B22	Total risk mitigation – Health catastrophe risk	This is the total risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles arising from all Health risk catastrophe sub-modules and taking into consideration the diversification effect between the sub-modules given in B26. B22=A22-C22
B23:B25	Total risk mitigation – Health catastrophe risk sub-modules	This is the total risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles per Health catastrophe risk sub-module. Amounts for the following risk perils are to be reported, when present: Mass accident Accident concentration Pandemic B23=A23-C23 B24=A24-C24 B25=A25-C25
B26	Total risk mitigation – Diversification between sub-modules	Diversification effect arising from the aggregation of the risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to different Health catastrophe risk sub-modules. B26=A26-C26
C22	Net SCR – Health catastrophe risk	This is the total net catastrophe risk arising from all Health catastrophe risk sub- modules and taking into consideration the diversification effect between the sub- modules given in C26. Amount must be equal with the amount for Total capital requirement for health catastrophe risk (item A25) mentioned in the template for SCR Health underwriting risk (SCR-B3D).
C23:C25	Net SCR – Health catastrophe risk sub- modules	This is the total net capital requirement per Health catastrophe risk sub-module, taking into consideration the diversification effect between countries. Amounts for the following risk perils are to be reported, when present: Mass accident Accident concentration Pandemic Per Health catastrophe risk sub-module this amount is equal to the Net Catastrophe Risk Charge: C23=NN34 C24=OJ34 C25=PM33 Diversification effect arising from the aggregation of the total net capital charges
C20	Diversification	relating to different Health catastrophe risk sub-modules. C26=SUM(C23:C25)-C22

	ITEM	INSTRUCTIONS
	Natural catastrophe	risk – Windstorm
AA1:AA20	Estimation of the	An estimate of the premiums to be earned by the insurance or reinsurance undertaking,
	gross premium to be	during the following year in relation to the 20 EEA regions for the contract in relation to
	earned – EEA Region	the obligations of lines of business :
		$\cdot$ Fire and other damage, including the proportional reinsurance obligations;
		$\cdot$ Marine, aviation and transport insurance, including the proportional reinsurance
		obligations.
		Premiums shall be gross, without deduction of premiums for reinsurance contracts.
		EEA regions are the following ones:
		Republic of Austria
		Kingdom of Belgium
		Czech Republic
		Swiss Confederation; Principality of Lichtenstein
		Kingdom of Denmark
		Prench Republic Lexcept Guadeloupe, Martinique, the Collectivity of Saint Martin and
		Reunion   Federal Depublic of Cormony
		Penublic of Iceland
		Iroland
		Grand Duchy of Luxemburg
		Kingdom of the Natherlands
		Kingdom of Norway
		Republic of Poland
		Kingdom of Spain: Principality of Andorra
		Kinadom of Sweden
		United Kingdom of Great Britain and Northern Ireland
		Guadeloupe
		Martinique
		Collectivity of Saint Martin
		Réunion
AA21	Estimation of the	AA21=SUM(AA1:AA20)
	gross premium to be	
	earned – Total	
	Windstorm EEA	
	Regions before	
	diversification	
AA22:AA35	Estimation of the	An estimate of the premiums to be earned by the insurance or reinsurance undertaking,
	gross premium to be	during the following year in relation to the 14 regions other than the EEA regions, for
	earned – Other	the contract in relation to the obligations of lines of business :
	Regions	
		• Fire and other damage, including the proportional reinsurance obligations;
		<ul> <li>Marine, aviation and transport insurance, including the proportional reinsurance</li> </ul>
		obligations.
		Premiums shall be gross, without deduction of premiums for reinsurance contracts.
		The 14 other that the EEA regions are the following ones:
		Cantural and Minataum Ania
		Central and Western Asia
		Edslern Asid
		Vicentia Nothern Africa
		Southorn Africa
		Northern America excluding the United States of America
		Caribbean and Central America
		Fastern South America
		Northern southern and western South America
		North-east United States of America
		South-east United States of America
		Mid-west United States of America
		Western United States of America
AA36	Estimation of the	AA36=SUM(AA22:AA35)
	aross premium to be	
	earned - Total	
	Windstorm Other	
	Regions before	
	diversifications	
AA37	Estimation of the	AA37=AA21+AA36
	gross premium to be	
	earned - Total	
	Windstorm all Regions	
	before diversification	
AB1:AB20	Exposure – EEA	The sum of the total sum insured per each of the 20 EEA regions:
-	Region	For lines of business Fire and other damage, including the proportional
		reinsurance obligations, in relation to contracts that cover windstorm risk and
		where the risk is situated in this particular EEA region and
		•

	ITEM	INSTRUCTIONS
		<ul> <li>For lines of business Marine, aviation and transport insurance, including the proportional reinsurance obligations, in relation to contracts that cover onshore property damage by Windstorm and where the risk is situated in this particular EEA region.</li> <li>The 20 EEA regions are the ones identifies in the instructions for items AA1:AA20</li> </ul>
AB21	Exposure – Total Windstorm EEA Regions before	AB21=SUM(AB1:AB20)
AB22:AB35	Exposure – Other Regions	<ul> <li>The sum of the total sum insured in relation to the 14 regions other than the EEA regions: <ul> <li>Fire and other damage, including the proportional reinsurance obligations;</li> <li>Marine, aviation and transport insurance, including the proportional reinsurance obligations.</li> </ul> </li> <li>The 14 other that the EEA regions are the ones identifies in the instructions for items AA22:AA35</li> </ul>
AB36	Exposure - Total Windstorm Other Regions before diversifications	AB36=SUM(AB22:AB35)
AB37	Exposure - Total Windstorm all Regions before diversification	AB37=AB21+AB36
AC1:AC20	Specified Gross Loss – EEA Region	Specified gross windstorm loss per each of the 20 EEA regions, taking into consideration the effect of diversification between zones. The 20 EEA regions are the ones identifies in the instructions for items AA1:AA20
AC21	Specified Gross Loss – Total Windstorm EEA Regions before diversification	AC21=SUM(AC1:AC20)
AD1:AD20	Gross Cat Risk Charge Factor – EEA Region	The Risk Charge Factor per each of the 20 EEA regions for Windstorm according to the Standard Formula, taking into consideration the effect of diversification between zones. The 20 EEA regions are the ones identifies in the instructions for items AA1:AA20. AD1=AC1/AB1 AD2=AC2/AB2 AD3=AC3/AB3 AD4=AC4/AB4 AD5=AC4/AB4 AD5=AC4/AB5 AD6=AC6/AB6 AD7=AC7/AB7 AD8=AC8/AB8 AD9=AC9/AB9 AD10=AC10/AB10 AD11=AC11/AB11 AD12=AC12/AB12 AD13=AC13/AB13 AD14=AC14/AB14 AD15=AC15/AB15 AD16=AC16/AB16 AD17=AC17/AB17 AD18=AC18/AB18 AD19=AC19/AB19 AD10=AC20/AB20
AD21	Gross Cat Risk Charge Factor – Total Windstorm EEA Regions before diversification	AD21=SUM(AD1:AD20)
AE1:AE20	Scenario A or B – EEA Region	The larger of the capital requirement for Windstorm risk for each of the 20 EEA regions according to scenario A or scenario B. The 20 EEA regions are the ones identifies in the instructions for items AA1:AA20. By determining the largest amount of scenario A and B, the risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril, must be taken into account.
AF1:AF20	Gross Catastrophe Risk Charge – EEA Region	Gross capital requirement arising from Windstorm for each of the 20 EEA Regions corresponding to the larger of scenario A or B. The 20 EEA regions are the ones identifies in the instructions for items AA1:AA20.
AF21	Gross Catastrophe Risk Charge – Total Windstorm EEA Regions before diversification	AF21=SUM(AF1:AF20)

	ITEM	INSTRUCTIONS
AF36	Gross Catastrophe Risk Charge – Total Windstorm Other Regions before diversifications	The gross capital requirement for Windstorm risk in regions other than the EEA Regions. It is the amount of the instantaneous loss, without deduction of the amounts recoverable from reinsurance contracts and Special Purpose Vehicles. The Other than the EEA Regions are the ones identified in the instructions for items AA22:AA35
AF37	Gross Catastrophe Risk Charge – Total Windstorm all Regions before diversification	AF37=AF21+AF36
AF38	Gross Catastrophe Risk Charge – Diversification effect between regions	Diversification effect arising from the aggregation of the Windstorm risks relating to the different regions (both EEA Regions and "other regions") The EEA regions are the ones identified in the instructions for items AA1:AA20. The Other than the EEA Regions are the ones identified in the instructions for items AA22:AA35. AF38=AF37-AF39
AF39	Gross Catastrophe Risk Charge – Total Windstorm after diversification	This is the total gross capital requirement for Windstorm risk, taking into consideration the diversification effect reported in item AF38.
AG1:AG20	Estimated Risk Mitigation – EEA Region	Per each of the 20 EEA Regions, the estimated risk mitigation effect, corresponding to the selected scenario, of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril, excluding the estimated reinstatement premiums. The EEA regions are the ones identified in the instructions for items AA1:AA20.
AG21	Estimated Risk Mitigation – Total Windstorm EEA Regions before diversification	AG21=SUM(AG1:AG20)
AG36	Estimated Risk Mitigation – Total Windstorm Other Regions before diversifications	For all the regions other the EEA Regions, the estimated risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril, excluding the estimated reinstatement premiums. The Other than the EEA Regions are the ones identified in the instructions for items AA22:AA35
AG37	Estimated Risk Mitigation – Total Windstorm all Regions before diversification	AG37=AG21+AG36
AH1:AH20	Estimated Reinstatement Premiums – EEA Region	For each of the 20 EEA Regions, the estimated reinstatement premiums, corresponding to the selected scenario, as a result of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril. The EEA regions are the ones identified in the instructions for items AA1:AA20.
AH21	Estimated Reinstatement Premiums – Total Windstorm EEA Regions before diversification	AH21=SUM(AH1:AH20)
AH36	Estimated Reinstatement Premiums – Total Windstorm Other Regions before diversifications	For all the regions other than the EEA Regions, the estimated reinstatement premiums, as a result of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril. The Other than the EEA Regions are the ones identified in the instructions for items AA22:AA35
AH37	Estimated Reinstatement Premiums – Total Windstorm all Regions before diversification	AH37=AH21+AH36

	ITEM	INSTRUCTIONS
AI1:AI20	Net Catastrophe Risk	Net capital requirement, after the deduction of the risk mitigating effect of the
	Charge – EEA Region	undertaking's specific reinsurance contracts and special purpose vehicles relating to this
	5 5	peril, arising from Windstorms in each of the EEA regions, corresponding to the selected
		scenario.
		The FFA regions are the ones identified in the instructions for items AA1·AA20
		AI1=AF1-AG1+AH1
		AI2=AF2-AG2+AH2
		AI3=AF3-AG3+AH3
		AI4=AF4-AG4+AH4
		AI5=AF5-AG5+AH5
		AI6=AF6-AG6+AH6
		AI7=AF7-AG7+AH7
		AI8=AF8-AG8+AH8
		AI9=AF9-AG9+AH9
		AI10=AF10-AG10+AH10
		AI11=AF11-AG11+AH11
		AI12=AF12-AG12+AH12
		AI13=AF13-AG13+AH13
		AI14=AF14-AG14+AH14
		AI15=AF15-AG15+AH15
		AII6=AFI6-AGI6+AHI6
		AI17=AF17-AG17+AH17
		A118=AF18-AG18+AH18
		A119=AF19-AG19+AH19
4121	Not Coto stars a b a Diala	AI2U=AF2U-AG2U+AH2U
AIZI	Net Catastrophe Risk	A121=SUM(A11:A120)
	Charge – Total	
	Windstorm EEA	
	Regions before	
AI36	Net Catastrophe Risk	Net capital requirement for Windstorm risk in regions other than the FFA Regions. It is
A150	Charge - Total	the amount of the instantaneous loss including the deduction of the amounts
	Windstorm Other	recoverable from reinsurance contracts and Special Durnese Vehicles
	Regions before	The Other then the EEA Designs are the one identified in the instructions for items
	diversifications	A22-3A25
	uiversincations	AAZZ.AAJJ
AI37	Net Catastrophe Risk	AI37=AI21+AI36
	Charge - Total	
	Windstorm all Regions	
	before diversification	
AI38	Net Catastrophe Risk	Diversification effect arising from the aggregation of the net capital requirements for
	Charge –	Windstorm risks relating to the different regions (both EEA Regions and "other
	Diversification effect	regions").
	between regions	The EEA regions are the ones identified in the instructions for items AA1:AA20.
		The Other than the EEA Regions are the ones identified in the instructions for items
		AA22:AA35.
		AT38=AT37-AT39
AI39	Net Catastrophe Risk	This is the total net capital requirement for Windstorm risk, taking into consideration
	Charge – Total	the diversification effect given in item AI38.
	Windstorm after	
1	diversification	

	ITEM	INSTRUCTIONS
	Natural catastrophe	risk – Earthquake
BA1:BA20	Estimation of the gross premium to be	An estimate of the premiums to be earned, by the insurance or reinsurance undertaking, during the following year in relation to the 20 FFA regions, for the contract
	earned – EEA Region	in relation to the obligations of lines of business:
		<ul> <li>Fire and other damage, including the proportional reinsurance obligations;</li> <li>Marine, aviation and transport insurance, including the proportional reinsurance obligations;</li> </ul>
		Premiums shall be gross, without deduction of premiums for reinsurance contracts.
		The 20 EEA regions are the following ones:
		Republic of Austria Kingdom of Belgium
		Republic of Bulgaria Republic of Croatia
		Republic of Cyprus
		Swiss Confederation; Principality of Lichtenstein
		French Republic [except Guadeloupe, Martinique, the Collectivity of Saint Martin and Réunion]
		Federal Republic of Germany Hellenic Republic
		Republic of Hungary
		Republic of Malta
		Portuguese Republic Romania
		Slovak Republic Republic of Slovenia
		Guadeloupe
		Martinique Collectivity of Saint Martin
BA21	Estimation of the	BA21=SUM(BA1:BA20)
	earned – Total	
	Earthquake EEA	
	diversification	
BA22:BA35	Estimation of the	An estimate of the premiums to be earned by the insurance or reinsurance undertaking,
	gross premium to be earned – Other	during the following year in relation to each of the 14 regions other than the EEA Regions, for the contract in relation to the obligations of lines of business :
	Regions	<ul> <li>Fire and other damage, including the proportional reinsurance obligations;</li> <li>Marine, aviation and transport insurance, including the proportional reinsurance</li> </ul>
		obligations. Premiums shall be gross, without deduction of premiums for reinsurance contracts.
		The Other than the EEA Regions are the ones identified in the instructions for items AA22:AA35
BA36	Estimation of the	BA36=SUM(BA22:BA35)
	gross premium to be earned – Total	
	Earthquake Other Regions before	
BA37	Estimation of the	BA37=BA21+BA36
	gross premium to be earned – Total	
	Earthquake all Regions before	
	diversification	The sum of the total sum insured per each of the 20 EEA regions.
BB1:BB20	Region	For lines of business Fire and other damage, including the proportional
		reinsurance obligations, in relation to contracts that cover Earthquake risk and where the risk is situated in this particular EEA region and
		For lines of business Marine, aviation and transport insurance, including the proportional reinsurance obligations, in relation to contracts that cover onshore
		property damage by Earthquake and where the risk is situated in this particular
		The 20 EEA regions are the ones identifies in the instructions for items BA1:BA20.
BB21	Exposure – Total	BB21=SUM(BB1:BB20)
	Earthquake EEA Regions before	
	diversification	

	ITEM	INSTRUCTIONS
BB22:BB35	Exposure – Other Regions	<ul> <li>The sum of the total sum insured in relation to each of the 14 regions other than the EEA Regions: <ul> <li>Fire and other damage, including the proportional reinsurance obligations;</li> <li>Marine, aviation and transport insurance, including the proportional reinsurance obligations.</li> </ul> </li> <li>The Other than the EEA Regions are the ones identified in the instructions for items AA22:AA35</li> </ul>
BB36	Exposure – Total Earthquake Other Regions before diversification	BB36=SUM(BB22:BB35)
BB37	Exposure – Total Earthquake All Regions before diversification	BB37=BB21+BB36
BC1:BC20	Specified Gross Loss – EEA Region	Specified gross Earthquake loss for each of the 20 EEA regions, taking into consideration the effect of diversification between zones. The 20 EEA regions are the ones identifies in the instructions for items BA1:BA20.
BC21	Specified Gross Loss – Total Earthquake EEA Regions before diversification	BC21=SUM(BC1:BC20)
BD1:BD20	Gross Cat Risk Charge Factor – EEA Region	The Risk Charge Factor per each of the 20 EEA regions for Earthquake according to the Standard Formula, taking into consideration the effect of diversification between zones. The 20 EEA regions are the ones identifies in the instructions for items BA1:BA20. BD1=BC1/BB1 BD2=BC2/BB2 BD3=BC3/BB3 BD4=BC4/BB4 BD5=BC5/BB5 BD6=BC6/BB6 BD7=BC7/BB7 BD8=BC8/BB8 BD9=BC9/BB9 BD10=BC10/BB10 BD11=BC11/BB11 BD12=BC12/BB12 BD13=BC13/BB13 BD14=BC14/BB14 BD15=BC15/BB15 BD16=BC16/BB16 BD17=BC17/BB17 BD18=BC18/BB18 BD19=BC19/BB19 BD20=BC20/BB20
BD21	Gross Cat Risk Charge Factor – Total Earthquake EEA Regions before diversification	BD21=BC21/BB21
BE1:BE20	Gross Catastrophe Risk Charge – EEA Region	Gross capital requirement arising from Earthquakes in each of the 20 EEA Regions. The 20 EEA regions are the ones identifies in the instructions for items BA1:BA20.
BE21	Gross Catastrophe Risk Charge – Total Earthquake EEA Regions before diversification	BE21=SUM(BE1:BE20)
BE36	Gross Catastrophe Risk Charge – Other Regions before diversification	The gross capital requirement for Earthquake risk in regions other than the EEA Regions. It is the amount of the instantaneous loss, without deduction of the amounts recoverable from reinsurance contracts and Special Purpose Vehicles.
BE37	Gross Catastrophe Risk Charge – All Regions before diversification	BE37=BE21+BE36
BE38	Gross Catastrophe Risk Charge – Diversification effect between regions	Diversification effect arising from the aggregation of the Earthquake risks relating to the different regions (both EEA Regions and Other regions). BE38=BE37-BE39
BE39	Gross Catastrophe Risk Charge – Total Earthquake	This is the total gross capital requirement for Earthquake risk, taking into consideration the diversification effect given in BE38.

	ITEM	INSTRUCTIONS
BF1:BF20	Estimated Risk Mitigation – EEA Region	Per each of the 20 EEA Regions the estimated risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril, excluding the estimated reinstatement premiums. The 20 EEA regions are the ones identifies in the instructions for items BA1:BA20.
BF21	Estimated Risk Mitigation – Total Earthquake EEA Regions before	BF21=SUM(BF1:BF20)
BF36	Estimated Risk Mitigation – Other Regions before	For all the regions other than the EEA Regions, the estimated risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril, excluding the estimated reinstatement premiums.
BF37	Estimated Risk Mitigation – All Regions before diversification	BF37=BF21+BF36
BG1:BG20	Estimated Reinstatement Premiums – EEA Region	Per each of the 20 EEA Regions the estimated reinstatement premiums as a result of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril. The 20 EEA regions are the ones identifies in the instructions for items BA1:BA20.
BG21	Estimated Reinstatement Premiums – Total Earthquake EEA Regions before divorsification	BG21=SUM(BG1:BG20)
BG36	Estimated Reinstatement Premiums – Other Regions before	For all the regions other than the EEA Regions, the estimated reinstatement premiums, as a result of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril.
BG37	Estimated Reinstatement Premiums – All Regions before diversification	BG37=BG21+BG36
BH1:BH20	Net Catastrophe Risk Charge – EEA Region	Net capital requirement, after the deduction of the risk mitigating effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril, arising from Earthquake in each of the 20 EEA regions. The 20 EEA regions are the ones identifies in the instructions for items BA1:BA20. BH1=BE1-BF1+BG1 BH2=BE2-BF2+BG2 BH3=BE3-BF3+BG3 BH4=BE4-BF4+BG4 BH5=BE5-BF5+BG5 BH6=BE6-BF6+BG6 BH7=BE7-BF7+BG7 BH8=BE8-BF8+BG8 BH9=BE9-BF9+BG9 BH10=BE10-BF10+BG10 BH11=BE11-BF11+BG11 BH12=BE12-BF12+BG12 BH13=BE13-BF13+BG13 BH14=BE14-BF14+BG14 BH15=BE15-BF15+BG15 BH16=BE16-BF16+BG16 BH17=BE17-BF17+BG17 BH18=BE18-BF18+BG18 BH19=BE19-BF19+BG19 BH20=BE20-BF20+BG20
BH21	Net Catastrophe Risk Charge – Total Earthquake EEA Region before	BH21=SUM(BH1:BH20)
ВН36	Net Catastrophe Risk Charge – Other Regions before diversification	Net capital requirement for Earthquake risk in regions other than the EEA Regions. It is the amount of the instantaneous loss, including the deduction of the amounts recoverable from reinsurance contracts and Special Purpose Vehicles. BH36=BE36-BF36+BG36
ВН37	Net Catastrophe Risk Charge – All Regions before diversification	BH37=BH21+BH36

	ITEM	INSTRUCTIONS
BH38	Net Catastrophe Risk Charge – Diversification effect between regions	Diversification effect arising from the aggregation of the net capital requirements for Earthquake risks relating to the different regions (both EEA Regions and Other regions). BH38=BH37-BH39
BH39	Net Catastrophe Risk Charge – Total Earthquake	This is the total net capital requirement for Earthquake risk, taking into consideration the diversification effect given in BH38.
	Natural catastrophe	risk – Flood
CA1:CA14	Estimation of the gross premium to be earned – EEA Region	<ul> <li>An estimate of the premiums to be earned, by the insurance or reinsurance undertaking, during the following year in relation to each of the 14 EEA regions, for the contract in relation to the obligations of lines of business : <ul> <li>Fire and other damage, including the proportional reinsurance obligations;</li> <li>Marine, aviation and transport insurance, including the proportional reinsurance obligations;</li> <li>Other motor insurance, including the proportional reinsurance obligations.</li> </ul> </li> <li>Premiums shall be gross, without deduction of premiums for reinsurance contracts.</li> <li>The 14 EEA regions are the ones defined in Annex NLUR7 from Level II Implementing Measures: <ul> <li>Republic of Austria</li> <li>Kingdom of Belgium</li> <li>Republic of Bulgaria</li> </ul> </li> </ul>
		Czech Republic Swiss Confederation; Principality of Lichtenstein French Republic [except Guadeloupe, Martinique, the Collectivity of Saint Martin and Réunion]; Principality of Monaco Federal Republic of Germany Republic of Hungary Italian Republic; Republic of San Marino; Vatican City State Republic of Poland Romania Slovak Republic Republic of Slovenia United Kingdom of Great Britain and Northern Ireland
CA15	Estimation of the gross premium to be earned – Total Flood EEA Regions before diversification	CA15=SUM(CA1:CA14)
CA16:CA29	Estimation of the gross premium to be earned – Other Regions	<ul> <li>An estimate of the premiums to be earned by the insurance or reinsurance undertaking, during the following year in relation to each of the 14 regions other than the EEA Regions, for the contract in relation to the obligations of lines of business : <ul> <li>Fire and other damage, including the proportional reinsurance obligations;</li> <li>Marine, aviation and transport insurance, including the proportional reinsurance obligations;</li> <li>Other motor insurance, including the proportional reinsurance obligations.</li> </ul> </li> <li>Premiums shall be gross, without deduction of premiums for reinsurance contracts.</li> <li>The Other than the EEA Regions are the ones identified in the instructions for items AA22:AA35</li> </ul>
CA30	Estimation of the gross premium to be earned – Total Flood Other Regions before diversification	CA30=SUM(CA16:CA29)
CA31	Estimation of the gross premium to be earned – Total Flood All Regions before diversification	CA31=CA15+CA30

	ITEM	INSTRUCTIONS
CB1:CB14	Exposure – EEA Region	<ul> <li>The sum of the total sum insured per each of the 20 EEA regions:</li> <li>For lines of business Fire and other damage, including the proportional reinsurance obligations, in relation to contracts that cover Flood risk and where the risk is situated in this particular EEA region and</li> <li>For lines of business Marine, aviation and transport insurance, including the proportional reinsurance obligations, in relation to contracts that cover onshore property damage by Flood and where the risk is situated in this particular EEA region and</li> <li>For lines of business Other motor insurance, including the proportional reinsurance obligations, multiplied by 1.5, in relation to contracts that cover onshore property damage by Flood and where the risk is situated in this particular EEA region.</li> <li>The 14 EEA regions are the ones identifies in the instructions for items CA1:CA14.</li> </ul>
CB15	Exposure – Total Flood EEA Regions before diversification	CB15=SUM(CB1:CB14)
CB16:CB29	Exposure – Other Regions	<ul> <li>The sum of the total sum insured in relation to each of the 14 regions other than the EEA Regions: <ul> <li>Fire and other damage, including the proportional reinsurance obligations;</li> <li>Marine, aviation and transport insurance, including the proportional reinsurance obligations;</li> <li>Other motor insurance, including the proportional reinsurance obligations.</li> </ul> </li> <li>The Other than the EEA Regions are the ones identified in the instructions for items AA22:AA35</li> </ul>
СВ30	Exposure – Total Flood Other Regions before diversification	CB30=SUM(CB16:CB29)
CB31	Exposure – Total Flood All Regions before diversification	CB31=CB15+CB30
CC1:CC14	Specified Gross Loss – EEA Region	Specified gross Flood loss in each of the 14 EEA regions, taking into consideration the effect of diversification between zones. The 14 EEA regions are the ones identifies in the instructions for items CA1:CA14.
CC15	Specified Gross Loss – Total Flood EEA Regions before diversification	CC15=SUM(CC1:CC14)
CD1:CD14	Gross Cat Risk Charge Factor – EEA Region	The Risk Charge Factor per each of the 14 EEA regions for Flood according to the Standard Formula, taking into consideration the effect of diversification between zones. The 14 EEA regions are the ones identifies in the instructions for items CA1:CA14. CD1=CC1/CB1 CD2=CC2/CB2 CD3=CC3/CB3 CD4=CC4/CB4 CD5=CC5/CB5 CD6=CC6/CB6 CD7=CC7/CB7 CD8=CC8/CB8 CD9=CC9/CB9 CD10=CC10/CB10 CD11=CC11/CB11 CD12=CC12/CB12 CD13=CC13/CB13 CD14=CC14/CB14
CD15	Gross Cat Risk Charge Factor – Total Flood EEA Regions before diversification	CD15=CC15/CB15
CE1:CE14	Scenario A or B – EEA Region	The larger of the capital requirement for Flood risk in each of the 14 EEA regions according to scenario A or scenario B. The 14 EEA regions are the ones identifies in the instructions for items CA1:CA14. By determining the largest amount of scenario A and B, the risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril, must be taken into account.
CF1:CF14	Gross Catastrophe Risk Charge – EEA Region	Gross capital requirement arising from Floods in each of th 14 EEA Regions, corresponding to the larger of scenario A or B. The 14 EEA regions are the ones identifies in the instructions for items CA1:CA14.

	ITEM	INSTRUCTIONS
CF15	Gross Catastrophe Risk Charge – Total Flood EEA Regions before diversification	CF15=SUM(CF1:CF14)
CF30	Gross Catastrophe Risk Charge – Total Flood Other Regions before diversification	The gross capital requirement for Flood risk in regions other than the EEA Regions. It is the amount of the instantaneous loss, without deduction of the amounts recoverable from reinsurance contracts and Special Purpose Vehicles.
CF31	Gross Catastrophe Risk Charge – Total Flood All Regions before diversification	CF31=CF15+CF30
CF32	Gross Catastrophe Risk Charge – Diversification effect	Diversification effect arising from the aggregation of the Flood risks relating to the different regions (both EEA Regions and Other regions). CF32=CF31-CF33
CF33	Gross Catastrophe Risk Charge – Total Flood after	This is the total gross capital requirement for Flood risk, taking into consideration the diversification effect given in CF32.
CG1:CG14	Estimated Risk Mitigation – EEA Region	Per each of the 14 EEA Regions the estimated risk mitigation effect, corresponding to the selected scenario, of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril, excluding the estimated reinstatement premiums. The 14 EEA regions are the ones identifies in the instructions for items CA1:CA14.
CG15	Estimated Risk Mitigation – Total Flood EEA Regions before diversification	CG15=SUM(CG1:CG14)
CG30	Estimated Risk Mitigation – Flood Other Regions before diversification	For all the regions other than the EEA Regions, the estimated risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril, excluding the estimated reinstatement premiums.
CG31	Estimated Risk Mitigation – Flood All Regions before diversification	CG31=CG15+CG30
CH1:CH14	Estimated Reinstatement Premiums – EEA Region	Per each of the 14 EEA Regions the estimated reinstatement premiums, corresponding to the selected scenario, as a result of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril. The 14 EEA regions are the ones identifies in the instructions for items CA1:CA14.
CH15	Estimated Reinstatement Premiums – EEA Regions before	CH15=SUM(CH1:CH14)
СН30	Estimated Reinstatement Premiums – Other Regions before diversification	For all the regions other than the EEA Regions, the estimated reinstatement premiums, as a result of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril.
CH31	Estimated Reinstatement Premiums – All Regions before diversification	CH31=CH15+CH30

	ITEM	INSTRUCTIONS
CI1:CI14	Net Catastrophe Risk	Net capital requirement, after the deduction of the risk mitigating effect of the
	Charge – EEA Region	undertaking's specific reinsurance contracts and special purpose vehicles relating to this
	before diversification	peril, arising from Flood in each of the 14 EEA regions, corresponding to the selected
		scenario.
		The 14 EEA regions are the ones identifies in the instructions for items CA1:CA14.
		CI1=CF1-CG1+CH1
		CI2=CF2-CG2+CH2
		CI3=CF3-CG3+CH3
		CI0=CF0-CG0+CH0 CI7=CF7-CG7+CH7
		CI8 - CF8 - CG8 + CH8
		CI9 = CF9 - CG9 + CH9
		CI10 = CF10 - CG10 + CH10
		CI11=CF11-CG11+CH11
		CI12=CF12-CG12+CH12
		CI13=CF13-CG13+CH13
		CI14=CF14-CG14+CH14
CI15	Net Catastrophe Risk	CI15=SUM(CI1:CI14)
	Charge – Flood EEA	
	Regions before	
0720	diversification	
C130	Net Catastrophe Risk	Net capital requirement for Flood risk in regions other than the EEA Regions. It is the
	Charge – Flood Other	amount of the instantaneous loss, including the deduction of the amounts recoverable
	Regions before	from reinsurance contracts and Special Purpose Venicles.
	diversification	C130 = CF30 - CG30 + CH30
CI31	Net Catastrophe Risk	CI31=CI15+CI30
	Charge – Flood All	
	Regions before	
	diversification	
CI32	Net Catastrophe Risk	Diversification effect arising from the aggregation of the net capital requirements for
	Charge –	Flood risks relating to the different regions (both EEA Regions and Other regions).
	Diversification effect	CI32=CI31-CI33
	between regions	
CI33	Net Catastrophe Risk	This is the total net capital requirement for Flood risk, taking into consideration the
	Charge – Total Flood	diversification effect given in CI32.
	after diversification	
	Natural catastrophe	rick – Hail
	Estimation of the	An estimate of the premiums to be earned, by the insurance or reinsurance
DAI.DAJ	gross premium to be	undertaking during the following year in relation to each of the 9 FEA regions for the
	earned - EEA Region	contract in relation to the obligations of lines of business '
	earned LEA Region	• Fire and other damage, including the proportional reinsurance obligations;
		• Marine, aviation and transport insurance, including the proportional reinsurance
		obligations;
		<ul> <li>Other motor insurance, including the proportional reinsurance obligations.</li> </ul>
		Premiums shall be gross, without deduction of premiums for reinsurance contracts.
		The 9 EEA regions are the ones defined in Annex NLUR8 from Level II Implementing
		Measures:
		Denublic of Austria
		Kepublic of Austria
		Killyuulli ol Delgiulli Swiss Confederation: Dringinality of Lichtonstein
		French Penublic Levcent Guadeloupe, Martinique, the Collectivity of Saint Martin and
		Prench Republic [except Guadeloupe, Martinique, the conectivity of Saint Martin and Réunion]: Dringinglity of Monaco
		Federal Republic of Germany
		Italian Republic: Republic of San Marino: Vatican City State
		Grand Duchy of Luxemburg
		Kingdom of the Netherlands
		Kingdom of Spain; Principality of Andorra
DA10	Estimation of the	DA10=SUM(DA1:DA9)
	gross premium to be	
	earned – Total Hail	
	EEA Regions before	
	diversification	

	ITEM	INSTRUCTIONS
DA11:DA24	Estimation of the gross premium to be earned – Other Regions	<ul> <li>An estimate of the premiums to be earned by the insurance or reinsurance undertaking, during the following year and in relation to each of the 14 regions other than the EEA Regions, for the contract in relation to the obligations of lines of business : <ul> <li>Fire and other damage, including the proportional reinsurance obligations;</li> <li>Marine, aviation and transport insurance, including the proportional reinsurance obligations;</li> <li>Other motor insurance, including the proportional reinsurance obligations.</li> </ul> </li> </ul>
		Premiums shall be gross, without deduction of premiums for reinsurance contracts. The Other than the EEA Regions are the ones identified in the instructions for items AA22:AA35
DA25	Estimation of the gross premium to be earned – Total Hail Other Regions before diversification	DA25=SUM(DA11:DA24)
DA26	Estimation of the gross premium to be earned – Total Hail All Regions before diversification	DA26=DA10+DA25
DB1:DB9	Exposure – EEA Region	<ul> <li>The sum of the total sum insured per each of th 9 EEA regions:</li> <li>For lines of business Fire and other damage, including the proportional reinsurance obligations, in relation to contracts that cover Hail risk and where the risk is situated in this particular EEA region and</li> <li>For lines of business Marine, aviation and transport insurance, including the proportional reinsurance obligations, in relation to contracts that cover onshore property damage by Hail and where the risk is situated in this particular EEA region and</li> <li>For lines of business Other motor insurance, including the proportional reinsurance obligations, multiplied by 5, in relation to contracts that cover onshore property damage by Hail and where the risk is situated in this particular EEA region and</li> <li>For lines of business Other motor insurance, including the proportional reinsurance obligations, multiplied by 5, in relation to contracts that cover onshore property damage by Hail and where the risk is situated in this particular FFA region.</li> </ul>
DB10	Exposure – Total Hail EEA Regions before diversification	DB10=SUM(DB1:DB9)
DB11:DB24	Exposure – Other Regions	<ul> <li>The sum of the total sum insured in relation to each of the 14 regions other than the EEA Regions: <ul> <li>Fire and other damage, including the proportional reinsurance obligations;</li> <li>Marine, aviation and transport insurance, including the proportional reinsurance obligations;</li> <li>Other motor insurance, including the proportional reinsurance obligations.</li> </ul> </li> <li>The Other than the EEA Regions are the ones identified in the instructions for items <ul> <li>AA22:AA35</li> </ul> </li> </ul>
DB25	Exposure – Total Hail Other Regions before diversification	DB25=SUM(DB11:DB24)
DB26	Exposure – Total Hail All Regions before diversification	DB26=DB10+DB25
DC1:DC9	Specified Gross Loss – EEA Region	Specified gross Hail loss in each of the 9 EEA regions, taking into consideration the effect of diversification between zones. The 9 EEA regions are the ones identifies in the instructions for items DA1:DA9.
DC10	Specified Gross Loss – Total Hail EEA Regions before diversification	DC10=SUM(DC1:DC9)
DD1:DD9	Gross Cat Risk Charge Factor – EEA Region	The Risk Charge Factor per each of the 9 EEA region for Hail according to the Standard Formula, taking into consideration the effect of diversification between zones. The 9 EEA regions are the ones identifies in the instructions for items DA1:DA9. DD1=DC1/DB1 DD2=DC2/DB2 DD3=DC3/DB3 DD4=DC4/DB4 DD5=DC5/DB5 DD6=DC6/DB6 DD7=DC7/DB7 DD8=DC8/DB8 DD9=DC9/DB9

	ITEM	INSTRUCTIONS
DD10	Gross Cat Risk Charge Factor – Total Hail EEA Regions before diversification	DD10=DC10/DB10
DE1:DE9	Scenario A or B – EEA Region	The larger of the capital requirement for Hail risk in each of the 9 EEA regions according to scenario A or scenario B. The 9 EEA regions are the ones identifies in the instructions for items DA1:DA9. By determining the largest amount of scenario A and B, the risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril, must be taken into account.
DF1:DF9	Gross Catastrophe Risk Charge – EEA Region	Gross capital requirement arising from Hails in each of the 9 EEA Regions corresponding to the larger of scenario A or B. The 9 EEA regions are the ones identifies in the instructions for items DA1:DA9.
DF10	Gross Catastrophe Risk Charge – Total Hail EEA Regions before diversification	DF10=SUM(DF1:DF9)
DF25	Gross Catastrophe Risk Charge – Total Hail Other Regions before diversification	The gross capital requirement for Hail risk in regions other than the EEA Regions. It is the amount of the instantaneous loss, without deduction of the amounts recoverable from reinsurance contracts and Special Purpose Vehicles.
DF26	Gross Catastrophe Risk Charge – Total Hail All Regions before diversification	DF26=DF10+DF25
DF27	Gross Catastrophe Risk Charge – Diversification effect between regions	Diversification effect arising from the aggregation of the Hail risks relating to the different regions (both EEA Regions and other regions) DF27=DF26-DF28
DF28	Gross Catastrophe Risk Charge – Total Hail after diversification	This is the total gross capital requirement for Hail risk, taking into consideration the diversification effect given in DF27.
DG1:DG9	Estimated Risk Mitigation – EEA Region	Per each of the 9 EEA Regions the estimated risk mitigation effect, corresponding to the selected scenario, of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril, excluding the estimated reinstatement premiums. The 9 EEA regions are the ones identifies in the instructions for items DA1:DA9.
DG10	Estimated Risk Mitigation – Total Hail EEA Region before diversification	DG10=SUM(DG1:DG9)
DG25	Estimated Risk Mitigation – Total Hail Other Regions before diversification	For all the regions other than the EEA Regions, the estimated risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril, excluding the estimated reinstatement premiums.
DG26	Estimated Risk Mitigation – Total Hail All Regions before diversification	DG26=DG10+DG25
DH1:DH9	Estimated Reinstatement Premiums – EEA Region	Per each of the 9 EEA Regions the estimated reinstatement premiums, corresponding to the selected scenario, as a result of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril. The 9 EEA regions are the ones identifies in the instructions for items DA1:DA9
DH10	Estimated Reinstatement Premiums – Total Hail EEA Regions before diversification	DH10=SUM(DH1:DH9)
DH25	Estimated Reinstatement Premiums – Total Hail Other Regions before diversification	For all the regions other than the EEA Regions, the estimated reinstatement premiums, as a result of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril.

	ITEM	INSTRUCTIONS
DH26	Estimated Reinstatement Premiums – Total Hail All Regions before diversification	DH26=DH10+DH25
011.019	Charge – EEA Region	<pre>Net Capital requirement, after the deduction of the fisk intrigating effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril, arising from Hail in each of the 9 EEA Regions, corresponding to the selected scenario. The 9 FFA regions are the ones identifies in the instructions for items DA1+DA9 DI1=DF1-DG1+DH1 DI2=DF2-DG2+DH2 DI3=DF3-DG3+DH3 DI4=DF4-DG4+DH4 DI5=DF5-DG5+DH5 DI6=DF6-DG6+DH6 DI7=DF7-DG7+DH7 DI8=DF8-DG8+DH8 DI9=DF9-DG9+DH9</pre>
DI10	Net Catastrophe Risk Charge – Total Hail EEA Regions before diversification	DI10=SUM(DI1:DI9)
DI25	Net Catastrophe Risk Charge – Total Hail Other Regions before diversification	Net capital requirement for Hail risk in regions other than the EEA Regions. It is the amount of the instantaneous loss, including the deduction of the amounts recoverable from reinsurance contracts and Special Purpose Vehicles. DI25=DF25-DG25+DH25
DI26	Net Catastrophe Risk Charge – Total Hail All Regions before diversification	DI26=DI10+DI25
DI27	Net Catastrophe Risk Charge – Diversification effect between regions	Diversification effect arising from the aggregation of the net capital requirements for Hail risks relating to the different regions (both EEA Regions and Other regions). DI27=DI26-DI28
DI28	Net Catastrophe Risk Charge – Total Hail after diversification	This is the total net capital requirement for Hail risk, taking into consideration the diversification effect given in DI27.
<b>F</b> 4 4	Natural catastrophe	risk – Subsidence
EA1	Estimation of the gross premium to be earned	An estimate of the premiums to be earned, by the insurance or reinsurance undertaking, during the following year, for the contract in relation to the obligations of lines of business : • Fire and other damage, including the proportional reinsurance obligations. Premiums shall be gross, without deduction of premiums for reinsurance contracts, and in relation to the territory of the French Republic.
EB1	Exposure	<ul> <li>The sum of the total sum insured made up of the geographical divisions of the territory of the French Republic:         <ul> <li>For lines of business Fire and other damage, including the proportional reinsurance obligations, which are sufficiently homogeneous in relation to the subsidence risk that the insurance and reinsurance undertakings are exposed to in relation to the territory. Together the zones shall comprise the whole territory.</li> </ul> </li> </ul>
EC1	Specified Gross Loss	Specified gross Subsidence loss, taking into consideration the effect of diversification between zones.
ED1	Gross Cat Risk Charge Factor	The Risk Charge Factor of the territory of the French Republic for Subsidence according to the Standard Formula, taking into consideration the effect of diversification between zones. FD1=FC1/FB1
EE1	Gross Catastrophe Risk Charge	The gross capital requirement for Subsidence risk in the territory of the French Republic. It is the amount of the instantaneous loss, without deduction of the amounts recoverable from reinsurance contracts and Special Purpose Vehicles, which for Subsidence is equal to the Specified Gross Loss (item EC1).
EE2	Gross Catastrophe Risk Charge – Diversification effect between zones	Diversification effect arising from the aggregation of the Subsidence risks relating to the different zones of the territory of the French Republic. EE2=EE1-EE3
EE3	Gross Catastrophe Risk Charge – Total	This is the total gross capital requirement for Subsidence risk, taking into consideration the diversification effect given in item EE2.
EF1	Estimated Risk Mitigation	The estimated risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril, excluding the estimated reinstatement premiums.

	ITEM	INSTRUCTIONS
EG1	Estimated	The estimated reinstatement premiums as a result of the undertaking's specific
	Reinstatement	reinsurance contracts and special purpose vehicles relating to this peril.
	Premiums	
EH1	Net Catastrophe Risk	Net capital requirement, after the deduction of the risk mitigating effect of the
	Charge	undertaking's specific reinsurance contracts and special purpose vehicles relating to this
		peril, arising from Subsidence.
EH2	Net Catastrophe Risk	Diversification effect arising from the aggregation of the net capital requirements for
	Charge -	Subsidence risks relating to the different zones of the territory of the French Republic.
	Diversification effect	EH2=EH1-EH3
FH3	Net Catastrophe Risk	This is the total net capital requirement for Subsidence risk, taking into consideration
2.10	Charge – Total	the diversification effect given in item EH2.
	Subsidence	···· ·································
	Natural catastrophe	risk – Non-proportional property reinsurance
FA1	Estimation of the	An estimate of the premiums to be earned, by the insurance or reinsurance
	gross premium to be	undertaking, during the following year, for the contract in relation to the obligations of
	earned	the line of business Non-proportional property reinsurance.
		Premiums shall be gross, without deduction of premiums for reinsurance contracts.
FB1	Gross Catastrophe	The gross capital requirement for non-proportional property reinsurance. It is the
	Risk Charge	amount of the instantaneous loss, without deduction of the amounts recoverable from
	i den ge	reinsurance contracts and Special Purpose Vehicles.
FC1	Estimated Risk	The estimated risk mitigation effect of the undertaking's specific retrocession contracts
. 01	Mitigation	and special nurnose vehicles relating to risks arising from accented non-proportional
	inigation	property reinsurance, excluding the estimated reinstatement premiums.
FD1	Estimated	The estimated reinstatement premiums as a result of the undertaking's specific
	Reinstatement	retrocession contracts and special purpose vehicles relating to risks arising from
	Premiums	accepted non-proportional property reinsurance.
FF1	Net Catastrophe Risk	Net capital requirement, after the deduction of the risk mitigating effect of the
	Charge	undertaking's specific retrocession contracts and special nurpose vehicles relating to
	enalge	risks arising from accepted non-proportional property reinsurance.
		FF1=FB1-FC1+FD1
[	Man-made catastrop	he risk – Motor Vehicle Liability
GA1	Number of vehicles	Number of vehicles insured by the insurance or reinsurance undertaking in lines of
	policy limit above	business Motor vehicle liability insurance, including proportional reinsurance obligations,
GA2	24M€ Number of vehicles	With a deemed policy limit above 24,000,000 Euro.
GAZ	policy limit below or	husiness lines of husiness Motor vehicle liability insurance including proportional
	equal to 24M€	reinsurance obligations, with a deemed policy limit below or equal to 24,000,000 Furo
GA3	Gross Cat Risk Charge	This is the total gross capital requirement for Motor Vehicle Liability risk.
	Motor Vehicle Liability	
GA4	Estimated Risk	The estimated risk mitigation effect of the undertaking's specific retrocession contracts
-	Mitigation	and special purpose vehicles relating to risks arising from Motor Vehicle Liability,
	5	excluding the estimated reinstatement premiums.
GA5	Estimated	The estimated reinstatement premiums as a result of the undertaking's specific
	Reinstatement	reinsurance contracts and special purpose vehicles relating to risks arising from Motor
<u></u>	Premiums	Vehicle Liability.
GA6	Net Catastrophe Risk	Net capital requirement, after the deduction of the risk mitigating effect of the
		undertaking's specific retrocession contracts and special purpose venicles, relating to
	LIADIIILY	CA6 - CA3 - CA4 + CA5
L	Man-made catastrop	bhe risk – Marine Tanker Collision
HA1	Type of cover Gross	This is the gross capital requirement, per each marine hull cover, for risks arising from
	Cat Risk Charge	Marine Tanker Collision.
	Share marine hull in	The maximum relates to all oil and gas tankers insured by the insurance or reinsurance
	tanker t	undertaking in respect of tanker collision in lines of business:
		Marine, aviation and transport, including proportional reinsurance
		Obligations;
		The amount for this cover is equal to the sum insured accepted by the insurance or
		reinsurance undertaking for marine insurance and reinsurance in relation to each
		tanker.

	ITEM	INSTRUCTIONS
HB1	Gross Cat Risk Charge Share marine liability	This is the gross capital requirement, per marine liability cover, for risks arising from Marine Tanker Collision.
	in tanker t	The maximum relates to all oil and gas tankers insured by the insurance or reinsurance undertaking in respect of tanker collision in lines of business:
		<ul> <li>Marine, aviation and transport, including proportional reinsurance obligations:</li> </ul>
		Non-proportional marine, aviation and transport reinsurance.
		reinsurance undertaking for marine insurance and reinsurance in relation to each
1101	Curren Cath Diale Channe	tanker.
псі	Share marine oil	arising from Marine Tanker Collision.
	pollution liability in tanker t	The maximum relates to all oil and gas tankers insured by the insurance or reinsurance undertaking in respect of tanker collision in lines of business: • Marine, aviation and transport, including proportional reinsurance obligations:
		<ul> <li>Non-proportional marine, aviation and transport reinsurance.</li> <li>The amount for this cover is equal to the sum insured accepted by the insurance or</li> </ul>
		reinsurance undertaking for marine insurance and reinsurance in relation to each tanker.
HD1	Gross Cat Risk Charge Marine Tanker Collision	This is the total gross capital requirement for risks arising from Marine Tanker Collision. HD1=SUM(HA1:HC1)
HE1	Estimated Risk Mitigation	The estimated risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to risks arising from Marine Tanker Collision, excluding the estimated reinstatement premiums
HF1	Estimated	The estimated reinstatement premiums as a result of the undertaking's specific
	Reinstatement Premiums	reinsurance contracts and special purpose vehicles relating to risks arising from Marine Tanker Collision.
HG1	Net Catastrophe Risk Charge Marine Tanker Collision	The total net capital requirement, after the deduction of the risk mitigating effect of the undertaking's specific retrocession contracts and special purpose vehicles, relating to risks arising from Marine Tanker Collision. HG1=HD1-HE1+HF1
HH1	Name vessel	Name of the corresponding vessel.
HA2:HE2	Gross Cat Risk Charge	This is the gross capital requirement, per type of cover (Property damage, Removal of
	Marine Platform Explosion – Type of cover	wreckage, Loss of production income, Capping of the well or making the well secure, Liability insurance and reinsurance obligations), for risks arising from Marine Platform Explosion.
		The maximum relates to all oil and gas offshore platforms insured by the insurance or reinsurance undertaking in respect of platform explosion in lines of business:
		<ul> <li>Marine, aviation and transport, including proportional reinsurance obligations;</li> <li>Non-proportional marine, aviation and transport reinsurance</li> </ul>
		The amount per type of cover is equal to the sum insured for the specific type of cover
		accepted by the insurance or reinsurance undertaking in relation to the selected platform.
HF2	Gross Cat Risk Charge Marine Platform	This is the total gross capital requirement for risks arising from Marine Platform Explosion.
HG2	Explosion Estimated Risk	HF2=SUM(HA2:HE2) The estimated risk mitigation effect of the undertaking's specific reinsurance contracts
	Mitigation	and special purpose vehicles relating to risks arising from Marine Platform Explosion, excluding the estimated reinstatement premiums.
HH2	Estimated Reinstatement Premiums	The estimated reinstatement premiums as a result of the undertaking's specific reinsurance contracts and special purpose vehicles relating to risks arising from Marine Platform Explosion
HI2	Net Catastrophe Risk Charge Marine Platform Explosion	Net capital requirement, after the deduction of the risk mitigating effect of the undertaking's specific retrocession contracts and special purpose vehicles, relating to risks arising from Marine Platform Explosion.
HJ2	Name platform	Name of the corresponding platform.
НАЗ	Man-made catastrop	he risk – Marine This is the total gross capital requirement before diversification between types of
	Marine – Total before diversification	events, for marine risks. HA3=HD1+HF2
HB3	Gross Cat Risk Charge Marine – Diversification between type of event	Diversification effect arising from the aggregation of the total gross capital charges relating to different type of events for marine risks. HB3=HA3-HC3
HC3	Gross Cat Risk Charge Marine – Total after diversification	This is the total gross capital requirement, after diversification between the types of events, for marine risks.

	ITEM	INSTRUCTIONS
HA4	Estimated Total Risk Mitigation - Total	This is the total risk mitigation effect, before diversification between types of events, of the undertaking's specific reinsurance contracts and special purpose vehicles arising
115.4	before diversification	HA4=HA3-HA5
HB4	Estimated Total Risk Mitigation - Diversification between type of event	Diversification effect arising from the aggregation of the estimated total risk mitigation relating to different type of events for marine risks. HB4=HA4-HC4
HC4	Estimated Total Risk Mitigation - Total after diversification	This is the total risk mitigation effect, after diversification between types of events, of the undertaking's specific reinsurance contracts and special purpose vehicles arising from the marine risks. HC4=HC3-HC5
HA5	Net Cat Risk Charge Marine – Total before diversification	This is the total net capital requirement, before diversification between types of events, for marine risks. HA5=HG1+HI2
HB5	Net Cat Risk Charge Marine – Diversification between type of event	Diversification effect arising from the aggregation of the total net capital charges relating to different type of events for marine risks. HB5=HA5-HC5
HC5	Net Cat Risk Charge Marine – Total after diversification	This is the total net capital requirement, after diversification between the types of events, for marine risks.
	Man-made catastrop	he risk – Aviation
IA1:IB1	Gross Cat Risk Charge Aviation – Type of cover	This is the gross capital requirement, per type of cover (Aviation hull and Aviation liability), for risks arising from Aviation. The maximum relates to all aircrafts insured by the insurance or reinsurance
		undertaking in lines of business: • Marine, aviation and transport, including proportional reinsurance obligations; • Non-proportional marine, aviation and transport reinsurance
		The amount per type of cover is equal to the sum insured for the specific type of cover accepted by the insurance or reinsurance undertaking for aviation insurance and
IC1	Gross Cat Risk Charge	reinsurance and in relation to the selected aircraft. This is the total gross capital requirement for risks arising from Aviation.
	Aviation	IC1=IA1+IB1
	Estimated Risk Mitigation	The estimated risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to risks arising from Aviation, excluding the estimated reinstatement premiums.
IE1	Estimated Reinstatement Premiums	The estimated reinstatement premiums as a result of the undertaking's specific reinsurance contracts and special purpose vehicles relating to risks arising from Aviation.
IF1	Net Catastrophe Risk Charge Aviation – Total (row)	The total net capital requirement, after the deduction of the risk mitigating effect of the undertaking's specific retrocession contracts and special purpose vehicles, relating to risks arising from Aviation. IF1=IC1-ID1+IE1
	Man-made catastrop	he risk – Fire
JA1	Gross Cat Risk Charge Fire	<ul> <li>This is the total gross capital requirement for Fire risks.</li> <li>Amount is equal to the largest fire risk concentration of an insurance or reinsurance undertaking being the set of buildings with the largest sum insured that meets the following conditions: <ul> <li>The insurance or reinsurance undertaking has insurance or reinsurance obligations in lines of business Fire and other damage to property insurance, including proportional reinsurance obligations, in relation to each building which cover damage due to fire or explosion, including as a result of terrorist attacks.</li> <li>All buildings are partly or fully located within a radius of 200 meters.</li> </ul> </li> </ul>
JA2	Estimated Risk Mitigation	The estimated risk mitigation effect of the undertaking's specific retrocession contracts and special purpose vehicles relating to risks arising from Fire, excluding the estimated
JA3	Estimated Reinstatement	reinstatement premiums. The estimated reinstatement premiums as a result of the undertaking's specific reinsurance contracts and special purpose vehicles relating to risks arising from Fire.
JA4	Net Catastrophe Risk Charge Fire	The total net capital requirement, after the deduction of the risk mitigating effect of the undertaking's specific retrocession contracts and special purpose vehicles, relating to risks arising from Fire. 1A4=1A1-1A2+1A3
	Man-made catastrop	he risk – Liability
KA1:KE1	Earned premium last 12 months	Premiums earned, per type of cover, by the insurance or reinsurance undertaking, during the last 12 months, in relation to insurance and reinsurance obligations in liability risks. for the following type of covers:

	ITEM	INSTRUCTIONS
		<ol> <li>Professional malpractice liability insurance and proportional reinsurance obligations other than professional malpractice liability insurance and reinsurance for self-employed crafts persons or artisans:</li> <li>Employers liability insurance and proportional reinsurance obligations;</li> <li>Directors and officers liability insurance and proportional reinsurance obligations;</li> <li>Liability insurance and reinsurance obligations included in lines of business General liability insurance, including proportional reinsurance obligations, other than obligations included in liability risk groups 1 to 3 and other than personal liability insurance and reinsurance for self-employed crafts persons or artisans:</li> <li>Non-proportional reinsurance.</li> </ol>
		reinsurance contracts
KA2:KE2	Largest liability limit provided	The largest liability limit, per type of cover, provided by the insurance or reinsurance undertaking in liability risks.
KA3:KE3	Number of claims	The number of claims, per type of cover, which is equal to the lowest integer that exceeds the amount according to the provided formula
KA4:KE4	Gross Cat Risk Charge Liability –Type of cover	This is the gross capital requirement, per type of cover, for liability risks.
KA5:KE5	Estimated Risk Mitigation – Type of cover	The estimated risk mitigation effect, per type of cover, of the undertaking's specific reinsurance contracts and special purpose vehicles relating to risks arising from Liability, excluding the estimated reinstatement premiums.
KA6:KE6	Estimated Reinstatement Premiums – Type of cover	The estimated reinstatement premiums, per type of cover, as a result of the undertaking's specific reinsurance contracts and special purpose vehicles relating to risks arising from Liability.
KA7:KE7	Net Catastrophe Risk Charge Liability -	Net capital requirement, per type of cover, after the deduction of the risk mitigating effect of the undertaking's specific retrocession contracts and special purpose vehicles, relating to risks arising from Liability.
KF1	Earned premium last 12 months - Total	KF1=SUM(KA1:KE1)
KF4	Gross Cat Risk Charge Liability – Total	KF4=SUM(KA4:KE4)
KF5	Estimated Risk Mitigation – Total	KF5=SUM(KA5:KE5)
KF6	Estimated Reinstatement Premiums – Total	KF6=SUM(KA6:KE6)
KF7	Net Catastrophe Risk Charge Liability - Total	KF7=SUM(KA7:KE7)
KA8	Gross Cat Risk Charge Liability – Total before diversification	This is the total gross capital requirement, before diversification between types of cover, for liability risks. KA8=KF4
KB8	Gross Cat Risk Charge Liability – Diversification between type of cover	Diversification effect arising from the aggregation of the total gross capital charges relating to different type of covers for liability risks. KB8=KA8-KC8
KC8	Gross Cat Risk Charge Liability – Total after diversification	This is the total gross capital requirement, after diversification between the types of covers, for liability risks.
КА9	Estimated Total Risk Mitigation – Total before diversification	This is the estimated total risk mitigation, before diversification between types of cover, for liability risks. KA9=KF5+KF6
КВ9	Estimated Total Risk Mitigation – Diversification between type of cover	Diversification effect arising from the aggregation of the estimated total risk mitigation relating to different type of covers for liability risks. KB9=KA9-KC9
КС9	Estimated Total Risk Mitigation – Total after diversification	This is the estimated total risk mitigation, after diversification between the types of covers, for liability risks. KC9=KC8-KC10
KA10	Net Cat Risk Charge Liability – Total before diversification	This is the total net capital requirement, before diversification between types of cover, for liability risks. KA10=KF7

	ITEM	INSTRUCTIONS
KB10	Net Cat Risk Charge Liability – Diversification between type of cover	Diversification effect arising from the aggregation of the total net capital charges relating to different type of covers for liability risks. KB10=KA10-KC10
КС10	Net Cat Risk Charge Liability – Total after diversification	This is the total net capital requirement, after diversification between the types of covers, for liability risks.
	Man-made catastrop	he risk – Credit & Suretyship
LAI:LBI	exposure (individual or group) – Largest exposure	I wo largest gross credit insurance exposures of the insurance or reinsurance undertaking based on a comparison of the net loss-given-default of the credit insurance exposures, being the loss-given-default after deduction of the amounts recoverable from reinsurance contracts and special purpose vehicles.
LC1	Exposure (individual or group) – Total	Total of the two largest gross credit insurance exposures of the insurance or reinsurance undertaking based on a comparison of the net loss-given-default of the credit insurance exposures, being the loss-given-default after deduction of the amounts recoverable from reinsurance contracts and special purpose vehicles. LC1=LA1+LB1
LA2:LB2	Proportion of damaged caused by scenario – Largest exposure	Percentage representing the loss given default of the gross credit exposure without deduction of the amounts recoverable from reinsurance contracts and special purpose vehicles, for each of the two largest gross credit insurance exposures of the insurance or reinsurance undertaking.
LC2	Proportion of damaged caused by scenario – Total	Average loss given default of the two largest gross credit exposures without deduction of the amounts recoverable from reinsurance contracts and special purpose vehicles. LC2=LC3/LC1
LA3:LB3	Gross Cat Risk Charge Credit & Suretyship – Large Credit Default –Largest exposure	This is the gross capital requirement, per largest exposure, arising from the Large Credit Default scenario of Credit & Suretyship risks. LA3=LA1 x LA2 LB3=LB1 x LB2
LC3	Gross Cat Risk Charge Credit & Suretyship – Large Credit Default – Total	This is the total gross capital requirement arising from the Large Credit Default scenario of Credit & Suretyship risks. LC3=LA3+LB3
LA4:LB4	Estimated Risk Mitigation – Largest exposure	The estimated risk mitigation effect, per largest exposure, of the undertaking's specific reinsurance contracts and special purpose vehicles relating to risks arising from the Large Credit Default scenario of Credit & Suretyship, excluding the estimated reinstatement premiums
LC4	Estimated Risk Mitigation – Total	The estimated risk mitigation effect, for the two largest exposures, of the undertaking's specific reinsurance contracts and special purpose vehicles relating to risks arising from the Large Credit Default scenario of Credit & Suretyship, excluding the estimated reinstatement premiums. LC4=LA4+LB4
LA5:LB5	Estimated Reinstatement Premiums – Largest	The estimated reinstatement premiums, per largest exposure, as a result of the undertaking's specific reinsurance contracts and special purpose vehicles relating to risks arising from the Large Credit Default scenario of Credit & Suretyship.
LC5	Estimated Reinstatement Premiums – Total	The estimated reinstatement premiums, for the two largest exposures, as a result of the undertaking's specific reinsurance contracts and special purpose vehicles relating to risks arising from the Large Credit Default scenario of Credit & Suretyship. LC5=LA5+LB5
LA6:LB6	Net Catastrophe Risk Charge Credit & Suretyship – Large Credit Default – Type of cover	Net capital requirement, per largest exposure, after the deduction of the risk mitigating effect of the undertaking's specific retrocession contracts and special purpose vehicles, relating to risks arising from the Large Credit Default scenario of Credit & Suretyship. LA6=LA3-LA4+LA5 LB6=LB3-LB4+LB5
LC6	Net Catastrophe Risk Charge Credit & Suretyship – Large Credit Default – Total	The total net capital requirement, after the deduction of the risk mitigating effect of the undertaking's specific retrocession contracts and special purpose vehicles, relating to risks arising from the Large Credit Default scenario of Credit & Suretyship. LC6=LA6+LB6
LA7	Earned premium last 12 months	Gross premiums earned by the insurance or reinsurance undertaking, during the last 12 months, in lines of business Credit and Suretyship insurance.
LA8	Gross Cat Risk Charge Credit & Suretyship – Recession Risk	This is the total gross capital requirement for the Recession scenario of Credit & Suretyship risks.
LA9	Estimated Risk Mitigation	The estimated risk mitigation effect of the undertaking's specific retrocession contracts and special purpose vehicles relating to risks arising from the Recession scenario of Credit & Suretyship, excluding the estimated reinstatement premiums.

	ITEM	INSTRUCTIONS
LA10	Estimated Reinstatement Premiums	The estimated reinstatement premiums as a result of the undertaking's specific reinsurance contracts and special purpose vehicles relating to risks arising from the Recession scenario of Credit & Suretyshin
LA11	Net Catastrophe Risk Charge Credit & Suretyship – Recession Risk	The total net capital requirement, after the deduction of the risk mitigating effect of the undertaking's specific retrocession contracts and special purpose vehicles, relating to risks arising from the Recession scenario of Credit & Suretyship. LA11=LA8-LA9+LA10
LA12	Gross Cat Risk Charge Credit & Suretyship – Total before diversification	This is the total gross capital requirement, before diversification between types of events, for Credit & Suretyship risks. LA12=LC3+LA8
LB12	Gross Cat Risk Charge Credit & Suretyship – Diversification between type of event	Diversification effect arising from the aggregation of the total gross capital charges relating to different type of events for Credit & Suretyship risks. LB12=LA12-LC12
LC12	Gross Cat Risk Charge Credit & Suretyship – Total after diversification	This is the total gross capital requirement, after diversification between the types of events, for Credit & Suretyship risks.
LA13	Estimated Total Risk Mitigation - Total before diversification	This is the total risk mitigation effect, before diversification between types of events, of the undertaking's specific reinsurance contracts and special purpose vehicles arising from the Credit & Suretyship risks.
LB13	Estimated Total Risk Mitigation - Diversification between type of event	Diversification effect arising from the aggregation of the estimated total risk mitigation relating to different type of events for Credit & Suretyship risks. LB13=LB12-LB14
LC13	Estimated Total Risk Mitigation - Total after diversification	This is the total risk mitigation effect, after diversification between types of events, of the undertaking's specific reinsurance contracts and special purpose vehicles arising from the Credit & Suretyship risks. LC13=LC12-LC14
LA14	Net Cat Risk Charge Credit & Suretyship – Total before diversification	This is the total net capital requirement, before diversification between types of events, for Credit & Suretyship risks. LA14=LC6+LA11
LB14	Net Cat Risk Charge Credit & Suretyship – Diversification between type of event	Diversification effect arising from the aggregation of the total net capital charges relating to different type of events for Credit & Suretyship risks. LB14=LA13-LC14
LC14	Net Cat Risk Charge Credit & Suretyship – Total after diversification	This is the total net capital requirement, after diversification between the types of events, for Credit & Suretyship risks.

	ITEM	INSTRUCTIONS
<b>r</b>	Man-made catastrop	phe risk – Other non-life catastrophe risk
MA1:ME1	Estimation of the gross premium to be	An estimate of the premiums to be earned by the insurance or reinsurance undertaking, during the following year, for the contracts in relation to the following group of
	earned	<ul> <li>obligations: <ol> <li>Insurance and reinsurance obligations included in lines of business Marine, aviation and transport insurance, including proportional reinsurance obligations, other than marine insurance and reinsurance and aviation insurance and reinsurance:</li> <li>Reinsurance obligations included in line of business Non-proportional marine, aviation and transport reinsurance, other than marine reinsurance and aviation reinsurance:</li> <li>Insurance and reinsurance obligations included in lines of business Non-proportional marine, aviation and transport reinsurance, other than marine reinsurance and aviation reinsurance:</li> <li>Insurance and reinsurance obligations included in lines of business</li> </ol> </li> </ul>
		<ul> <li>Misitemaneous financial loss, including proportional reinsurance obligations;</li> <li>4. Reinsurance obligations included in line of business Non-proportional casualty reinsurance, other than general liability reinsurance;</li> <li>5. Non-proportional reinsurance obligations relating to insurance obligations included in lines of business Credit and Suretyship insurance.</li> </ul>
		Premiums shall be gross, without deduction of premiums for reinsurance contracts.
MA2:ME2	Gross Cat Risk Charge Other non-life catastrophe – Group of obligations	This is the gross capital requirement, per group of obligations, for Other non-life catastrophe risks.
MF2	Gross Cat Risk Charge Other non-life catastrophe – Total before diversification	This is the total gross capital requirement, before diversification between groups of obligations, for Other non-life catastrophe risks. MF2=SUM(MA2:ME2)
MG2	Gross Cat Risk Charge Other non-life catastrophe – Diversification between groups of	Diversification effect arising from the aggregation of the total gross capital charges relating to different groups of obligations for Other non-life catastrophe risks. MG2=MF2-MH2
MH2	Gross Cat Risk Charge Other non-life catastrophe – Total after diversification	This is the total gross capital requirement, after diversification between groups of obligations, for Other non-life catastrophe risks.
MF3	Estimated Total Risk Mitigation – Total before diversification	This is the estimated total risk mitigation, before diversification between groups of obligations, for Other non-life catastrophe risks.
MG3	Estimated Total Risk Mitigation – Diversification between groups of obligations	Diversification effect arising from the aggregation of the estimated total risk mitigation relating to different groups of obligations for Other non-life catastrophe risks. MG3=MG2-MG4
МНЗ	Estimated Total Risk Mitigation – Total after diversification	This is the estimated total risk mitigation, after diversification between groups of obligations, for Other non-life catastrophe risks. MH3=MH2-MH4
MF4	Net Cat Risk Charge Other non-life catastrophe – Total before diversification	This is the total net capital requirement, before diversification between groups of obligations, for Other non-life catastrophe risks.
MG4	Net Cat Risk Charge Other non-life catastrophe – Diversification between groups of obligations	Diversification effect arising from the aggregation of the total net capital charges relating to different groups of obligations for Other non-life catastrophe risks. MG4=MF4-MH4
MH4	Net Cat Risk Charge Other non-life catastrophe – Total after diversification	This is the total net capital requirement, after diversification between groups of obligations, for Other non-life catastrophe risks.

	ITEM	INSTRUCTIONS
	Health catastrophe	risk – Mass accident
NA1:NA31,	Policyholders per	All insured persons of the insurance or reinsurance undertaking who are inhabitants of
NCI:NC31,	type of event –	each of the following countries:
NG1:NG21	Countries	
NGLINGSL,		
		Republic of Austria
		Kingdom of Belgium
		Republic of Bulgaria
		Republic of Croatia
		Republic of Cyprus
		Czech Republic
		Kingdom of Denmark
		Republic of Estonia
		French Penublic
		Hellenic Republic
		Federal Republic of Germany
		Republic of Hungary
		Republic of Iceland
		Ireland
		Italian Republic
		Republic of Latvia
		Crand Duchy of Luxemburg
		Republic of Malta
		Kingdom of the Netherlands
		Kingdom of Norway
		Republic of Poland
		Portuguese Republic
		Romania Slovak Bonublia
		Slovak Republic Republic of Slovenia
		Kingdom of Spain
		Kingdom of Sweden
		Swiss Confederation
		United Kingdom of Great Britain and Northern Ireland
		and are insured against the following types of event:
		1. Death caused by an accident;
		<ol> <li>Permanent disability caused by an accident;</li> <li>Disability that lasts 10 years caused by an accident;</li> </ol>
		4 Disability that lasts 12 months caused by an accident:
		5. Medical treatment caused by an accident.
NB1:NB31,	Value of benefits	The value of the benefits shall be the sum insured or where the insurance contract
ND1:ND31,	payable per type of	provides for recurring benefit payments the best estimate of the benefit payments,
NF1:NF31,	event – Countries	using the cash-flow projection, in case of event type 1-5 identified in Items NA1 to
NH1:NH31,		NI31, for each of the countries identified in Items NA1 to NI31.
		Where the benefits of an insurance contract depend on the nature or extent of any
		injury resulting from event 1-5 identified in Items NA1 to NI31, the calculation of the
		value of the benefits shall be based on the maximum benefits obtainable under the
		contract which are consistent with the event.
		For medical expense insurance and reinsurance obligations the value of the benefits
		shall be based on an estimate of the average amounts paid in case of event 1-5
		Identified in Items NAT to NI31, taking into account the specific guarantees the
	Cuese Catastus ab a	Characteristic for each of the countries identified in Theme NA1 to NT21
NKI:NK31	Gross Catastrophe	Gross capital requirement, for each of the countries identified in Items NAI to NI31,
	Countries	
NK32	Gross Catastrophe	This is the total gross capital requirement, before diversification between countries, for
	Risk Charge - Total	the health sub-module mass accident.
	Mass accident all	NK32=SUM(NK1:NK31)
	countries before	
NIK22	diversification	
NK33	Gross Catastrophe	Diversification effect arising from the aggregation of the health sub-module mass
	RISK Charge –	accident relating to the different countries.
	between countries	11/22-11/24
NK34	Gross Catastrophe	This is the total gross capital requirement, after diversification between countries, for
	Risk Charge - Total	the health sub-module mass accident.
	Mass accident all	
	countries after	
NI 1 · NI 31	diversification Estimated Rick	For each of the countries identified in Items NA1 to NI31, the estimated risk mitigation
INCI.INCOI	Mitigation – Countries	effect of the undertaking's specific reinsurance contracts and special purpose vehicles
		relating to this peril, excluding the estimated reinstatement premiums

	ITEM	INSTRUCTIONS
NL32	Estimated Risk	NL32=SUM(NL1:NL31)
NM1:NM31	Reinstatement Premiums – Countries	For each of the countries identified in Items NA1 to NI31, the estimated reinstatement premiums as a result of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril.
NM32	Estimated Reinstatement Premiums – Total	NM32=SUM(NM1:NM31)
NN1:NN31	Net Catastrophe Risk Charge – Countries	Net capital requirement, after the deduction of the risk mitigating effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril, arising from the health sub-module mass accident, for each of the countries identified in Items NA1 to NI31. NN1=NK1-NI 1+NM1
NN32	Net Catastrophe Risk Charge - Total Mass accident all countries before diversification	This is the total net capital requirement, before diversification between countries, for the health sub-module mass accident. NN32=SUM(NN1:NN31)
NN33	Net Catastrophe Risk Charge – Diversification effect	Diversification effect arising from the aggregation of the net capital requirements for the health sub-module mass accident risks relating to the different countries. NN33=NN32-NN34
NN34	Net Catastrophe Risk Charge – Total Mass accident all countries after diversification	This is the total net capital requirement for the health sub-module mass accident risk, taking into consideration the diversification effect given in NN33.
	Health catastrophe r	risk – Concentration accident
OA1:OA31	Largest known accident risk concentration – Countries	<ul> <li>The largest accident risk concentration of an insurance or reinsurance undertaking, for each of the countries identified in Items NA1 to NI31, shall be equal to the largest number of persons for which the following conditions are met: <ul> <li>The insurance or reinsurance undertaking has a workers' compensation insurance or reinsurance obligation or a group income protection insurance or reinsurance obligation to each of the persons: <ul> <li>The obligations in relation to each of the persons cover at least one of the events set out in the next item;</li> <li>The persons are working in the same building which is situated in this particular country.</li> </ul> </li> </ul></li></ul>
		<ol> <li>These persons are insured against the following types of event:         <ol> <li>Death caused by an accident;</li> <li>Permanent disability caused by an accident;</li> <li>Disability that lasts 10 years caused by an accident;</li> <li>Disability that lasts 12 months caused by an accident;</li> <li>Medical treatment caused by an accident.</li> </ol> </li> </ol>
OB1:OB31, OC1:OC31, OD1:OD31, OE1:OE31, OF1:OF31	Average sum insured per type of event – Countries	The value of the benefits shall be the sum insured or where the insurance contract provides for recurring benefit payments the best estimate of the benefit payments in case of event type 1-5 identified in Item NA1 to NI31.
		Where the benefits of an insurance contract depend on the nature or extent of any injury resulting from event 1-5, the calculation of the value of the benefits shall be based on the maximum benefits obtainable under the contract which are consistent with the event. For medical expense insurance and reinsurance obligations the value of the benefits shall be based on an estimate of the average amounts paid in case of event 1-5, taking into account the specific guarantees the obligations include
OG1:OG31	Gross Catastrophe Risk Charge – Countries	Gross capital requirement, for each of the countries identified in Items NA1 to NI31, arising from the health sub-module concentration accident.
OG32	Gross Catastrophe Risk Charge - Total Concentration accident all countries before diversification	This is the total gross capital requirement, before diversification between countries, for the health sub-module concentration accident. OG32=SUM(OG1:OG31)
OG33	Gross Catastrophe Risk Charge – Diversification effect between countries	Diversification effect arising from the aggregation of the health sub-module concentration accident relating to the different countries. OG33=OG34-OG32

	ITEM	INSTRUCTIONS
OG34	Gross Catastrophe Risk Charge - Total Concentration accident all countries after diversification	This is the total gross capital requirement, after diversification between countries, for the health sub-module concentration accident.
OH1:OH31	Estimated Risk Mitigation – Countries	For each of the countries identified in Items NA1 to NI31, the estimated risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril, excluding the estimated reinstatement premiums.
OH32	Estimated Risk Mitigation – Total	OH32=SUM(OH1:OH31)
011:0131	Estimated Reinstatement Premiums – Countries	For each of the countries identified in Items NA1 to NI31, the estimated reinstatement premiums as a result of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril.
0I32	Estimated Reinstatement Premiums – Total	OI32=SUM(OI1:OI31)
0J1:0J31	Net Catastrophe Risk Charge – Countries	Net capital requirement, after the deduction of the risk mitigating effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril, arising from the health sub-module concentration accident for each of the countries identified in Items NA1 to NI31.
0J32	Net Catastrophe Risk Charge - Total Concentration accident all countries before diversification	The total net capital requirement, before diversification between countries, for the health sub-module concentration accident. OJ32=SUM(OJ1:OJ31)
0J33	Net Catastrophe Risk Charge – Diversification effect between countries	Diversification effect arising from the aggregation of the net capital requirements for the health sub-module concentration accident risks relating to the different countries. 0J33=0J34-0J32
0J34	Net Catastrophe Risk Charge – Total Concentration accident all countries after diversification	This is the total net capital requirement for the health sub-module concentration accident risk, taking into consideration the diversification effect given in OJ33.
	Health catastrophe	risk – Pandemic
PA32	Income protection – Number of insured persons - Total all countries	Total number of insured persons for all countries covered by the income protection insurance or reinsurance obligations other than workers' compensation insurance or reinsurance obligations.
PB32	Income protection - Total pandemic exposure - Total all countries	The total of all income protection pandemic exposure for all countries of insurance and reinsurance undertakings. The value of the benefits payable for the insured person shall be the sum insured or where the insurance contract provides for recurring benefit payments the best estimate of the benefit payments assuming that the insured person is permanently disabled and will not recover.
PC1:PC31	Medical expense - Number of insured persons – Countries	<ul> <li>The number of insured persons of insurance and reinsurance undertakings, for each of the countries identified in Items NA1 to NI31, which meet the following conditions: <ul> <li>The insured persons are inhabitants of this particular country;</li> <li>The insured persons are covered by medical expense insurance or reinsurance obligations, other than workers' compensation insurance or reinsurance obligations that cover medical expenses resulting from an infectious disease.</li> </ul> </li> <li>These insured persons may claim benefits for the following healthcare utilisation: <ul> <li>Hospitalisation;</li> <li>Consultation with a medical practitioner;</li> <li>No formal medical care sought.</li> </ul> </li> </ul>
PD1:PD31, PF1:PF31, PH1:PH31	Medical expense – Unit claim cost per type of healthcare – Countries	Best estimate of the amounts payable, using the cash-flow projection, by insurance and reinsurance undertakings for an insured person in relation to medical expense insurance or reinsurance obligations, other than workers' compensation insurance or reinsurance obligations per healthcare utilisation type 1-3, as identified in item PC1 to PC31, in the event of a pandemic, for each of the countries identified in Items NA1 to NI31.
	ITEM	INSTRUCTIONS
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PE1:PE31,	Medical expense –	The ratio of insured persons with clinical symptoms utilising healthcare type 1-3, as
PG1:PG31, PI1:PI31	Expected number of uses per type of healthcare –	identified in item PC1 to PC31, for each of the countries identified in Items NA1 to NI31.
	Countries	
PJ1:PJ31	Gross Catastrophe Risk Charge – Countries	Gross capital requirement, for each of the countries identified in Items NA1 to NI31, arising from the health sub-module pandemic.
PJ32	Gross Catastrophe Risk Charge – Total income protection – Total all countries	This is the total gross capital requirement for the income protection pandemic exposure for all countries of insurance and reinsurance undertakings based on the total income protection pandemic exposure multiplied with the ratio.
PJ33	Gross Catastrophe Risk Charge - Total Pandemic all countries	This is the total gross capital requirement for the health sub-module pandemic. PJ33=SUM(PJ1:PJ31) + PJ32
РК33	Estimated Risk Mitigation	The total estimated risk mitigation effect of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril, excluding the estimated reinstatement premiums.
PL33	Estimated Reinstatement Premiums	The total estimated reinstatement premiums as a result of the undertaking's specific reinsurance contracts and special purpose vehicles relating to this peril.

# Technical Annex II: List of quantitative reporting items S.28.01 Minimum Capital Requirement (except for composite undertakings)

ITEM		INSTRUCTIONS	
A1	Linear Formula component for non-life insurance or reinsurance obligations	This is the linear formula component for non-life insurance or reinsurance obligations and is calculated in accordance with Solvency 2 requirements.	
В2	Medical expense insurance and proportional reinsurance – net best estimate	This is the technical provisions for medical expense insurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero. See cross-templates checks tab CQS 45 See cross-templates checks tab CAS 59	
C2	Medical expense insurance and proportional reinsurance – net written premiums	This is the premiums written for medical expense insurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero	
В3	Income protection insurance and proportional reinsurance – net best estimate	This is the technical provisions for income protection insurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero See cross-templates checks tab CQS 46 See cross-templates checks tab CAS 60	
СЗ	Income protection insurance and proportional reinsurance – net written premiums	This is the premiums written for income protections insurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero	
В4	Workers' compensation insurance and proportional reinsurance – net best estimate	This is the technical provisions for workers' compensation insurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero See cross-templates checks tab CQS 47 See cross-templates checks tab CAS 61	
C4	Workers' compensation insurance and proportional reinsurance – net written premiums	This is the premiums written for workers' compensations insurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero	
В5	Motor vehicle liability insurance and proportional reinsurance – net best estimate	This is the technical provisions for motor vehicle liability insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero See cross-templates checks tab CQS 48 See cross-templates checks tab CAS 62	
C5	Motor vehicle liability insurance and proportional reinsurance – net written premiums	This is the premiums written for motor vehicle liability insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero	
В6	Other motor insurance and proportional reinsurance – net best estimate	This is the technical provisions for other motor insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero See cross-templates checks tab CQS 49 See cross-templates checks tab CAS 63	
C6	Other motor insurance and proportional reinsurance – net written premiums	This is the premiums written for other motor insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero	
В7	Marine, aviation and transport insurance and proportional reinsurance – net best estimate	This is the technical provisions for marine, aviation and transport insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero See cross-templates checks tab CQS 50 See cross-templates checks tab CAS 64	

С7	Marine, aviation and transport insurance and proportional reinsurance – net written premiums	This is the premiums written for marine, aviation and transport insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero
В8	Fire and other damage to property insurance and proportional reinsurance – net best estimate	This is the technical provisions for fire and other damage to property insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero See cross-templates checks tab CQS 51 See cross-templates checks tab CAS 65
C8	Fire and other damage to property insurance and proportional reinsurance – net written premiums	This is the premiums written for fire and other damage to property insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero
В9	General liability insurance and proportional reinsurance – net best estimate	This is the technical provisions for general liability insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero See cross-templates checks tab CQS 52 See cross-templates checks tab CAS 66
С9	General liability insurance and proportional reinsurance – net written premiums	This is the premiums written for general liability insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero
B10	Credit and suretyship insurance and proportional reinsurance – net best estimate	This is the technical provisions for credit and suretyship insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero See cross-templates checks tab CQS 53 See cross-templates checks tab CAS 67
C10	Credit and suretyship insurance and proportional reinsurance – net written premiums	This is the premiums written for credit and suretyship insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero
B11	Legal expenses insurance and proportional reinsurance – net best estimate	This is the technical provisions for legal expenses insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero See cross-templates checks tab CQS 54 See cross-templates checks tab CAS 68
C11	Legal expenses insurance and proportional reinsurance – net written premiums	This is the premiums written for legal expenses insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero
B12	Assistance and its proportional reinsurance – net best estimate	This is the technical provisions for assistance and its proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero See cross-templates checks tab CQS 55 See cross-templates checks tab CAS 69
C12	Assistance and its proportional reinsurance – net written premiums	This is the premiums written for assistance and its proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero
B13	Miscellaneous financial loss insurance and proportional reinsurance – net best estimate	This is the technical provisions for miscellaneous financial loss insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero See cross-templates checks tab CQS 56 See cross-templates checks tab CAS 70

C13	Miscellaneous financial loss insurance and proportional reinsurance – net written premiums	This is the premiums written for miscellaneous financial loss insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero	
B14	Non-proportional casualty reinsurance – net best estimate	This is the technical provisions for non-proportional casualty reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero See cross-templates checks tab CQS 57 See cross-templates checks tab CAS 71	
C14	Non-proportional casualty reinsurance – net written premiums	This is the premiums written for non-proportional casualty reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero	
B15	Non-proportional property reinsurance – net best estimate	This is the technical provisions for non-proportional property reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero See cross-templates checks tab CQS 60 See cross-templates checks tab CAS 74	
C15	Non-proportional property reinsurance – net written premiums	This is the premiums written for non-proportional property reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero	
B16	Non-proportional marine, aviation and transport reinsurance – net best estimate	This is the technical provisions for non-proportional marine, aviation and transport reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero See cross-templates checks tab CQS 59 See cross-templates checks tab CAS 73	
C16	Non-proportional marine, aviation and transport reinsurance – net written premiums	This is the premiums written for non-proportional marine, aviation and transport reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero	
B17	Non-proportional health reinsurance – net best estimate	This is the technical provisions for non-proportional health reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero See cross-templates checks tab CQS 58 See cross-templates checks tab CAS 72	
C17	Non-proportional health reinsurance – net written premiums	This is the premiums written for non-proportional health reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero	
A18	MCR <sub>L</sub> result	This is the result of the linear formula component for life insurance or reinsurance obligations in accordance with Solvency 2 requirements. 'A18=(0.05+B19)-(0.088*B20)+(0.005*B21)+(0.029*B22)+(0.001*C23)	
B19	Net best estimate for obligations with profit participation – guaranteed benefits	This is the technical provisions without a risk margin in relation to guaranteed benefits for life insurance obligations with profit participation, after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero and technical provisions without a risk margin for reinsurance obligations where the underlying life insurance obligations include profit participation, after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero See cross-templates checks tab CQS 61 See cross-templates checks tab CAS 75	
В20	Net best estimate for obligations with profit participation – future discretionary benefits	This is the technical provisions without a risk marginin relation to future discretionary benefits for life insurance obligations with profit participation, after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero See cross-templates checks tab CQS 61 See cross-templates checks tab CAS 75	

B21	Net best estimate for index- linked and unit-linked obligations	This is the technical provisions without a risk margin for index-linked and unit-linked life insurance obligations and reinsurance obligations relating to such insurance obligations, after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero. See cross-templates checks tab CQS 62 See cross-templates checks tab CAS 76	
В22	Net best estimate for other life (re)insurance obligations	This is the technical provisions without a risk margin for all other life insurance obligations and reinsurance obligations relating to such insurance obligations, after deduction of the amounts recoverable from reinsurance contracts and SPV, with a floor equal to zero Annuities related to non-life contracts should be reported here. See cross-templates checks tab CQS 63 See cross-templates checks tab CAS 77	
C23	Capital at risk for all life (re)insurance obligations	This is the capital at risk, being the sum in relation to all contracts that give rise to life insurance or reinsurance obligations of the capital at risk of the contracts.	
A24	Linear MCR The linear Minimum Capital Requirement shall equal to the sum of the linear formula component for non life insurance and reinsurance and the linear formula component for life insurance and reinsurance obligation.		
		A24=A1+A18	
A25	SCR	This is the latest SCR to be calculated, either the annual one or a more recent one in case the SCR has been recalculated (e.g. due to a change in risk profile) since the last value of the SCR was reported, including capital add on. Undertakings using internal models to calculate the SCR should refer to IM SCR, except where under L1 Article 129(3) the national supervisor requires standard formula reference.	
A26	MCR cap	This is calculated as 45% of the SCR including any capital add-on in accordance with Art 129(3) of the Solvency II Directive	
A27	MCR floor	This is calculated as 25% of the SCR including any capital add-on in accordance with Art 129(3) of the Solvency II Directive	
A28	Combined MCR	This is calculated in accordance with Solvency 2 requirements. 'A28=min(max(A24,A27),A26)	
A29	Absolute floor of the MCR	This is as defined in Art 129(1)d of the Solvency II Directive	
A30	MCR	This is calculated in accordance with Solvency 2 requirements. A31=max(A29,A30)	

# Technical Annex II: List of quantitative reporting items S.28.02 Minimum capital Requirement - Composite undertakings

ITEM		INSTRUCTIONS
В1	Linear Formula component for non-life insurance or reinsurance obligations – $\ensuremath{MCR}_{(\ensuremath{NL},\ensuremath{NL})}$ result	This is the linear formula component for non-life insurance or reinsurance obligations of non-life insurance activities, and is calculated in accordance with Solvency 2 requirements.
C1	Linear Formula component for non-life insurance or reinsurance obligations – $\ensuremath{MCR}_{(NL,L)}$ result	This is the linear formula component for non-life insurance or reinsurance obligations of life insurance activities, and is calculated in accordance with Solvency 2 requirements
D2	Medical expense insurance and proportional reinsurance – net best estimate – non-life activities	This is the technical provisions for medical expense insurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities See cross-templates checks tab CQS 26 See cross-templates checks tab CAS 40
E2	Medical expense insurance and proportional reinsurance – net written premiums – non-life activities	This is the premiums written for medical expense insurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to non-life activities
F2	Medical expense insurance – net best estimate – life activities	This is the technical provisions for medical expense insurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities See cross-templates checks tab CQS 26 See cross-templates checks tab CAS 40
G2	Medical expense insurance and proportional reinsurance – net written premiums – life activities	This is the premiums written for medical expense insurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to life activities
D3	Income protection insurance and proportional reinsurance – net best estimate – non-life activities	This is the technical provisions for income protection insurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities See cross-templates checks tab CQS 27 See cross-templates checks tab CAS 41
E3	Income protection insurance and proportional reinsurance – net written premiums – non-life activities	This is the premiums written for income protections insurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to non-life activities
F3	Income protection insurance and proportional reinsurance – net best estimate – life activities	This is the technical provisions for income protection insurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities See cross-templates checks tab CQS 27 See cross-templates checks tab CAS 41
G3	Income protection insurance and proportional reinsurance – net written premiums – life activities	This is the premiums written for income protections insurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to life activities
D4	Workers' compensation insurance and proportional reinsurance – net best estimate – non-life activities	This is the technical provisions for workers' compensation insurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities See cross-templates checks tab CQS 28 See cross-templates checks tab CAS 42
E4	Workers' compensation insurance – net written premiums – non-life activities	This is the premiums written for workers' compensations insurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to non-life activities
F4	Workers' compensation insurance and proportional reinsurance – net best estimate – life activities	This is the technical provisions for workers' compensation insurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities See cross-templates checks tab CQS 28 See cross-templates checks tab CAS 42
G4	Workers' compensation insurance and proportional reinsurance – net written premiums – life activities	This is the premiums written for workers' compensations insurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to life activities

D5	Motor vehicle liability insurance and proportional reinsurance and proportional reinsurance – net best estimate – non-life activities	This is the technical provisions for motor vehicle liability insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities See cross-templates checks tab CQS 29 See cross-templates checks tab CAS 43
E5	Motor vehicle liability insurance and proportional reinsurance – net written premiums – non-life activities	This is the premiums written for motor vehicle liability insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to non-life activities
F5	Motor vehicle liability insurance and proportional reinsurance – net best estimate – life activities	This is the technical provisions for motor vehicle liability insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities See cross-templates checks tab CQS 29 See cross-templates checks tab CAS 43
G5	Motor vehicle liability insurance and proportional reinsurance – net written premiums – life activities	This is the premiums written for motor vehicle liability insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to life activities
D6	Other motor insurance and proportional reinsurance – net best estimate – non-life activities	This is the technical provisions for other motor insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities See cross-templates checks tab CQS 30 See cross-templates checks tab CAS 44
E6	Other motor insurance and proportional reinsurance – net written premiums – non-life activities	This is the premiums written for other motor insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to non-life activities
F6	Other motor insurance and proportional reinsurance – net best estimate – life activities	This is the technical provisions for other motor insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities See cross-templates checks tab CQS 30 See cross-templates checks tab CAS 44
G6	Other motor insurance and proportional reinsurance – net written premiums – life activities	This is the premiums written for other motor insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to life activities
D7	Marine, aviation and transport insurance and proportional reinsurance – net best estimate – non-life activities	This is the technical provisions for marine, aviation and transport insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities See cross-templates checks tab CQS 31 See cross-templates checks tab CAS 45
E7	Marine, aviation and transport insurance and proportional reinsurance – net written premiums – non-life activities	This is the premiums written for marine, aviation and transport insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to non-life activities
F7	Marine, aviation and transport insurance and proportional reinsurance – net best estimate – life activities	This is the technical provisions for marine, aviation and transport insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities See cross-templates checks tab CQS 31 See cross-templates checks tab CAS 45
G7	Marine, aviation and transport insurance and proportional reinsurance – net written premiums – life activities	This is the premiums written for marine, aviation and transport insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to life activities
D8	Fire and other damage to property insurance and proportional reinsurance – net best estimate – non-life activities	This is the technical provisions for fire and other damage to property insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities See cross-templates checks tab CQS 32 See cross-templates checks tab CAS 46

E8	Fire and other damage to property insurance and proportional reinsurance – net written premiums – non-life activities	This is the premiums written for fire and other damage to property insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to non- life activities
F8	Fire and other damage to property insurance and proportional reinsurance – net best estimate – life activities	This is the technical provisions for fire and other damage to property insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities See cross-templates checks tab CQS 32 See cross-templates checks tab CAS 46
G8	Fire and other damage to property insurance and proportional reinsurance – net written premiums – life activities	This is the premiums written for fire and other damage to property insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to life activities
D9	General liability insurance and proportional reinsurance – net best estimate – non-life activities	This is the technical provisions for general liability insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities See cross-templates checks tab CQS 33 See cross-templates checks tab CAS 47
E9	General liability insurance and proportional reinsurance – net written premiums – non-life activities	This is the premiums written for general liability insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to non-life activities
F9	General liability insurance and proportional reinsurance – net best estimate – life activities	This is the technical provisions for general liability insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities See cross-templates checks tab CQS 33 See cross-templates checks tab CAS 47
G9	General liability insurance and proportional reinsurance – net written premiums – life activities	This is the premiums written for general liability insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to life activities
D10	Credit and suretyship insurance and proportional reinsurance – net best estimate – non-life activities	This is the technical provisions for credit and suretyship insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities See cross-templates checks tab CQS 34 See cross-templates checks tab CAS 48
E10	Credit and suretyship insurance and proportional reinsurance – net written premiums – non-life activities	This is the premiums written for credit and suretyship insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to non-life activities
F10	Credit and suretyship insurance and proportional reinsurance – net best estimate – life activities	This is the technical provisions for credit and suretyship insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities See cross-templates checks tab CQS 34 See cross-templates checks tab CAS 48
G10	Credit and suretyship insurance and proportional reinsurance – net written premiums – life activities	This is the premiums written for credit and suretyship insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to life activities
D11	Legal expenses insurance and proportional reinsurance – net best estimate – non-life activities	This is the technical provisions for legal expenses insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities See cross-templates checks tab CQS 35 See cross-templates checks tab CAS 49
E11	Legal expenses insurance and proportional reinsurance – net written premiums – non-life activities	This is the premiums written for legal expenses insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to non-life activities

F11	Legal expenses insurance and proportional reinsurance – net best estimate – life activities	This is the technical provisions for legal expenses insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities See cross-templates checks tab CQS 35 See cross-templates checks tab CAS 49
G11	Legal expenses insurance and proportional reinsurance – net written premiums – life activities	This is the premiums written for legal expenses insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to life activities
D12	Assistance and its proportional reinsurance – net best estimate – non- life activities	This is the technical provisions for assistance and its proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities See cross-templates checks tab CQS 36 See cross-templates checks tab CAS 50
E12	Assistance and its proportional reinsurance – net written premiums – non-life activities	This is the premiums written for assistance and its proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to non-life activities
F12	Assistance and its proportional reinsurance – net best estimate – life activities	This is the technical provisions for assistance and its proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities See cross-templates checks tab CQS 36 See cross-templates checks tab CAS 50
G12	Assistance and its proportional reinsurance – net written premiums – life activities	This is the premiums written for assistance and its proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to life activities
D13	Miscellaneous financial loss insurance and proportional reinsurance – net best estimate – non-life activities	This is the technical provisions for miscellaneous financial loss insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities See cross-templates checks tab CQS 37 See cross-templates checks tab CAS 51
E13	Miscellaneous financial loss insurance and proportional reinsurance – net written premiums – non-life activities	This is the premiums written for miscellaneous financial loss insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to non-life activities
F13	Miscellaneous financial loss insurance and proportional reinsurance – net best estimate – life activities	This is the technical provisions for miscellaneous financial loss insurance and proportional reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities See cross-templates checks tab CQS 37 See cross-templates checks tab CAS 51
G13	Miscellaneous financial loss insurance and proportional reinsurance – net written premiums – life activities	This is the premiums written for miscellaneous financial loss insurance and proportional reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to life activities
D14	Non-proportional casualty reinsurance – net best estimate – non-life activities	This is the technical provisions for non-proportional casualty reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities See cross-templates checks tab CQS 38 See cross-templates checks tab CAS 52
E14	Non-proportional casualty reinsurance – net written premiums – non-life activities	This is the premiums written for non-proportional casualty reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to non-life activities
F14	Non-proportional casualty reinsurance – net best estimate – life activities	This is the technical provisions for non-proportional casualty reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities See cross-templates checks tab CQS 38 See cross-templates checks tab CAS 52
G14	Non-proportional casualty reinsurance – net written premiums – life activities	This is the premiums written for non-proportional casualty reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to life activities

D15	Non-proportional property reinsurance – net best estimate – non-life activities	This is the technical provisions for non-proportional property reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities See cross-templates checks tab CQS 41 See cross-templates checks tab CAS 55
E15	Non-proportional property reinsurance – net written premiums – non-life activities	This is the premiums written for non-proportional property reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to non-life activities
F15	Non-proportional property reinsurance – net best estimate – life activities	This is the technical provisions for non-proportional property reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities See cross-templates checks tab CQS 41 See cross-templates checks tab CAS 55
G15	Non-proportional property reinsurance – net written premiums – life activities	This is the premiums written for non-proportional property reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to life activities
D16	Non-proportional marine, aviation and transport reinsurance – net best estimate – non-life activities	This is the technical provisions for non-proportional marine, aviation and transport reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities See cross-templates checks tab CQS 40 See cross-templates checks tab CAS 54
E16	Non-proportional marine, aviation and transport reinsurance – net written premiums – non-life activities	This is the premiums written for non-proportional marine, aviation and transport reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to non-life activities
F16	Non-proportional marine, aviation and transport reinsurance – net best estimate – life activities	This is the technical provisions for non-proportional marine, aviation and transport reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities See cross-templates checks tab CQS 40 See cross-templates checks tab CAS 54
G16	Non-proportional marine, aviation and transport reinsurance – net written premiums – life activities	This is the premiums written for non-proportional marine, aviation and transport reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to life activities
D17	Non-proportional health reinsurance – net best estimate – non-life activities	This is the technical provisions for non-proportional health reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities See cross-templates checks tab CQS 39 See cross-templates checks tab CAS 53
E17	Non-proportional health reinsurance – net written premiums – non-life activities	This is the premiums written for non-proportional health reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to non-life activities
F17	Non-proportional health reinsurance – net best estimate – life activities	reins is the technical provisions for non-proportional nearth reinsurance, without risk margin after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities See cross-templates checks tab CQS 39 See cross-templates checks tab CAS 53
G17	Non-proportional health reinsurance – net written premiums – life activities	This is the premiums written for non-proportional health reinsurance during the (rolling) last 12 months, after deduction of premiums for reinsurance contracts, with a floor equal to zero, relating to life activities
B18	MCR <sub>(L,NL)</sub> result	This is the linear formula component for life insurance or reinsurance obligations of non-life insurance activities, and is calculated in accordance with Solvency 2 requirements 'B18=(0.05+D19)- (0.08*D20)+(0.005*D21)+(0.029*D22)+(0.001*E23
C18	MCR <sub>(L,L)</sub> result	This is the linear formula component for life insurance or reinsurance obligations of life insurance activities, and is calculated in accordance with Solvency 2 requirements 'C18=(0.05+F19)-(0.088*F20)+(0.005*F21)+(0.029*F22)+(0.001*G23)

D19	Net best estimate for obligations with profit participation – guaranteed benefits – non-life activities	This is the technical provisions without a risk margin for guaranteed benefits in respect of life insurance obligations with profit participation, after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities and technical provisions without a risk margin for reinsurance obligations where the underlying insurance obligations include profit participation, after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities See cross-templates checks tab CQS 42 See cross-templates checks tab CAS 56
F19	Net best estimate provisions for obligations with profit participation – guaranteed benefits – life activities	This is the technical provisions without a risk margin for guaranteed benefits in respect of life insurance obligations with profit participation, after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities and technical provisions without a risk margin for reinsurance obligations where the underlying insurance obligations include profit participation, after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities See cross-templates checks tab CQS 42 See cross-templates checks tab CAS 56
D20	Net best estiamte for obligations with profit participation – future discretionary benefits – non-life activities	This is the technical provisions without a risk margin for future discretionary benefits in respect of life insurance obligations with profit participation, after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities See cross-templates checks tab CQS 42 See cross-templates checks tab CAS 56
F20	Net best estimate for obligations with profit participation – future discretionary benefits – life activities	This is the technical provisions without a risk margin for future discretionary benefits in respect of life insurance obligations with profit participation, after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities See cross-templates checks tab CQS 42 See cross-templates checks tab CAS 56
D21	Net best estimate for index-linked and unit-linked obligations – non-life activities	This is the technical provisions without a risk margin for index- linked and unit-linked life insurance obligations and reinsurance obligations relating to such insurance obligations, after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to non-life activities. See cross-templates checks tab CQS 43 See cross-templates checks tab CAS 57
F21	Net best estimate for index-linked and unit-linked obligations – life activities	This is the technical provisions without a risk margin for index- linked and unit-linked life insurance obligations and reinsurance obligations relating to such insurance obligations, after deduction of the amounts recoverable from reinsurance contracts and SPVs, with a floor equal to zero, relating to life activities. See cross-templates checks tab CQS 43 See cross-templates checks tab CAS 57
D22	Net best estimate for other life (re)insurance obligations – non-life activities	This is the technical provisions without a risk margin for other life insurance obligations and reinsurance obligations relating to such insurance obligations, after deduction of the amounts recoverable from reinsurance contracts and SPV, with a floor equal to zero, relating to non-life activities See cross-templates checks tab CQS 44 See cross-templates checks tab CAS 58
F22	Net best estimate for other life (re)insurance obligations – life activities	This is the technical provisions without a risk margin for other life insurance obligations and reinsurance obligations relating to such insurance obligations, after deduction of the amounts recoverable from reinsurance contracts and SPV, with a floor equal to zero, relating to life activities See cross-templates checks tab CQS 44 See cross-templates checks tab CAS 58
E23	Capital at risk for all life (re)insurance obligations – non-life activities	This is the capital at risk, being the sum over all contracts that give rise to life insurance or reinsurance obligations of the highest amounts that the insurance or reinsurance undertaking would pay in the event of the death or disability of the persons insured under the contract after deduction of the amounts recoverable from reinsurance contracts and special purpose vehicles in such event, and the expected present value of annuities payable on death or disability less the net best estimate, with a floor equal to zero, relating to non-life activities

G23	Capital at risk for all life (re)insurance obligations – life activities	This is the capital at risk, being the sum over all contracts that give rise to life insurance or reinsurance obligations of the highest amounts that the insurance or reinsurance undertaking would pay in the event of the death or disability of the persons insured under the contract after deduction of the amounts recoverable from reinsurance contracts and special purpose vehicles in such event, and the expected present value of annuities payable on death or disability less the net best estimate, with a floor equal to zero, relating to life activities
A24	Linear MCR	This is calculated in accordance Solvency II requirements.
A25	SCR	This is the latest SCR to be calculated, either the annual one or a more recent one in case the SCR has been recalculated (e.g. due to a change in risk profile) since the last value of the SCR was reported, including capital add on. Undertakings using internal models to calculate the SCR should refer to IM SCR, except where under L1 Article 129(3) the national supervisor requires standard formula reference.
A26	MCR cap	This is calculated as 45% of the SCR including any capital add-on in accordance with Art 129(3) of the Solvency II Directive
A27	MCR floor	This is calculated as 25% of the SCR including any capital add-on in accordance with Art 129(3) of the Solvency II Directive
A28	Combined MCR	This is calculated in accordance with Solvency 2 requirements
A29	Absolute floor of the MCR	This is as defined in Art 129(1)d of the Solvency II Directive
A30	MCR	This is calculated in accordance with Solvency 2 requirements
B32	Notional linear MCR – non-life activities	NOT APPLICABLE for the purpose of preparatory phase This is calculated in accordance with Solvency 2 requirements
C32	Notional linear MCR -life activities	NOT APPLICABLE for the purpose of preparatory phase This is calculated in accordance with Solvency 2 requirements
В33	Notional SCR with add-on – non-life activities (annual or latest calculation)	NOT APPLICABLE for the purpose of preparatory phase This is calculated in accordance with Solvency 2 requirements
C33	Notional SCR with add-on -life activities (annual or latest calculation)	NOT APPLICABLE for the purpose of preparatory phase This is calculated in accordance with Solvency 2 requirements
B34	Notional MCR cap – non-life activities	NOT APPLICABLE for the purpose of preparatory phase This is calculated as 45% of the notional non-life SCR including the non-life capital add-on in accordance with Solvency 2 requirements
C34	Notional MCR cap -life activities	NOT APPLICABLE for the purpose of preparatory phase This is calculated as 45% of the notional life SCR including the life capital add-on in accordance with Solvency 2 requirements
В35	Notional MCR floor – non-life activities	NOT APPLICABLE for the purpose of preparatory phase This is calculated as 25% of the notional non-life SCR including the non-life capital add-on in accordance with Solvency 2 requirements
C35	Notional MCR floor –life activities	NOT APPLICABLE for the purpose of preparatory phase This is calculated as 25% of the notional life SCR including the life capital add-on in accordance with Solvency 2 requirements
B36	Notional Combined MCR – non-life activities	NOT APPLICABLE for the purpose of preparatory phase This is calculated in accordance with Solvency 2 requirements
C36	Notional Combined MCR –life activities	NOT APPLICABLE for the purpose of preparatory phase This is calculated in accordance with Solvency 2 requirements
B37	Absolute floor of the notional MCR – non-life activities	NOT APPLICABLE for the purpose of preparatory phase This is either zero or the amount defined in Art 129(1)d(i) of the Solvency II Directive, in accordance with Solvency 2 requirements
C37	Absolute floor of the notional MCR – life activities	NOT APPLICABLE for the purpose of preparatory phase This is as defined in Art 129(1)d(ii) of the Solvency II Directive
B38	Notional MCR – non-life activities	NOT APPLICABLE for the purpose of preparatory phase This is the notional non-life MCR referred to in Art 74(2)b of the Solvency II Directive

		NOT APPLICABLE for the purpose of preparatory phase
C38	Notional MCR – life activities	This is the notional life MCR referred to in Art 74(2)a of the
		Solvency II Directive

# Technical Annex II: List of quantitative reporting items S.32.01.g

Undertakings in the scope of the group

ITEM INSTRUCTIONS A1 Country Country in which the registered head office of each undertaking within the group is located Β1 Identification code: Identification code - Legal Entity Identifier (LEI); - Interim entity identifier (Pre-LEI); - Specific code (by this order of priority) Specific code: - For EEA (re) insurance undertakings within the group; identification code used in the local market, attributed by the undertaking's supervisory authority - For non-EEA undertakings and non-regulated undertakings within the group, identification code provided will be provided by the group. When allocating an identification code to each non-EEA or non-regulated undertaking, it should comply with the following format in a consistent manner: identification code of the parent undertaking + ISO 3166-1 alpha-2 code of the country of the undertaking + 5 diaits V1 Identification of the code used in B1: Type of code - LEI - Pre-LEI Specific code C1 Legal name of the undertaking Legal name of the undertaking D1 Type of undertaking should give information on the type of activity of the Type of undertaking undertaking. The closed list is the following: 1.Life insurance undertaking 2. Non life insurance undertaking 3. Composite undertaking 4. Insurance holding company as defined in Art. 212§ (f) of Directive 2009/138/EC 5. Mixed-activity insurance holding company as defined in Art. 212§1 (g) of Directive 2009/138/EC 6.Mixed financial holding company as defined in Art. 212§1(h) of Directive 2009/138/EC 7. Credit institution, investment firm and financial institution 8. Institution for occupational retirement provision 9. Ancillary services undertaking as defined in Art. 1bis (23) of Level 2 10. Non-regulated undertaking carrying out financial activities as defined in Art. 1bis (33) of Level 2 11. Special purpose vehicle authorized in accordance with Art. 211 of Directive 2009/138/EC 12. Special purpose vehicle other special purpose vehicle authorized in accordance with Art. 211 of Directive 2009/138/EC Form of the undertaking consistent with Annex III of Directive 2009/138/EC E1 Legal form F1 Category of the undertaking High level information on the legal form, i.e. whether the undertaking is a mutual or not The closed list is the following: 1.Mutual 2. Non-mutual G1 Supervisory Authority Name of the Supervisory Authority responsible for the supervision of the individual undertaking For (re)insurance undertakings, total amount of Solvency II balance sheet as H1a Total Balance Sheet (for (re)insurance undertakings) reported in item A30 in BS-C1. The currency used should be the group currency H1b Total Balance Sheet (for other For other regulated undertakings, total amount of balance sheet used for regulated undertakings) prudential purposes. The currency used should be the group currency H1c Total Balance Sheet (non-For non-regulated undertakings, total amount of balance sheet used for regulated undertakings) accounting purposes. The currency used should be the group currency I1a Written premium or Turn Over For insurance and reinsurance undertakings: written premiums net of reinsurance (written premiums net of ceded under IFRS or local GAAP.

	reinsurance ceded under IFRS or local GAAP for insurance undertakings)	The currency used should be the group currency
I1b	Written premium or Turn Over (turn over defined as the gross revenue under IFRS or local GAAP for other types of undertakings or insurance holding companies)	For other types of undertakings : turn over defined as the gross revenue under IFRS or local GAAP For insurance holding companies where appropriate turnover defined as the gross revenue under IFRS or local GAAP will be used as a ranking criteria. The currency used should be the group currency
]1	Underwriting performance if applicable	(Re)insurance undertakings should report their underwriting performance in accordance to financial statements. An absolute amount should be reported. The currency used should be the group currency.
К1	Investment performance	(Re)insurance undertakings should report their investment performance in accordance to financial statements. An absolute amount should be reported. The currency used should be the group currency. This value should not include any value already reported in 11
L1	Total performance	All the related undertakings within the group should report their total performance. An absolute amount should be reported. The currency used should be the group currency.
M1	Criteria of influence - % capital share	Proportion of the subscribed capital that is held, directly or indirectly, by the participating undertaking in the undertaking (as referred to in article 221 of Directive 2009/138/EC)
N1	Criteria of influence - %used for establishment of statutory (GAAP/IFRS) consolidated accounts	Percentage as defined by the consolidated account directive for the integration of consolidated undertakings into the consolidation which may differ from item M1. For full integration, minority interests should also be reported in this item.
01	Criteria of influence - %voting rights	Proportion of voting rights that is held, directly or indirectly, by the participating undertaking in the undertaking
P1	Criteria of influence - other criteria	Other criteria useful to assess type of influence exercised by the parent undertaking, e.g centralized risk management
Q1	Criteria of influence - level of influence	Influence can be either dominant or significant, depending on former criteria mentioned; the group is responsible for assessing the level of influence exercised by the parent undertaking over any undertaking but as stated in article 212-2 of Directive 2009/138/EC the group supervisor may have a differing view from the group's assessment and if so the group should take into account any decision made by the group supervisor The closed list is the following: 1. Dominant
R1	Criteria of influence - proportional share retained	2 Significant Proportional share is the proportion that will be used to calculate the group solvency.
S1	Inclusion in the scope of group supervision - Y/N	Indicates if the undertaking is included or not in the scope of group supervision as referred in article 214 of Directive 2009/138/EC; if an undertaking on which a significant/dominant influence is exercised is not included in the scope of supervision as provided for in article 214, then it should be indicated which of a,b or c of article 214.2 is the reason The closed list is the following: 1.Yes 2. No (art. 214 a) 3. No (art. 214 b)
T1	Inclusion in the scope of aroun	4. No (art. 214 c) NOT APPLICABLE for the purpose of preparatory phase
	supervision - Date of decision of art.214 applied	Date where the decision of exclusion has been taken

U1	Group solvency assessment -	The item gathers information on the method used for group solvency assessme	ent
	Method used and, under	and the treatment of each undertaking.	
	method 1 treatment of the	The closed list is the following:	
	undertaking	1.Consolidation/full integration	
		2.Consolidation/proportional integration	
		3.Consolidation/equity method	
		4.Deduction and Aggregation- Solvency II	5.
		Deduction and Aggregation- Other sectoral Rules	
		6. Deduction and Aggregation- Local rules	
		7. Deduction of the participation in relation to article 229 of Directive	
		2009/138/EC	
		8. No inclusion into the Solvency II consolidated data as defined in Art. 323bis	;
		SCG3 of Level 2 9.	
		Other method	

# Technical Annex II: List of quantitative reporting items S.33.01.g Insurance and reinsurance individual requirements

	ITEM	INSTRUCTIONS
A1	Legal name of the undertaking	Legal name of each undertaking
A2	Identification code	Identification code: - Legal Entity Identifier (LEI); - Interim entity identifier (Pre-LEI); - Specific code (by this order of priority) Specific code: - For EEA (re) insurance undertakings within the group: identification code used in the local market, attributed by the undertaking's supervisory authority - For non-EEA undertakings and non-regulated undertakings within the group, identification code provided will be provided by the group. When allocating an identification code to each non-EEA or non-regulated undertaking, it should comply with the following format in a consistent manner: identification code of the parent undertaking + ISO 3166-1 alpha-2 code of the country of the undertaking +
Q1	Type of code	5 digits Identification of the code used in A2:
		- LEI - Pre-LEI - Specific code
R1	Entity Level/RFF/ Remaining Part	Identify if the information is related to: - Entity level - RFF - Remaining part
S1	Fund Number	This number is attributed by the undertaking and must be consistent over time. It should be reported when cell R1 is "RFF"
	FFA entities and non FFA	entities (using SII rules) included only via D&A
B1	SCR Market Risk	Solo SCR Market Risk for each undertaking
B2	SCR Counterparty Default Risk	Solo SCR Counterparty Default Risk for each undertaking
В3	SCR Life Underwriting Risk	Solo SCR Life Underwriting Risk for each undertaking
B4	SCR Health Underwriting Risk	Solo SCR Health Underwriting Risk for each undertaking
B5	SCR Non-life Underwriting Risk	Solo SCR Non-life Underwriting Risk for each undertaking
B6	SCR Operational Risk	Solo SCR Operational Risk for each undertaking
B7	Solo SCR	Solo SCR for each undertaking
C1	Solo MCR	Solo MCR for each undertaking within EEA
D1	Eligible Solo Own Funds	Eligible Solo Own Funds to cover the SCR. Total own funds are to be reported in this item. No restrictions on availability for the group apply.
E1	If undertaking specific parameters used specify where	NOT APPLICABLE for the purpose of preparatory phase When an entity used undertaking specific parameters for calculating solo SCR, report the area(s) for which these parameters are used.
F1	If Simplifications used specify where	When an entity used simplifications for calculating solo SCR, report the area(s) for which these simplifications are used.
G1	if Partial Internal Model used specify where	When an entity used a partial internal model(s) for calculating solo SCR, report the area(s) for which this/these are used.
H1	Group or solo internal model	When an entity used a full internal model for calculating solo SCR, it has to be stated whether this regards a solo internal model or group internal model.

I1	Date of initial approval	NOT APPLICABLE for the purpose of preparatory phase
		In case a group or solo internal model is approved by solo supervisor, report the
		date of this approval.
J1	Date of approval of latest	NOT APPLICABLE for the purpose of preparatory phase
	major change	In case a major change of group or solo internal model is approved by solo
		supervisor (Art.115), report the date of this approval.
K1	Date of decision	NOT APPLICABLE for the purpose of preparatory phase
		In case a capital add-on applies to any of the entities listed here (Art.37), report
		the date of the decision.
L1	Amount	NOT APPLICABLE for the purpose of preparatory phase
		In case a capital add-on applies to any of the entities listed here (Art.37), report
		the exact amount.
M1	Reason	NOT APPLICABLE for the purpose of preparatory phase
		In case a capital add-on applies to any of the entities listed here (Art.37), report
		the reason(s) stated by the supervisor in it's decision
	Non EEA entities (both us	sing SII rules and not using SII rules) regardless of the method used
N1	Local capital requirement	Local solo capital requirement that triggers first intervention by local supervisor.
01	Local minimum capital	Local solo minimum capital requirement that triggers final intervention -
	requirement	withdrawal of the authorisation- by local supervisor. This figure is needed to
		calculate the group SCR floor.
P1	Eligible own funds in	Eligible Solo Own Funds to cover the local capital requirement, as calculated
	accordance with local rules	according to local rules, without applying restrictions on availability for the group.

# Technical Annex II: List of quantitative reporting items S.34.01.g

Other regulated and non-regulated finance	ial undertakings including insurance holding companies individual requirements
ITEM	INSTRUCTIONS

A1	Legal name of the undertaking	Legal name of each undertaking
A2	Identification code	Identification code: - Legal Entity Identifier (LEI); - Interim entity identifier (Pre-LEI); - Specific code (by this order of priority) Specific code: - For EEA (re) insurance undertakings within the group: identification code used in the local market, attributed by the undertaking's supervisory authority - For non-EEA undertakings and non-regulated undertakings within the group, identification code provided will be provided by the group. When allocating an identification code to each non-EEA or non-regulated undertaking, it should comply with the following format in a consistent manner: identification code of the parent undertaking + ISO 3166-1 alpha-2 code of the country of the undertaking + 5 digits
F1	Type of code	Identification of the code used in A2: - LEI - Pre-LEI
A3	Aggregated or not (Y/N)	- Specific code When the entities of other financial sectors form a group with a specific capital requirement, this consolidated capital requirement can be accepted instead of the list of each solo requirement. One of the options in the following closed If the capital requirement is then provided on aggregated basis under this specific case: Y; Otherwise: N.
B1	Type of capital requirement	One of the options in the following closed list shall be used: For Insurance holding company, Mixed financial holding company, and non- regulated undertaking carrying out financial activities the requirement: Notional; For Mixed activity holding company: Non; For credit institution, investment firm and financial institution, institution for occupational retirement provision: Sectoral
C1	Notional SCR or Sectoral capital requirement	The capital requirement, either sectoral or notional, that triggers first intervention by solo supervisor, assuming a so-called intervention ladder.
D1	Notional MCR or Sectoral minimum capital requirement	Minimum capital requirement, either sectoral or notional, that triggers final intervention, assuming a so-called intervention ladder. This figure is needed to calculate the aroup SCR floor. This item is not reported for entities for which a final trigger level is not set.
E1	Eligible Own Funds	Total own funds to cover the (notional or sectoral) capital requirement. No restrictions on availability for the group apply.

#### Technical Annex II: List of quantitative reporting items S.35.01.g Contribution to group Technical Provisions

	ITEM	INSTRUCTIONS
A1	Identification code	Identification code: - Legal Entity Identifier (LEI); - Interim entity identifier (Pre-LEI); - Specific code (by this order of priority) Specific code: - For EEA (re) insurance undertakings within the group: identification code used in the local market, attributed by the undertaking's supervisory authority - For non-EEA undertakings and non-regulated undertakings within the group, identification code provided will be provided by the group. When allocating an
		identification code to each non-EEA or non-regulated undertaking, it should comply with the following format in a consistent manner: identification code of the parent undertaking + ISO 3166-1 alpha-2 code of the country of the undertaking + 5 digits
S1	Type of code	Identification of the code used in A1: - LEI - Pre-LEI - Specific code
B1	Legal name of the undertaking	Legal name of each undertaking
S1	Method of group solvency calculation	One of the options in the following closed list shall be used: Method 1 Method 2
C1, F1, I1, L1, O1	Amount of gross TP	Overall amount of technical provisions (TP calculated as a whole or the sum of the best estimate and the risk margin) of the EEA or non-EEA undertaking calculated according to Solvency II rules. The cell should be filled in gross figures, i. e. gross of IGT and before cession of reinsurance . The currency used should be the group currency. This item is reported for the (re)insurance undertakings under method 1 and method 2, except for the (re)insurance undertakings under method 2 situated in equivalent non-EEA countries.
D1,G1,J 1,M1,P1	Amount of net TP	Overall amount of technical provisions (TP calculated as a whole or the sum of the best estimate and the risk margin) of the EEA or non-EEA undertaking calculated according to Solvency II rules. The cell should be filled in net of IGT but gross of reinsurance ceded outside the group. The currency used should be the group currency. This item is reported for the (re)insurance undertakings under method 1 and method 2, except for the (re)insurance undertakings under method 2 situated in See cross-templates checks tab CGS 1 See cross-templates checks tab CGS 2 See cross-templates checks tab CGS 3 See cross-templates checks tab CGS 4 See cross-templates checks tab CGS 5
E1, H1, K1, N1, Q1	Net Contribution to Group TP (%)	The percentage share of TP (TP calculated as a whole or the sum of the best estimate and the risk margin) of the (re) insurance undertaking to the group TP under method 1 net of IGT but gross of reinsurance ceded outside the group , split by respective main categories (Life excluding health and unit linked index-linked, Unit-linked and index linked, Health – SLT and non-SLT, Non-life excluding health) This item is not reported for undertakings under method 2.

R1	Total amount of TP	This item equals to the sum of items D1+G1+J1+M1+P1, except for (re)insurance
		this case items D1,G1,J1,M1 and P1 are not required to be reported for this type of undertakings, with only item R1 being reported.
		When method 1 as defined under Article 230 of the Solvency II Directive is used for the (re)insurance undertaking, the total amount of technical provisions in cell R1 accounts for its contribution net of reinsurance ceded within the group to the group technical provisions. The total amount of technical provisions in cell R1 for all (re)insurance undertakings under method 1 can be reconciled with the amount of group technical provisions in the group balance sheet (sum of the cells L1+L4+L6B+L7+L10)
		When method 2 is used for the (re)insurance undertaking, the total amount of technical provisions in cell R1 cannot be reconciled with the amount of group technical provisions in the group balance sheet.

# S.01.02 - Basic Information (old BI)

# Identification of changes performed to the version published in the preparatory Guidelines

E.

Cell	Description	New text (when applicable)
		Identification code:
	The text was amended to allow for the use of	- Legal Entity Identifier (LEI);
A1	I EL or pre-I El if available	- Interim entity identifier (Pre-LEI);
		- Identification code used in the local market, attributed by group supervisor.
		(by this order of priority if existent)
		Identification code:
	The text was ameded to allow for the use of LEI or pre-LEI if available	- Legal Entity Identifier (LEI);
		- Interim entity identifier (Pre-LEI);
A9		<ul> <li>Identification code used in the local market, attributed by group supervisor.</li> </ul>
		(by this order of priority if existent)
		This item is only reported when the report is made at group level
		Identification of the code used in A1/A9:
۸11	A new item was added to identify the type of	- LEI
~11	code	- Pre-LEI
		- Local code

### S.02.01 - Balance Sheet (old BS-C1) Identification of changes performed to the version published at July 2012 Final Report

Cell	Description	New text (when applicable)
AO	Add "Fund number" to identify the RFF when the template is reported by RFF	Fund number
LSO	Add "Technical Provisions - non life" for Statutory Accounts column	Technical Provisions - non life
LS6F	Add "Technical provisions - life (excluding index-linked and unit-linked)" for Statutory Accounts column	Technical provisions - life (excluding index-linked and unit-linked)
L15E	Add "Subordinated liabilities" as a sum of "Subordinated liabilities not in BOF" and "Subordinated liabilities in BOF"	Subordinated liabilities
A9, A10A, A10B, A11	Identation was amended	Not applicable
A6	LOG file changed to clarify how "participations" should be reported by groups LOG changed to clarify that "Participations" don't include the ones related to assets held for Unit Linked	Participation as defined in article 13(20) of Directive 2009/138/EC. Corresponds to CIC category 3# when item "Participation" of Assets-D1 is not "N" and item "Asset held in unit linked and index linked funds (Y/N)" in Assets-D1 is equal to "N". Participations at group level will include: - holdings in related but not subsidiary insurance or reinsurance undertakings or insurance holding companies as described in Art 323bis 1. (d) - holdings in related undertakings in other financial sectors as described in Art 323bis 1. (e) - other related undertakings as described in Art 323bis 1. (f) - insurance or reinsurance undertakings or insurance holding companies included with the deduction and aggregation method (when combination of methods is used)
L16	Definition was aligned with the definition for cell A10A	Financial instruments that have values, based on the expected future price movements of the assets to which they are linked. SII value, only if negative, of the derivative as of the reporting date is reported here. Corresponds to CIC categories A to F. For the statutory accounts this item does not need to be filled for undertakings which do not value derivatives in their Local GAAP.

Cell	Description	New text (when applicable)
A2, A26, A25B, A3, A4, A12, A14, A16, A13, A21, A20, A27, A29, A30, L1, L6B, L7, L23, L18, L22, L13, L16, L19, L20, L15A, L15B, L15C, L26, L25, L25A, L27	Data cchecks "CGS" between 6 and 20 were deleted and references to CGS 21 were replaced by CGS 6	Not applicable
AS1	LOG file changed to avoid the confusion between Solvency II valuation and Statutory Accounts valuation	Intangible asset that represents the economic value of assets that cannot be individually identified and separately recognised in a business combination.
AS24	LOG file changed to avoid the confusion between Solvency II valuation and Statutory Accounts valuation	The part of acquisition costs allocated to future reporting periods
A2	LOG file changed to avoid the confusion between Solvency II valuation and Statutory Accounts valuation	Intangible assets other than goodwill. An identifiable nonmonetary asset without physical substance.
A6	In the LOG it was clarified that it includes subordinated liabilities that are classified as "Participations"	Participation as defined in article 13(20) of Directive 2009/138/EC. It includes equity and subordinated liabilities. 
A26	LOG file changed to avoid the confusion between Solvency II valuation and Statutory Accounts valuation	An asset that may be used to reduce any subsequent period's income tax expense.
A28A	LOG file changed to avoid the confusion between Solvency II valuation and Statutory Accounts valuation	Own shares held by the undertakings.

A30	Inclusion of AS1 + AS24 in the formula of the total assets of the statutory accounts column	"For statutory accounts column : A30=AS1+AS24+A2+A26+A25B+A3+A4+A12+A14+A16+A13+A20+A21+A23+A28A+A28B+A27+A29 "
L23	LOG file changed to avoid the confusion between Solvency II valuation and Statutory Accounts valuation	A potential obligation that may be incurred depending on the outcome of a future event. A contingent liability is one where the outcome of an existing situation is uncertain, and this uncertainty will be resolved by a future event. A contingent liability is generally recognised only if the contingency is probable and the amount of the liability can be estimated
L17	LOG file changed to avoid the confusion between Solvency II valuation and Statutory Accounts valuation	A tax liability that a company owes and does not pay at that current point, although it will be responsible for paying it at some point in the future.
L27	LOG file changed to avoid the confusion between Solvency II valuation and Statutory Accounts valuation	Formula For Statutory accounts – amount of other items complementing the balance between Assets and Liabilities For Solvency II: L27=A30-L25A See cross-templates checks tab CQS 1 See cross-templates checks tab CGS 21 See cross-templates checks tab QCGS 1 See cross-templates checks tab QCGS 1 See cross-templates checks tab QCGS 1
LSO	Lines were putted in dotted "TP NL" for Statutory Accounts column and it was explained in the LOG that the cells are optional for the Statutory Accounts	These cells are dotted lines. Either you can split your technical provisions between life or non-life and their linked health business, either you cannot and you directly fill in cell LS6F with the correct total value.
LSF6	Lines were putted in dotted "TP L" for Statutory Accounts column and it was explained in the LOG that the cells are optional for the Statutory Accounts	These cells are dotted lines. Either you can split your technical provisions between life or non-life and their linked health business, either you cannot and you directly fill in cell LS6F with the correct total value. LS6F=L6B+L7

### S.02.02 - Assets and liabilities by currency (old BS\_C1D) Identification of changes performed to the version published at July 2012 Final Report

Cell	Description	New text (when applicable)
A10	Name amended to "Deposits to cedants and insurance and intermediaries and reinsurance receivables" for alignement purposes	Deposits to cedants and insurance and intermediaries and reinsurance receivables

Cell	Description	New text (when applicable)		
General	It was added a General comment to the LOG	The BS items presented here are based on BS-C1 (for SII BS only).		
A33 cells	References to "CGS" data-checks were deleted	Not applicable		
A4	Inclusion of A14 in the formula of "Other assets within scope of Assets-D1 (other than index-linked and unit-linked funds)"	Same as items A3 + A14 + A27 in BS-C1, by currency		

### S.06.02 - List of Assets (old AS-D1) Identification of changes performed to the version published at July 2012 Final Report

Cell	Description	New text (when applicable)			
General	Improved instructions on how the template is reported at solo and at group level	Annex I, paragraph 6			
ΡĐ	The LOG was changed requiring undertakings to use a closed list of sectors, based on the GICS (Global Industry Classification Standard) instead of NACE code	Identify the economic sector of issuer, based on the GICS (Global Industry Classification Standard One of the options in the following closed list shall be used: 			
A11	The LOG was clarified: for "Other cases" it should be "XA" and for "European Union Institutions" it should be "EU"	Country of localization of the issuer. For investment funds, the country is relative to the fund manager. One of the options in the following closed list shall be used: - ISO 3166-1 alpha-2 code - Supranational issuers: XA			
A16	This cell was added to the group template. The LOG clarified how the reporting by groups should be done according to the methods of consolidation	Identify if a equity and other share is a participation as defined in article 13(20) of Directive 2009/138/EC, by using the following criteria: included in group supervision except if deducted under art. 212 and / or strategic. For solo reporting or group reporting where the Deduction and aggregation method is used, the following options shall be used: - Not a participation: N - Is a participation but not consolidated at group level and not strategic: YNGNS - Is a participation not consolidated at group level but strategic: YNGS - Is a participation, consolidated at group level but strategic: YNGS - Is a participation, consolidated at group level and not strategic: YGS - Is a participation, consolidated at group level and not strategic: YGS - Is consolidated at group level and is strategic: YGS - Is consolidated at group level and not strategic: YGNS - Is consolidated at group level and is strategic: YGS - Not a participation: N - Non-controlled participations under method 1: NCP1 - Other Financial Sectors: OFS - Subsidiaries under method 2: SM2 - Non-controlled participations under method 2: NCP2			
A23	The definition in the LOG was clarified	Amount in currency for asset categories 3 and 4, the percentage of par value (clean price consistent with IFRS definition), for asset categories 1, 2, 5 and 6.			
A24	In the LOG the descrition of the valuation method used were clarified	Identify the valuation method used when valuing assets. One of the options in the following closed list shall be used:         o Quoted market price in active markets for the same assets (QMP);         n       o Alternative valuation methods:         - Quoted market price in active markets for similar assets (QMPS);         - Other alternative valuation methods (AVM);         o Adjusted equity methods (applicable for the valuation of participations) (AEM);         o IFRS equity methods (IEM) (applicable for the valuation of participations).			
A28	The LOG was amended in relation to how to report a "perpetual date"	ow to Only applicable for CIC categories 1, 2, 5, 6 and 8. Corresponds always to the maturity date, even for callable securities. For perpetual securities use "31/12/9999"			
A50	The LOG was clarified in relation to the scope for group reporting	This item shall be filled in only when it relates to the line-by-line list of investments held by subsidiaries or to one line for each non-controlled participation under method 2			

Identification of changes	performed to the version	published in the	preparatory Guidelines
include a changes			

Cell	Description	New text (when applicable)		
		Distinction between life, non-life, stakeholder's funds, general (no split) and ring fenced funds.		
		One of the options in the following closed list shall be used:		
	The LOG was amended to allow the option for	Life: L		
A1	stakeholdors' funds	Non-life: NL		
	stakenoluers funus	Shareholders' funds: SF		
		General: G		
		Ring fenced funds: RF		
		Identify assets kept in the undertaking balance-sheet and that are in the scope of reporting in		
		template AS-D6. For partially pledge assets two lines for each asset shall be reported, one for the		
	The LOG was corrected regarding the	pledged amount and other for the remaining part. One of the options in the following list shall be		
10	reference to assets pledged regarding the	used for the pledged part of the asset:		
Аб	closed list and the wrong reference to AS-D5,	- Assets in the balance sheet that are collateral pledged: CP		
	in AS-D1 item A6	- Collateral for reinsurance accepted: CR		
		- Collateral for securities borrowed: CB		
		- Repos: R		

A9	The code was changed to NACE	Identify the economic sector of issuer based on the NACE code. The letter reference of the NACE code must be used for identifying sectors (e.g. A: Agriculture, hunting and forestry; Section B: Fishing, etc) except for the NACE relating to Section J: Financial intermediation, for which the 4 digits code should be used. For investment funds the NACE code would be 6712 (Security broking and fund management). This item is not applicable for CIC category 8 – Mortgages and Loans (for mortgages and loans on individuals, as those assets are not required to be individualized), and to CIC = 95 – Plant and equipment (for own use)	
A9	In the LOG it was clarified the applicability of this item	This item is not applicable for CIC category 8 – Mortgages and Loans (for mortgages and loans on individuals, as those assets are not required to be individualized), and to CIC = 95 – Plant and equipment (for own use)	
A10	In the LOG it was clarified the applicability of this item	This item is not applicable for CIC category 8 – Mortgages and Loans (for mortgages and loans on individuals, as those assets are not required to be individualized), and to CIC = 95 – Plant and equipment (for own use)	
A11	In the LOG it was clarified the applicability of this item	This item is not applicable for CIC category 8 – Mortgages and Loans (for mortgages and loans on individuals, as those assets are not required to be individualized), and to CIC = 95 – Plant and equipment (for own use)	
A16	In the LOG it was added 1 option to identify controlled participation which is not consolidated and is not an OFS for method 1	 Other related undertaking under method 1: ORUT1	
A20	In the LOG it was changed the definition of modified duration in AS-D1, by removing "in years"	Asset duration, defined as the 'residual modified duration'. For assets without fixed maturity the first call date shall be used. The duration shall be calculated based on economic value.	
A28	In the LOG it was clarified how to report maturity date for loans and mortgages to individuals	For CIC category 8, regarding loans and mortgages to individuals, the weigthed (based on the loan amount) maturity is to be reported.	
A31	A new item was added: "Issuer Code"	Legal Entity Identifier (LEI); interim entity identifier; if available	
A32	A new item was added: "Issuer Group Code"	Legal Entity Identifier (LEI); interim entity identifier (pre-LEI); if available. If none is available this item should not be reported	
A33	A new item was added to identify the type of code	Identification of the code used in A31/A32: - LEI - Pre-LEI	
A15	A clarification was added	EIOPA Code used to classify securities, as set out in Annex CIC Table. When classifying an asset using the CIC table, undertakings shall take into consideration the most representative risk to which the asset is exposed to. For reporting at group level, if different CIC codes exist for the same asset, due to reporting regarding different entities in the group (because different stock exchanges), a line must be entered for each different CIC. This situation will only occur when reporting by groups using consolidation method 2, and in practice there will be only one CIC for each asset for the same entity in the scope of the group, also identifiable by item A50.	
A16	LOG: Alignment of the options with Participations template	Identify if a equity and other share or subordinated liability is a participation by using the following criteria: included in group supervision except if deducted under art. 212 and / or strategic. For solo reporting or group reporting where the Deduction and aggregation method is used, the following options shall be used:	

### S.08.01 - Open derivatives (old AS-D2O) Identification of changes performed to the version published at July 2012 Final Report

Cell	Description	New text (when applicable)			
General	Improved instructions on how the template is reported at solo and at group level	Annex I, paragraph 8			
A17	Change "cost" by "amount" in the LOG	The payment received (if sold) or paid (if bought), for options and also up-front and periodical amounts paid / received for swaps, since inception			
A1	By mistake did not include two options foreseen before at July Report. This have been re-introduced.	Not applicable			

Cell	Description	New text (when applicable)
A1	The LOG was amended to allow the option for stakeholders' funds and include the missing options	Distinction between life, non-life, stakeholder's funds, general (no split) and ring fenced funds. One of the options in the following closed list shall be used: Life: L Non-life: NL Shareholders' funds: SF General: G Ring fenced funds: RF Issued by the undertaking (I) Related to the undertakings' liabilities (U) The split in not mandatory, except for identifying ring fenced funds, but should be reported if the undertaking uses it internally. When an undertaking does not apply a split "general" must be used. For derivatives issued by the undertaking as an internal (group) derivative and derivatives related to the undertakings' liabilities, a split is also mandatory.
A6	The name of the item was changed to "Counterparty Name" in the LOG and template	Counterparty Name
A33	In the LOG the definition of modified duration in AS-D2O was changed, by removing "in years"	Derivative duration, defined as the 'residual modified duration', for derivatives for which a duration measure is applicable.
A36	A new item was added: "Counterparty Code"	Legal Entity Identifier (LEI); interim entity identifier (pre-LEI); if available. If none is available this item should not be reported
A37	A new item was added: "Counterparty Group Code"	Legal Entity Identifier (LEI); interim entity identifier (pre-LEI); if available. If none is available this item should not be reported

### S.12.01 - Life and health SLT provisions (old TP-F1Q) Identification of changes performed to the version published at July 2012 Final Report

Cell	Description	New text (when applicable)
A7A, A7B, A7C	Transposition of the 3 lines referred to "of which" and clarify that A7 is the sum	Transpose the 3 lines referred to "of which" and clarify that it is a sum
F1	A line was added for Total TP, equal to the one in TP-F1, aligning to TP-E1Q.	Technical provisions - total

### S.12.01 - Life and health SLT provisions (old TP-F1) Identification of changes performed to the version published at July 2012 Final Report

Cell	Description	New text (when applicable)		
A7A, A7B, A7C	Transposition of the 3 lines referred to "of which" and clarify that A7 is the sum	Transpose the 3 lines referred to "of which" and clarify that it is a sum		
J1, JA1, JE1, JF1	In the LOG it was added text "location of risk underwritten" instead of only "risk underwritten"	Amount of gross BE by country of the location of risk underwritten, when the country is the home country, for each of the following Life LoB and totals (Life other than health insurance, incl. Unit-Linked and Health similar to life insurance):		
J1, JA1, JE1, JF1	Change in the template to clarify how the reporting by country should be made	Gross BE for different countries Home country For countries in the materiality threshold [one line for each country in the materiality threshold] For EEA countries outside the materiality threshold For non-EEA countries outside the materiality threshold		
01	In the cell "Amount of gross (simplified calculation)" it was deletes "amount" as it is a %	Percentage of Gross TP calculated using simplified methods		
P1	Moved "Total amount of surrenders" to Cover- A1; in its place introduced "Surrender value" that was previously asked in TP-F3, by product (and indirectly by LoB, because it could be identified from aggregation products) – In TP-F3, with the new format of the template, the "Surrender value" is only asked by HRG	Surrender value		

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identification of	changes perior	med to the ve	1 SIOII PUDIISIICU	in the pre		Guidennes

Cell	Description	New text (when applicable)
J1, JA1, JE1, JF1	Addition in the LOG to clarify that home country always need to be reported regardless of the materiality	Regardless of the materiality threshold, the home country has to be reported

### S.17.01 - Non-life technical provisions (old TP-F1) Identification of changes performed to the version published at July 2012 Final Report

Cell	Description	New text (when applicable)
A43 - A46	Change in the template to clarify how the reporting by country should be made	Gross BE for different countries Home country For countries in the materiality threshold [one line for each country in the materiality threshold] For EEA countries outside the materiality threshold For non-EEA countries outside the materiality threshold
A42	In the cell "Amount of gross (simplified calculation)" it was deletes "amount" as it is a %	Percentage of Gross TP calculated using simplified methods

Cell	Description	New text (when applicable)
A42	In the LOG it was made clear that the	The nercentage have to be calculated considering the total technical provisions, including the
A42	a whole	technical provisions calculated as a whole.
	A line with the sum was added. For the	
A5A-Q5A	preparatory phase only the sum needs to be	Gross - Total
	submitted	

S.23.01 - Own funds (old OF)
Identification of changes performed to the version published at July 2012 Final Report

Cell	Description	New text (when applicable)
B26	In the LOG the formulas were amended.	Solo formula B26= A1+A2+A3+A4 +A6+A8+A9+A15+A16 Group formula B26= A1+A2+A3+A4 +A6+A8+A9+A15+A16+A18
A45D (A45E)	The cell "A45D" is used twice (for "Own funds aggregated when using the D&A and combination of method" and for "Own funds of related undertakings when using the D&A and a combination of method without IGT"). Rename the "second" cell A45E, which is in line with the others to the right in the same table	Own funds of related undertakings when using the D&A and a combination of method without IGT - Total
0130	In the Template OF-B1 for groups (annual), table "Calculation of non available own funds at group level (such a calculation has to be done entity by entity)" was missing a column regarding "Non available share premium account related to preference shares". Added column with cells 0130.1 to 0130.n.	Non available share premium account related to preference shares
A77.1G77.n	In the Template OF B1 for groups (annual), table "Description of subordinated MMA (solo)" wrongly included in group's template - it was deleted from the template	
A100.1F100.n	In the Template OF B1 for groups (annual), table "Description of subordinated liabilities (solo)" wrongly included in group's template - it was deleted from the template	
A506.1D510	In the Template OF B1 for groups (annual) , the section "Adjustment for participations" wrongly included in group's template - now deleted	
A22, A22A	In the template and in the LOG: cells A22 and A22A deleted (validation checks)	
B30, B31, B32	In the template and in the LOG, cells deleted	

Cell	Description	New text (when applicable)
B502, A503, A20, B24, B25, B27	References to data check CGS 21 were replaced by CGS 6	Not applicable
A17, B17, B17A, C17, D17	In the LOG and in the template: " Non - available own funds related to non - EEA entities at group level " required a better description	Non - available own funds related to non - EEA entities , due to local restrictions: regulatory or otherwise, at group level
B17A	In the LOG, the description of the cell B17A: "This is the amount of non-available own funds related to non-EEA entities at group level tier 1 unrestricted items" is incorrect as it referred to "tier 1 unrestricted ". The LOG was changed. In addition, the description was changed to align with description in cells A17, B17, C17 and D17.	This is the amount of own fund items related to non - EEA entities, which are deemed non- available (due to local restrictions: regulatory or otherwise) as defined in Article 222(2)-(5) of the Solvency II Framework Directive (Directive 2009/138.EC) that meet the criteria for Tier 1 restricted items. This data item is only applicable when reporting at group level
B19A	In the LOG, the description of the cell B19A refers to "tier 1 unrestricted", which is incorrect; The LOG was changed	Non available minority interests at group level – tier 1 restricted
A607,B607,C607,D607,E 607	In the LOG, the clarification added to explain that the "the total deductions" applies only when reporting at group level	This data item is only applicable when reporting at group level

B607,C607,D607	In the LOG, the formulae include reference to solo data item, which is incorrect ; the cells: B503, C503, D503 have been removed from the formulae in the respective cells	B607=B603+B604+B605+B606 C607=C603+C604+C605+C606 D607=D603+D604+D605+D606
A607	In the LOG the formula in A607 does not sum up horizontally.	A607= B607+ C607+D607+E607 or check formulae: A607 = A603+A604+A605+A606
A21	In the LOG the description of the cell A21: "Minimum consolidated group solvency capital requirement" is incorrect and was changed	Total basic own funds after adjustment (group)
B21	In the LOG the description of the cell B21: "Minimum consolidated group solvency capital requirement – tier 1 unrestricted items" is incorrect and was changed	Total basic own funds after adjustment (group) - tier 1 unrestricted
B21A	In the LOG the description of the cell B21A: " Minimum consolidated group solvency capital requirement – tier 1 restricted items" is incorrect and was changed	Total basic own funds after adjustment (group) - tier 1 restricted
C21	In the LOG the description of the cell C21: "Minimum consolidated group solvency capital requirement – tier 2" is incorrect and was changed	Total basic own funds after adjustment (group) - tier 2
D21	In the LOG the description of the cell D21: "Minimum consolidated group solvency capital requirement – tier 3" was changed	Total basic own funds after adjustment (group) - tier 3
A21	In the LOG the formula do not include cell A15 - "net deferred tax asset" and cell B502 " Own funds items from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency 2 own funds"	A21= A1+A2+A3+A4+A6+A8+A9+A12A+A13+ A15 + A16+A18 -A502 - A607
A52	In the LOG a typing error in the instructions to A52 data cell. Reference is made to template SCR B3C for the SCR of the full internal model, but it should be made to SCR B2C.	This is the total SCR of the undertaking and should correspond to SCR number disclosed on relevant SCR template: if the undertaking is using a full internal model (SCR B2C) or a partial internal model or the standard formula (SCR B2A).
A53	In the LOG a typing error in the instructions to A53 data cell. Reference is made to template MCR B2A, but it should be made to MCR B4A. The reference to MCR B4B template for composite undertakings was missing	This is the MCR of the undertaking and should correspond to the total MCR disclosed in MCR B4A or MCR B4B for composite undertakings (where relevant)
A52A	In the LOG the instructions to A52A data cell do not include full description of the cell and also the formula provided cover only reference to a partial internal model or standard formula.	This is the total group SCR calculated using method 1 (consolidated method) and it should correspond to SCR number disclosed on relevant SCR templates; If group is using internal model SCR B2C (A52A = SCR_B2C "B12")or if group is using a partial internal model or a standard formula SCR B2A (A52A = SCR_B2A "A20")
A53A	In the LOG the instructions to A53A data cell do not include full description of the cell and also the formula provided cover only reference to a partial internal model or standard formula.	This is the minimum group SCR calculated using method 1 (consolidated method) and it should correspond to SCR number disclosed on relevant SCR templates; If group is using internal model - SCR B2C (A53A = SCR_B2C "B13")or if group is using a partial internal model or a standard formula - SCR B2A (A53A = SCR_B2A "A21")
B10	In the LOG the reference to subordinated member accounts in the instruction to cell B10 is wrong. The instruction should refer to "preference shares".	This is the amount of preference shares which are deemed non - available as defined in Article 222(2)-(5) of the Solvency II Framework Directive (Directive 2009/138.EC) that meet the criteria for Tier 1 restricted items. This data item is only applicable when reporting at group level
B16A	In the LOG a typing error in the instruction, " unrestricted" should be 'restricted'.	This is the amount of any items of basic own funds not identified above which meet the criteria for Tier 1, restricted items.
B21	In the LOG the formula does not include cell B502.	This is the total of all items of basic own funds after adjustments which meet the criteria for Tier 1 unrestricted for a group. B21= B1+B2+B3+B6+B12A+B16+B18 -B502 - B607

A20	In the LOG the formula in A 20 does not sum up horizontally.	This is the total of all items of basic own funds after adjustments for a solo undertaking. A20 = B20 + B20A + C20 + D20 or check formula: A20= A1+A2+A3+A4+A6+A8+A9+A12+A13+A15+A16-B502-A503	
D20	In the LOG an error in the formula, reference to the cell F502 to be deleted	D20= D4+D8+D9+D13+D15+D16	
A21	In the LOG the formula in A 21 does not sum up horizontally.	This is the total of all items of basic own funds after adjustments for a group. A21 = B21 + B21A + C21 + D21 or check formula: A21= A1+A2+A3+A4+A6+A8+A9+A12A+A13+ A15 + A16+A18 -A502 - A607	
B21	In the LOG the formula in B 21 does not include cell B502	This is the total of all items of basic own funds after adjustments which meet the criteria for Tier 1 unrestricted for a group. B21= B1+B2+B3+B6+B12A+B16+B18 -B502 - B607	
B26	In the LOG the formula at solo level is missing	This is the total amount of other basic own funds items included in the reconciliation reserve. When this data item is applicable to groups, it is only applicable for consolidation method Solo formula- 'B26= A1-+A2+A3+A4 +A6+A8+A9+A15+A16 Group formula - 'B26=A1+A2+A3+A4 +A6+A8+A9+A15+A16+A18	
B48	In the LOG the formula should be simplified and cross referenced to cell B21	This is the total own funds of the undertaking, comprising basic own funds after adjustments, that are available to meet the SCR for a group and that meet the criteria to be included in Tier 1 unrestricted items. B48 = B21	
C48	In the LOG the formula should be simplified and cross referenced to cell B21A	This is the total own funds of the undertaking, comprising basic own funds after adjustments, that are available to meet the SCR for a group and that meet the criteria to be included in Tier 1 restricted items. C48 = B21A	
B49	In the LOG the formula is missing and should be added	This is the total own funds of the group, comprising basic own funds after adjustments, that are available to meet the minimum SCR for a group and that meet the criteria to be included in Tier 1 unrestricted items. B49 = B48	
C49	In the LOG the formula is missing and should be added	This is the total own funds of the group, comprising basic own funds after adjustments, that are available to meet the minimum SCR for a group and that meet the criteria to be included in Tier 1 restricted items C49 = C48	
B50	In the LOG the formula stated in the item instructions (B50=B46) of Annex II is not correct. The correct formula should be B50=max(B46,0).	This is the total own funds which are eligible under the limits set out to meet the SCR, that meet the criteria for Tier 1 unrestricted items. B50=max(B46,0)	
E607	In the LOG E607 references E503 and E603, but these are blank cells (greyed out).	This is a total amount of deductions from tier 3 not included in the reconciliation reserves. E607=E604+E605+E606	
C50A	In the LOG the formulae was incorrect; it stated: C50A=MAX(0,(MIN(A52A*0.25, C48)))	C50A=MAX(0,(MIN(B50A*0.25, C48)))	
) , B45D, C45D, D45D,	In the LOG - to align the name of the cell with one provided on the template	Own funds aggregated when using the D&A and or a combination of method	
A45E, B45E, C45E, D45E,E45E	In the LOG and in the template to amend the name of the cell from, " Own funds of related undertakings when using the D&A and a combination of method without IGT" to "Own funds aggregated when using the D&A and a combination of method without IGT"	Own funds aggregated when using the D&A and a combination of method without IGT	
A45E, B45E, C45E, D45E,E45E	In the template to add "net" - as the own funds reported here should be net of total non - available own funds, for the part of a group that D & A method was used	Own funds aggregated when using the D&A and combination of method - Net	
A45A	In the LOG - explanation added that the own funds reported should be net of non available own funds	" the own funds figure reported here should be net of non available own funds"	
A603A, B603A, C603A, D603A	In the LOG and in the template - new cells added regarding deductions for participation - Article 228 , when D & A method is used		

A604A, B604A, C604A, D604A, E604A	In the LOG and in the template - new cells added	
	regarding deductions for participation - Article 229,	
	when D & A method is used	

# S.25.01 - Solvency Capital Requirement - SF (old SCR-B2A) Identification of changes performed to the version published at July 2012 Final Report

Cell	Description	New text (when applicable)
General	The template was redesigned to better reflect the interlink between elements of risk modules calculated using standard formula and partial internal model. Some minor drafting amendments were also performed	Not applicable
A01, A30, A0	In the template - new cells added: Information was added to identify the information reported when undertaking has RFF and is required to report solvency capital requirement for material ring fenced funds and solvency capital requirement for remaining part	Undertaking as a whole (Y/N) Ring fenced fund? (Y/N or N/A) Fund number 
A001	In the template new cell added: Information was added in relation to the Internal Model: Identifies whether the reported figures have been requested under Article 112(7), to provide an estimate of the SCR using standard formula	Article 112? (Y/N)
A01-A013	In the template: new cells added: Information was added in relation to the Partial Internal Model	Elements of the risks covered by partial internal model (Y/N)
A01-A013	In the LOG: description for newly added cells: "Identifies whether some elements/or all of the risk within standard formula sub risk modules are calculated using partial internal model if Y, means that some elements/or all of the risks within standard fomula sub risk modules are calculated using partial internal model if N, means that all risks within standard fomula sub risk modules are covered by the standard formula"	Identifies whether some elements/or all of the risk within standard formula sub risk modules are calculated using partial internal model if Y, means that some elements/or all of the risks within standard fomula sub risk modules are calculated using partial internal model if N, means that all risks within standard fomula sub risk modules are covered by the standard formula
A1	In the LOG to add "or the part of the undertaking's business for which market risk SCR is calculated using the standard formula" .	or the part of the undertaking's business for which market risk SCR is calculated using the standard formula.
A1 - A7 and B1 - B7, A11, A12, A13	In the LOG file to add explanation for the purpose of public consulation on order to clarify that at the time, no decsion was reached as to the calculation > Without precluding the final design of reporting on SCR, in the case of undertakings with ring fenced funds, the data item reported in item A1 should equal to the sum of underlying results of market risk charges for each material ring fenced fund and the remaining part (sum of items A1 on SCR B2A RFF 1 SCR B2A RFF n and item A1 on SCR B2A Remaining Part). For the purpose of preparatory phase the submission of the items in Annex SCR- B2A for each material RFF and remaining part is not applicable. The value of the sum of underlying results should be reported. The reference to item C23 on SCR B3A is not applicable to undertakings with ring fenced funds, when reporting at entity level.	Without precluding the final design of reporting on SCR, in the case of undertakings with ring fenced funds, the data item reported in item A1 should equal to the sum of underlying results of market risk charges for each material ring fenced fund and the remaining part (sum of items A1 on SCR B2A RFF 1 SCR B2A RFF n and item A1 on SCR B2A Remaining Part).
A31	In the template - a new cell added: "Individual Notional Solvency Capital Requirement for the ring fenced fund/remaining part"	Individual Notional Solvency Capital Requirement for the ring fenced fund/remaining part
A31	In the LOG, a description added for a new cell A31	Amount of the notional SCR for the ring fenced fund or for the remaining part. This item has to be reported only when reporting SCR calculation for a ring fenced fund or when reporting SCR calculation for the remaining part.
A14	In the template cell A14: "Notional Solvency Capital Requirement for ring fenced funds (other than those referred to in cell A17) - the cell has been deleted and replaced by cell A14B	Not applicable
A14B	In the template - a new cell added: "Total amount of Notional Solvency Capital Requirements for ring fenced funds (other than those related to business operated in accordance with Art. 4 of Directive 2003/41/EC (transitional)"	Total amount of Notional Solvency Capital Requirements for ring fenced funds (other than those related to business operated in accordance with Art. 4 of Directive 2003/41/EC (transitional)
A14B	In the LOG a description added regarding newly added cell	Amount of the sum of notional SCRs of all ring-fenced funds (without precluding the final design of reporting on SCR, corresponds to the sum of items A31 on SCR B2A RFF 1 SCR B2A RFF n). For the purpose of preparatory phase the submission of the items in Annex SCR-B2A for each material RFF and remaining part is not applicable. This item has to be reported only when reporting SCR calculation for the undertaking as a whole. In case of partial internal model, this item will include notional SCR of ring fenced funds calculated by using the standard formula only. The particular ring-fenced funds relating to business operated in accordance with Art. 4 of Directive 2003/41/EC shall be excluded from this item.
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A14	In the template, a new cell added: "Total amount of Notional Solvency Capital Requirements for remaining part"	Total amount of Notional Solvency Capital Requirements for remaining part
A14	In the LOG a description added regarding newly added cell	Amount of the notional SCRs of remaining part (A31 on SCR B2A Remaining Part). For the purpose of preparatory phase the submission of the items in Annex SCR-B2A for each material RFF and remaining part is not applicable. This item has to be reported only when reporting SCR calculation for the undertaking as a whole. In case of partial internal model, this item will include notional SCR of remaining part calculated by using the standard formula only
A11A	In the template - a new cell added	Gross future discretionary benefits
A11B	In the template - a new cell added	Net future discretionary benefits
A11A	In the LOG a description added regarding newly added cell	Amount of technical provisions without risk margin in relation to future discretionary benefits gross of reinsurance. For the purpose of preparatory phase the submission of the items in Annex SCR-B2A for each material RFF and remaining part is not applicable. This item has to be reported only when reporting SCR calculation for the undertaking as a whole.
A11B	In the LOG a description added regarding newly added cell	Amount of technical provisions without risk margin in relation to future discretionary benefits net of reinsurance. For the purpose of preparatory phase the submission of the items in Annex SCR-B2A for each material RFF and remaining part is not applicable. This item has to be reported only when reporting SCR calculation for the undertaking as a whole.
B8, B9	In the template and in the LOG - cells deleted ; Cell A8 and A9 moved after cell A14C - the changed made to reflect correct integration of partial internal model SCR result	Not applicable
A10	In the LOG - to change formula A10 = sum (A1A9), after moving partial internal model SCR result, cell A8 and cell A9	A10 = sum (A1A7)
B10	In the LOG - to change formula B10 = sum(B1B9) , after moving partial internal model SCR result and deleting cell B8 and B9	B10 = sum (B1B7)
A11	In the LOG - to amend formula, A11 = max(min B10 - A10;FDB);0) following introductiion of a new cell A11B: "Net future discretionary benefits"	A11=max (min(B10-A10;A11B);0)
A14C	In the template , a new cell added: A14C " Net Solvency Capital Requirement calculated using standard formula"	Net Solvency Capital Requirement calculated using standard formula
A14C	In the LOG, a description added for a new cell A14C	Amount of the capital requirements, including adjustment for the loss absorbing capacity of technical provisions, as calculated using the standard formula. If the undertaking does not use the standard formula, this item shall not be reported, otherwise it will only reflect either those elements calculated using the standard formula, or the part of the business for which SCR is calculated using the standard formula.
A21	In the template and in the LOG - to rename the cell from "Solvency capital requirement floor (groups only) to "Minimum consolidated group solvency capital requirement (groups only)"	Minimum consolidated group solvency capital requirement (groups only)

Cell	Description	New text (when applicable)
General	Across the LOG file: "Undertaking as a whole" has been changed to "at undertaking level"	
A001	In the LOG, a description added for the cell A001,	NOT APPLICABLE for the purpose of preparatory reporting Identifies whether the reported figures have been requested under Article 112(7), to provide an estimate of the SCR using standard formula
A30	In the template - to remove N/A options: Ring Fenced Fund? (Y/N or N/A)	Ring Fenced Fund? (Y/N )

A30	In the LOG - to delete description for N/A option: " When undertaking is no RFF reporter: N/A"; Option no longer required, as there is a separate template for reporting of ring fenced funds and remaining part	Not applicable
A30	In the LOG - to delete reference " whether there an underaking is not a RFF reporter".	Not applicable
A30	In the LOG to delete: NOT APPLICABLE for the purpose of preparatory phase	Not applicable
A13	In the LOG the reference was corrected to "operational risk"	Amount of the capital requirements for operational risk module as calculated using the standard formula
AA01 - AA013 (old A01 - A013)	There were two cells named "A01". Cells names were amended an in the LOG it was clarified that the description applies to cells form AA01 to AA013	Not applicable
A1 - A7 and B1 - B7, A11, A12, A13	In the LOG delete: in each of the listed cells, the text has been deleted - below text is showned as an example, referes to cell A1 "Without precluding the final design of reporting on SCR, in the case of undertakings with ring fenced funds, the data item reported in item A1 should equal to the sum of underlying results of market risk charges for each material ring fenced fund and the remaining part (sum of items A1 on SCR B2A RFF 1 SCR B2A RFF n and item A1 on SCR B2A Remaining Part). For the purpose of preparatory phase the submission of the items in Annex SCR- B2A for each material RFF and remaining part is not applicable. The value of the sum of underlying results should be reported. The reference to item C23 on SCR B3A is not applicable to undertakings with ring fenced funds, when reporting at entity level.	Not applicable
A31	IN the LOG, delete: "NOT APPLICABLE for the purpose of preparatory phase" and insert "NOT APPLICABLE when reporting at undertaking level"	NOT APPLICABLE when reporting at undertaking level
A14A	In the LOG to clarify desciption: " This item has to be reported only when reporting SCR calculation for the undertaking as a whole".	This item has to be reported only when reporting SCR calculation at undertaking level, for the undertaking with ring fenced funds
A14A, A14C, A8, A9, A17, A15, A15A, A15B, A15C, A16, A18, A19, A14B, A14, A11A, A11B	In the LOG files to add discription: "This item is ONLY APPLICABLE when reporting SCR calculation at undertaking level" in order to distinguish between items that are not applicable when reporting SCR at RFF level and Remaining part level and the ones applicable only when reporting at undertaking level.	This item is ONLY APPLICABLE when reporting SCR calculation at undertaking level
A19, A21, A11A, A11B	In the LOG to delete : " This item has to be reported only when reporting SCR calculation for the undertaking as a whole"	Not applicable
A14B	In the LOG, the following text has been deleted: "Amount of the sum of notional SCRs of all ring-fenced funds (without precluding the final design of reporting on SCR, corresponds to the sum of items A31 on SCR B2A RFF 1 SCR B2A RFF n). For the purpose of preparatory phase the submission of the items in Annex SCR-B2A for each material RFF and remaining part is not applicable." This item has to be reported only when reporting SCR calculation for the undertaking as a whole. In case of partial internal model, this item will include notional SCR of ring fenced funds calculated by using the standard formula only. The particular ring-fenced funds relating to business operated in accordance with Art. 4 of Directive 2003/41/EC shall be excluded from this item.	Not applicable
A14	In the LOG, the following text has been deleted: " Amount of the notional SCRs of remaining part (A31 on SCR B2A Remaining Part). For the purpose of preparatory phase the submission of the items in Annex SCR- B2A for each material RFF and remaining part is not applicable. This item has to be reported only when reporting SCR calculation for the undertaking as a whole. In case of partial internal model, this item will include notional SCR of remaining part calculated by using the standard formula only.	Not applicable

A11A	In the LOG to delete: " For the purpose of preparatory phase the submission of the items in Annex SCR-B2A for each material RFF and remaining part is not applicable".	Not applicable
A11B	In the LOG to delete: " For the purpose of preparatory phase the submission of the items in Annex SCR-B2A for each material RFF and remaining part is not applicable".	Not applicable

#### S.25.02 - Solvency Capital Requirement - SF (old SCR-B2B) Identification of changes performed to the version published at July 2012 Final Report

Cell	Description	New text (when applicable)
General	The template was redesigned to better reflect the SCR calculation when using internal model, The template now allows for identification of modelling approach to calculate loss absorbing capacity of TP and modelling approach to calculation of loss absorbing capacity of deferred taxes; Depending on a method, the information reported will vary; Explanation has been provided in the LOG	Not applicable
A01, A30, A0	Information was added to identify the information reported when undertaking has RFF	Undertaking as a whole (Y/N) Ring fenced fund? (Y/N or N/A) Fund number 
A1B, A1C, B5-B7,	Information was added in relation to the Internal Model, namely the identification of how LAC for TP and DT is calculated by component in internal models	Not applicable
A1B	In the template - a new cell added : A1B "Modelling approach to calculation of loss absorbing capacity of technical provisions"	Modelling approach to calculation of loss absorbing capacity of technical provisions
A1B	In the LOG - a description provided for cell A1B	To identify modelling approach to a calculation of the loss absorbing capacity of technical provisions . The following closed list of options shall be used: . Modelled and identifiable; . Modelled but not identifiable; . Not modelled. Depending on each case, the information reported in cell B1, C1 and B5 will vary: - if it is modelled and identifiable, B1 and C1 will be respectively reported for the capital charge including and excluding this loss absorbing capacity, and B5 will not be reported and an estimate of an adjustment will be reported for information only in C5 . if it is modelled but not identifiable, B1 and C1 will both be reported for the capital charge including this loss absorbing capacity, i.e. net basis; and B5 will not be reported and an estimate of an adjustment will be reported for information only in C5 - if it is not modelled, B1 and C1 will both be reported for the capital charge including this loss absorbing capacity, i.e. net basis; and B5 will not be reported and an estimate of an adjustment will be reported for information only in C5 - if it is not modelled, B1 and C1 will both be reported for the capital charge subsorbing capacity, i.e. on gross basis and B5 will be reported.
A1C	In the template - a new cell added : A1C "Modelling approach to calculation of loss absorbing capacity of deferred taxes "	Modelling approach to calculation of loss absorbing capacity of deferred taxes
A1C	In the LOG - a description provided for cell A1C	To identify modelling approach to a calculation of the loss absorbing capacity of deferred taxes . The following closed list of options shall be used: . Modelled and identifiable; . Modelled but not identifiable; . Not modelled. Depending on each case, the information reported in cell B1, C1 and B6 will vary: - if it is modelled and identifiable, B1 and C1 will be respectively reported for the capital charge including/ and excluding loss absorbing capacity, and B6 will not be reported and an estimate of an adjustment will be reported for information only in C6 . if it is modelled but not identifiable, B1 and C1 will both be reported for the capital charge including this loss absorbing capacity, i.e. net basis; and B6 will not be reported and an estimate of an adjustment will be reported for information only in C6 - if it is not modelled, B1 and C1 will both be reported for the capital charge including this loss absorbing capacity, i.e. net basis; and B6 will not be reported and an estimate of an adjustment will be reported for information only in C6 - if it is not modelled, B1 and C1 will both be reported for the capital charge excluding this loss absorbing capacity, i.e. on gross basis and B6 will be reported.
C1	In in the LOG - a new description provided for cell C1	Amount of the net capital charge for each component, including adjustments for loss absorbing capacity of technical provision or deferred taxes when applicable, calculated by the partial internal model on an undiversified basis, to the extent that these adjustments are modeled within components. The capital charges shall be reported in decreasing order of size (which may of course change from one reporting period to another). <sup>1</sup> - if modelled and identifiable or not indentifiable, B1 represents net capital charge, including loss absorbing capacity, for each component: B5 and/ or B6 will not be reported: an estimate of an adjustment will be reported for information only in C5 and/or C6 <sup>1</sup> - if not modelled, B1 represents gross capital charge, excluding loss absorbing capacity, for each component; i.e. B5 and/or B6 will be reported.

В1	In in the LOG - a new description provided for cell B1	Amount of the gross capital charge for each component (gross of adjustments for loss absorbing capacity of technical provision or deferred taxes when applicable) calculated by the partial internal model on an undiversified basis, to the extent that these adjustments are modeled within components. '-if modelled and identifiable,C1 represents gross capital charge i.e. excluding this loss absorbing capacity,for each component; B5 and or B6 will not be reported; an estimate of an adjustment will be reported for information only in C5 and/or C6 '- if modelled but not identifiable, C1 will be reported for the capital charge including this loss absorbing capacity,i.e. net basis; B5 and /or B6 will not be reported; an estimate of an adjustment will be reported for information only in C5 and/or C6 - if not modelled, C1 represents gross capital charge, i.e. excluding this loss absorbing capacity; B6 and/or B6 will be reported.
Β4	In the LOG - an improved description added	The amount of the total solvency capital requirement calculated using partial internal model after diversification and including adjustments for loss absorbing capacity of technical provisions and deferred tax, to the extent that those adjustments are modelled within components and are identifiable or not identifiable (in such cases, B5 and B6 wil not be reported and an estimate of an adjustment will be reported for information only in C5 and C6 respectively). In cases where those adjustments for loss absorbing capacity of technical provisions and deferred tax are not modeled within components, B4 represents the SCR on gross basis, excluding those adjustments, B4= C4.
C4	In the LOG - an improved description added	The amount of the total solvency capital requirement calculated using partial internal model after diversification and excluding adjustments for loss absorbing capacity of technical provisions and deferred tax, to the extent that those adjustments are modelled and identifiable within components. When adjustments are modelled and identifiable by component, the amounts in item C4 will differ from the corresponding amounts in item B4 to the extent of this loss absorbing capacity; An estimate of respective adjustments will be reported for information only in C5 and C6 as appropriate. When adjustments for loss absorbing capacity of technical provisions and deferred tax are modelled but non identifiable by component, both items B4 and C4 will be reported on net basis, i.e. including those adjustments. An estimate of the respective adjustments will reported for information only in C5 and C6. as appropriate. When adjustment is not modelled within components , both items B4 and C4 will be reported on gross basis.; the adjustment are to be reported in B5 and/or B5 as appropriate C4=C2+C3
C5	In the template and in the LOG - cell C5 " Loss absorbing capacity of technical provisions - gross" deleted	Not applicable
C6	In the template and in the LOG - cell C6 " Loss absorbing capacity of deferred taxes - gross" deleted	Not applicable
C5	In the template, a new cell added ;	Estimate of loss-absorbing capacity of technical provisions if modelled within components
C5	In the LOG, a description added for new cell C5	This item is only reported for information, in cases where adjustments for loss absorbing capacity of technical provision are modelled within components. C5 = if(B5<>0,0,max (min(C4-B4-C6;A11B);0))
C6	In the template, a new cell added ;	Estimate of loss-absorbing capacity of deferred tax if modelled within components
C6	In the LOG, a description added for new cell C6	This item is only reported for information, in cases where adjustments for loss absorbing capacity of deferred taxes are modelled within components.
B8	In the template, a name of the cell amended ;in the LOG a description added	Total amount of Notional Solvency Capital Requirements for ring fenced funds (other than those related to business operated in accordance with Art. 4 of Directive 2003/41/EC (transitional)
B8AA	In the template, a new cell added ; in the LOG a description added	Total amount of Notional Solvency Capital Requirements for remaining part
B8A	In the template, a name of the cell amended ; in the LOG a description added	Diversification between ring fenced funds and between ring fenced funds and remaining part
A11A	In the template, a new cell added ; in the LOG a description added	Gross future discretionary benefits
A11B	In the template, a new cell added ; in the LOG a description added	Net future discretionary benefits

Cell	Description	New text (when applicable)
A01, A30, A0	Cells deleted	not applicable
B8	In the LOG - to correct description provided in the cell	An amount of the sum of notional SCRs of all ring-fenced funds calculated by partial internal model
B8AA	In the LOG - to correct description provided in the cell	An amount on notional SCR for remaining part calculated using partial internal model
B8A	In the LOG added: NOT APPLICABLE for the purpose of preparatory phase	NOT APPLICABLE for the purpose of preparatory phase

## S.25.03 - Solvency Capital Requirement - SF (old SCR-B2C) Identification of changes performed to the version published at July 2012 Final Report

Cell	Description	New text (when applicable)
General	The template was redesigned to better reflect the SCR calculation when using internal model, The template now allows for identification of modelling approach to calculate loss absorbing capacity of TP and modelling approach to calculation of loss absorbing capacity of deferred taxes; Depending on a method, the information reported will vary; Explanation has been provided in the LOG	Not applicable
A01, A30, A0	Information was added to identify the information reported when undertaking has RFF	Undertaking as a whole (Y/N) Ring fenced fund? (Y/N or N/A) Fund number 
A1B, A1C, B5-B7,	Information was added in relation to the Internal Model, namely the identification of how LAC for TP and DT is calculated by component in internal models	 Not applicable
A1B	In the template - a new cell added : A1B "Modelling approach to calculation of loss absorbing capacity of technical provisions"	Modelling approach to calculation of loss absorbing capacity of technical provisions
A1B	In the LOG - a description provided for cell A1B	To identify modelling approach to a calculation of the loss absorbing capacity of technical provisions . The following closed list of options shall be used: . Modelled and identifiable; . Modelled but not identifiable; . Not modelled. Depending on each case, the information reported in cell B1, C1 and B5 will vary: - if it is modelled and identifiable, B1 and C1 will be respectively reported for the capital charge including and excluding this loss absorbing capacity, and B5 will not be reported and an estimate of an adjustment will be reported for information only in C5 . if it is modelled but not identifiable, B1 and C1 will both be reported for the capital charge including this loss absorbing capacity, i.e. net basis; and B5 will not be reported and an estimate of an adjustment will be reported for information only in C5 . if it is not modelled, B1 and C1 will both be reported for the capital charge including this loss absorbing capacity, i.e. net basis; and B5 will not be reported and an estimate of an adjustment will be reported for information only in C5 . if it is not modelled, B1 and C1 will both be reported for the capital charge excluding this loss absorbing capacity, i.e. on gross basis and B5 will be reported.
A1C	In the template - a new cell added : A1C "Modelling approach to calculation of loss absorbing capacity of deferred taxes "	Modelling approach to calculation of loss absorbing capacity of deferred taxes
A1C	In the LOG - a description provided for cell A1C	To identify modelling approach to a calculation of the loss absorbing capacity of deferred taxes . The following closed list of options shall be used: . Modelled and identifiable; . Modelled but not identifiable; . Not modelled. Depending on each case, the information reported in cell B1, C1 and B6 will vary: - if it is modelled and identifiable, B1 and C1 will be respectively reported for the capital charge including/ and excluding loss absorbing capacity, and B6 will not be reported and an estimate of an adjustment will be reported for information only in C6 . if it is modelled but not identifiable, B1 and C1 will both be reported for the capital charge including this loss absorbing capacity, i.e. net basis; and B6 will not be reported and an estimate of an adjustment will be reported for information only in C6 - if it is not modelled, B1 and C1 will both be reported for the capital charge including this loss absorbing capacity, i.e. net basis; and B6 will not be reported and an estimate of an adjustment will be reported for information only in C6 - if it is not modelled, B1 and C1 will both be reported for the capital charge excluding this loss absorbing capacity, i.e. on gross basis and B6 will be reported.

C1	In in the LOG - a new description provided for cell C1	Amount of the net capital charge for each component, including adjustments for loss absorbing capacity of technical provision or deferred taxes when applicable, calculated by the partial internal model on an undiversified basis, to the extent that these adjustments are modeled within components. The capital charges shall be reported in decreasing order of size (which may of course change from one reporting period to another). '- if modelled and identifiable or not indentifiable, B1 represents net capital charge, including loss absorbing capacity, for each component: B5 and/ or B6 will not be reported: an estimate of an adjustment will be reported for information only in C5 and/or C6 '- if not modelled, B1 represents gross capital charge, excluding loss absorbing capacity, for each component; i.e. B5 and/or B6 will be reported.
81	In in the LOG - a new description provided for cell B1	Amount of the gross capital charge for each component (gross of adjustments for loss absorbing capacity of technical provision or deferred taxes when applicable) calculated by the partial internal model on an undiversified basis, to the extent that these adjustments are modeled within components. '-if modelled and identifiable,C1 represents gross capital charge i.e. excluding this loss absorbing capacity, for each component; B5 and or B6 will not be reported; an estimate of an adjustment will be reported for information only in C5 and/or C6 '- if modelled but not identifiable, C1 will be reported for the capital charge including this loss absorbing capacity, i.e. net basis; B5 and /or B6 will not be reported; an estimate of an adjustment will be reported for information only in C5 and/or C6 - if not modelled but not identifiable, C1 will be raported for the capital charge including this loss absorbing capacity, i.e. net basis; B5 and /or B6 will not be reported; an estimate of an adjustment will be reported for information only in C5 and/or C6 - if not modelled, C1 represents gross capital charge, i.e. excluding this loss absorbing capacity; B6 and/or B6 will be reported.
Β4	In the LOG - an improved description added	The amount of the total solvency capital requirement calculated using partial internal model after diversification and including adjustments for loss absorbing capacity of technical provisions and deferred tax, to the extent that those adjustments are modelled within components and are identifiable or not identifiable (in such cases, B5 and B6 wil not be reported and an estimate of an adjustment will be reported for information only in C5 and C6 respectively). In cases where those adjustments for loss absorbing capacity of technical provisions and deferred tax are not modeled within components, B4 represents the SCR on gross basis, excluding those adjustments, B4= C4.
C4	In the LOG - an improved description added	The amount of the total solvency capital requirement calculated using partial internal model after diversification and excluding adjustments for loss absorbing capacity of technical provisions and deferred tax, to the extent that those adjustments are modelled and identifiable within components. When adjustments are modelled and identifiable by component, the amounts in item C4 will differ from the corresponding amounts in item B4 to the extent of this loss absorbing capacity; An estimate of respective adjustments will be reported for information only in C5 and C6 as appropriate. When adjustments for loss absorbing capacity of technical provisions and deferred tax are modelled but non identifiable by component, both items B4 and C4 will be reported on net basis, i.e. incluidng those adjustments. An estimate of the respective adjustments will reported for information only in C5 and C6. as appropriate. When adjustment is not modelled within components , both items B4 and C4 will be reoprted on gross basis.; the adjustment are to be reported in B5 and/or B5 as appropriate C4=C2+C3
C5	In the template and in the LOG - cell C5 " Loss absorbing capacity of technical provisions - gross" deleted	Not applicable
C6	absorbing capacity of deferred taxes - gross" deleted	Not applicable
C5	In the template, a new cell added ;	Estimate of loss-absorbing capacity of technical provisions if modelled within components
C5	In the LOG, a description added for new cell C5	This item is only reported for information, in cases where adjustments for loss absorbing capacity of technical provision are modelled within components. C5 = if(B5<>0,0,max (min(C4-B4-C6;A11B);0))
C6	In the template, a new cell added ;	Estimate of loss-absorbing capacity of deferred tax if modelled within components
C6	In the LUG, a description added for new cell C6	of deferred taxes are modelled within components.
B14	In the template cell renamed ; in the LOG a description added	Total amount of Notional Solvency Capital Requirements for ring fenced funds (other than those related to business operated in accordance with Art. 4 of Directive 2003/41/EC (transitional)
B14AA	In the template, a new cell added ; in the LOG a description added	Total amount of Notional Solvency Capital Requirements for remaining part
B14A	In the template, a new cell added ; in the LOG a description added	Diversification between ring fenced funds and between ring fenced funds and remaining part

A 1 1 A	In the template, a new cell added ; in the LOG	Gross future discretionary benefits
AIIA	a description added	
A11D	In the template, a new cell added ; in the LOG	Net future discretionary benefits
AIIB	a description added	
	In the template and in the LOG - to rename	
	the cell from "Solvency capital requirement	
B13	floor (groups only) to "Minimum consolidated	Minimum consolidated group solvency capital requirement (groups only)
	group solvency capital requirement (groups	
	only)"	

Cell	Description	New text (when applicable)
A01, A30, A0	Cells deleted	not applicable
B8	In the LOG - to correct description provided in the cell	An amount of the sum of notional SCRs of all ring-fenced funds calculated by full internal model
B8AA	In the LOG - to correct description provided in the cell	An amount on notional SCR for remaining part calculated using full internal model
B8A	In the LOG added: NOT APPLICABLE for the purpose of preparatory phase	NOT APPLICABLE for the purpose of preparatory phase

S.26.01 - Solvency Capital Requirement - Market risk (old SCR-B3A)
Identification of changes performed to the version published at July 2012 Final Report

Cell	Description	New text (when applicable)
A00, AA01, AA02, AA03	Cells regarding information on the use of simplifications were added	Simplifications - spread risk - bonds and loans ? (Y/N) Captives simplifications - interest rate risk ?(Y/N) Captives simplifications -spread risk ?(Y/N) Captives simplifications - market concentration risk ?(Y/N)
A30, A0	Cells regarding information on RFF were added	Ring fenced fund? (Y/N or N/A) Fund number
C22	The LOG was amended to clarify that it refers to "(including loss absorbing capacity of technical provisions)"	This is the diversification effect within the market risk module as a result of the aggregation of the net capital requirements (including loss absorbing capacity of technical provisions) of the single risk sub-modules.
D22	The LOG was amended to clarify that it refers to "(excluding loss absorbing capacity of technical provisions)"	This is the diversification effect within the market risk module as a result of the aggregation of the gross capital requirements (excluding loss absorbing capacity of technical provisions) of the single risk sub-modules.
C0, D0	The LOG was amended to add information on the use of simplifications by captives	If AA01=Y, this item represents the net capital charge for interest rate risk calculated using simplified calculations for captive undertakings.
A1,A2	The description in the LOG "This is the asset value of the instruments sensitive to interest rate risk" has been changed to : " This is the total value of the assets sensitive to interest rate down shock risk, before shock	This is the total value of the assets sensitive to interest rate down shock risk, before shock
A1A	The descroption in the LOG: "This is the liabilities value of the instruments sensitive to interest rate risk" has been amended	This is the total value of the liabilities sensitive to interest rate down shock risk, before shock

Identification of changes performed to the version published in the preparatory Guidelines		
Cell	Description	New text (when applicable)
A30	In the template - to remove N/A options: Ring Fenced Fund? (Y/N or N/A)	Ring Fenced Fund? (Y/N )
A30	In the LOG - to delete description for N/A option: " When undertaking is no RFF reporter: N/A"; Option no longer required, as there is a separate template for reporting of ring fenced funds and remaining part	Not applicable
A30	In the LOG - to delete reference " whether there an underaking is not a RFF reporter".	Not applicable
A30	In the LOG to delete: NOT APPLICABLE for the purpose of preparatory phase	Not applicable

#### S.26.02 - Solvency Capital Requirement - Counterparty default risk (old SCR-B3B) Identification of changes performed to the version published at July 2012 Final Report

Cell	Description	New text (when applicable)
A00, A001	Cells regarding information on the use of simplifications were added	Simplifications? (Y/N) Captives simplifications? (Y/N)
A30, A0	Cells regarding information on RFF were added	Ring fenced fund? (Y/N or N/A) Fund number

Cell	Description	New text (when applicable)
A30	In the template - to remove N/A options: Ring Fenced Fund? (Y/N or N/A)	Ring Fenced Fund? (Y/N )
A30	In the LOG - to delete description for N/A option: " When undertaking is no RFF reporter: N/A"; Option no longer required, as there is a separate template for reporting of ring fenced funds and remaining part	Not applicable
A30	In the LOG - to delete reference " whether there an underaking is not a RFF reporter".	Not applicable
A30	In the LOG to delete: NOT APPLICABLE for the purpose of preparatory phase	Not applicable
AA10	A new item was added: "Counterparty Group Code"	Legal Entity Identifier (LEI); interim entity identifier (pre-LEI); if available. If none is available this item should not be reported
AB11	A new item was added to identify the type of code	Identification of the code used in AA10: - LEI - Pre-LEI
D4	In the LOG to delete: "For the purpose of preparatory phase, in case of undertakings with ring fenced funds, and when reporting the most material ring fence fund and the remaining part, the reference between item D4 and item A2 on SCR B2A is not applicable." the SCR B2A is to be completed for one RFF and remaining part during preparatory phase, therefore a reference is applicable	Not applicable
C4	In the LOG to delete "For the purpose of preparatory phase, in case of undertakings with ring fenced funds, and when reporting the most material ring fence fund and the remaining part, the reference between item C4 and item B2 on SCR B2A is not applicable" the SCR B2A is to be completed for one RFF and remaining part during preparatory phase, therefore a reference is applicable.	Not applicable
C4. D4	in the LOG deleted; "Without precluding the final design of reporting on SCR"	Not applicable

### S.26.03 - Solvency Capital Requirement - Life underwriting risk (old SCR-B3C) Identification of changes performed to the version published at July 2012 Final Report

Cell	Description	New text (when applicable)
A01, A02, A03, A04, A05, A06, A001	Cells regarding information on the use of simplifications were added if an answer to simplifications used is" Y", the additional information has been provided in the relevant cells	Simplifications - mortality risk? (Y/N) Simplifications - longevity risk? (Y/N) Simplifications - disability-morbidity risk? (Y/N) Simplifications - lapse risk? (Y/N) Simplifications - life expense risk ? (Y/N) Simplifications - life catastrophe risk? (Y/N) Captives simplifications (Y/N)
A30, A0	Cells regarding information on RFF were added	Ring fenced fund? (Y/N or N/A) Fund number

Cell	Description	New text (when applicable)
A30	In the template - to remove N/A options: Ring Fenced Fund? (Y/N or N/A)	Ring Fenced Fund? (Y/N )
A30	In the LOG - to delete description for N/A option: " When undertaking is no RFF reporter: N/A"; Option no longer required, as there is a separate template for reporting of ring fenced funds and remaining part	Not applicable
A30	In the LOG - to delete reference " whether there an underaking is not a RFF reporter".	Not applicable
A30	In the LOG to delete: NOT APPLICABLE for the purpose of preparatory phase	Not applicable
C04	In the LOG, a formula added: CO4 = Max (C4, C5, C6)	C04 = Max (C4, C5, C6)
C11	In the LOG deleted: "For the purpose of preparatory phase, in case of undertakings with ring fenced funds, and when reporting the most material ring fence fund and the remaining part, the reference between item C11 and item A3 on SCR B2A is not applicable ",the SCR B2A is to be completed for one RFF and remaining part during preparatory phase, therefore a reference is applicable.	Not applicable
C11, D11	In the LOG deleted: "Without precluding the final design of reporting on SCR"	Not applicable
D11	In the LOG deleted: "For the purpose of preparatory phase, in case of undertakings with ring fenced funds, and when reporting the most material ring fence fund and the remaining part, the reference between item D11 and item B3 on SCR B2A is not applicable ",the SCR B2A is to be completed for one RFF and remaining part during preparatory phase, therefore a reference is applicable.	

### S.26.04 - Solvency Capital Requirement - Health underwriting risk (old SCR-B3D) Identification of changes performed to the version published at July 2012 Final Report

Cell	Description	New text (when applicable)
		Simplifications - health mortality risk? (Y/N)
	Cells regarding information on the use of simplifications were	Simplifications - health longevity risk? (Y/N)
A01, A02, A03, A04,	added	Simplifications - health disability-morbidity risk? (Y/N)
A05, A001	if an answer to simplifications used is" Y", the additional	Simplifications - SLT lapse risk? (Y/N)
	information has been provided in the relevant cells	Simplifications - health expense risk ? (Y/N)
		Captives simplifications (Y/N)
A20 A0	Cells regarding information on REE were added	Ring fenced fund? (Y/N or N/A)
A30, A0		Fund number
B18A, C18, C19, C20	The items referred were deleted as NSLT health lapse is not in	Not applicable
510, () 610) 615) 620	the ALAC2 list	
	The cells were added in order to distinghish between "Net capital requirement (including the loss-absorbing capacity of	
B21 to B27	technical provisions)" and "Gross capital requirement	Various
	(excluding the loss-absorbing capacity of technical provisions)"	
	in relation to Health catastrophic risk	

Cell	Description	New text (when applicable)
A30	In the template - to remove N/A options: Ring Fenced Fund? (Y/N or N/A)	Ring Fenced Fund? (Y/N )
A30	In the LOG - to delete description for N/A option: " When undertaking is no RFF reporter: N/A"; Option no longer required, as there is a separate template for reporting of ring fenced funds and remaining part	Not applicable
A30	In the LOG - to delete reference " whether there an underaking is not a RFF reporter".	Not applicable
A30	In the LOG to delete: NOT APPLICABLE for the purpose of preparatory phase	Not applicable
A21	Technical Annex SCR - B3D - L; A21 Cross reference should be to A23 of SCR - B3F	The gross solvency capital requirement for the mass risk sub-module, calculated excluding loss absorbing capacity of technical provisions. It should be equal to the item A23 of SCR – B3F.
A22	Technical Annex SCR - B3D - L; A22 Cross reference should be to A24 of SCR - B3F	The gross solvency capital requirement for the accident concentration risk sub-module calculated excluding loss absorbing capacity of technical provisions. It should be equal to the item A24 of SCR – B3F.
A23	Technical Annex SCR - B3D - L; A23 Cross reference should be to A25 of SCR - B3F	The gross solvency capital requirement for the pandemic risk sub-module is calculated excluding loss absorbing capacity of technical provisions. It should be equal to the item A25 of SCR – B3F.
B27	In the LOG deleted: "For the purpose of preparatory phase, in case of undertakings with ring fenced funds, and when reporting the most material ring fence fund and the remaining part, the reference between item B27 and item A4 on SCR B2A is not applicable", the SCR B2A is to be completed for one RFF and remaining part during preparatory phase, therefore a reference is applicable.	Not applicable
A27	In the LOG deleted: "For the purpose of preparatory phase, in case of undertakings with ring fenced funds, and when reporting the most material ring fence fund and the remaining part, the reference between item A27 and item B4 on SCR B2A is not applicable", the SCR B2A is to be completed for one RFF and remaining part during preparatory phase, therefore a reference is applicable.	Not applicable
	In the LOG deleted: "Without precluding the final design of	
B27, A27	reporting on SCR"	Not applicable

#### S.26.04 - Solvency Capital Requirement - Non-life underwriting risk (old SCR-B3E) Identification of changes performed to the version published at July 2012 Final Report

Cell	Description	New text (when applicable)
A001	Cells regarding information on the use of simplifications were added If A001 = Y , then additional information has been provided in the relavant cells	Captives simplifications - premium and reserve risk? (Y/N)
A30, A0	Cells regarding information on RFF were added	Ring fenced fund? (Y/N or N/A) Fund number
C1,C2	In the LOG file, a description regarding calculation method was deleted; this should form part of Technical specifictions/or final rules	

Cell	Description	New text (when applicable)
A30	In the template - to remove N/A options: Ring	Ring Fenced Fund? (Y/N )
A30	In the LOG - to delete description for N/A option: " When undertaking is no RFF reporter: N/A"; Option no longer required, as there is a separate template for reporting of ring fenced funds and remaining part	Not applicable
A30	In the LOG - to delete reference " whether there an underaking is not a RFF reporter".	Not applicable
A30	In the LOG to delete: NOT APPLICABLE for the purpose of preparatory phase	Not applicable
A18	In the LOG deleted: "For the purpose of preparatory phase, in case of undertakings with ring fenced funds, and when reporting the most material ring fence fund and the remaining part, the reference between item A18 and item A5 on SCR B2A is not applicable ", the SCR B2A is to be completed for one RFF and remaining part during preparatory phase, therefore a reference is applicable.	Not applicable
A18	In the LOG deleted: "Without precluding the final design of reporting on SCR"	Not applicable
F1	In the LOG , formula added: F1= (C1 + D1) x (0.75 + 0.25E1)	F1= (C1 + D1) x (0.75 + 0.25E1)
F2	In the LOG, formula added F2= (C2 + D2) x (0.75 + 0.25E2)	F2= (C2 + D2) x (0.75 + 0.25E2)
F3	In the LOG, formula addeda F3= (C3 + D3) x (0.75 + 0.25E3)	F3= (C3 + D3) x (0.75 + 0.25E3)
F4	In the LOG, formula added F4= (C4 + D4) x (0.75 + 0.25E4)	F4= (C4 + D4) x (0.75 + 0.25E4)
F5	In the LOG, formula added F5= (C5 + D5) x (0.75 + 0.25E5) In the LOG. formula added F6= (C6 + D6) x (0.75 +	F5= (C5 + D5) x (0.75 + 0.25E5)
F6	0.25E6	F6= (C6 + D6) x (0.75 + 0.25E6
F7	In the LOG, formula added F/= (C/ + D/) x (0.75 + 0.2527)	F7= (C7 + D7) x (0.75 + 0.25E7)
F8	In the LOG, formula added F8= (C8 + D8) x (0.75 + 0.25E8)	F8= (C8 + D8) × (0.75 + 0.25E8)
F9	In the LOG, formula added F9= (C9 + D9) x (0.75 + 0.25E9)	F9= (C9 + D9) x (0.75 + 0.25E9)
F10	In the LOG, formula added F10= (C10 + D10) x (0.75 + 0.25E10)	F10= (C10 + D10) × (0.75 + 0.25E10)
F11	In the LOG, formula added F11= (C11 + D11) x (0.75 + 0.25E11)	F11= (C11 + D11) x (0.75 + 0.25E11)
F12	0.25E12)	F12= (C12 + D12) x (0.75 + 0.25E12)

#### S.26.05 - Solvency Capital Requirement - Operational risk (old SCR-B3G) Identification of changes performed to the version published at July 2012 Final Report

Cell	Description	New text (when applicable)
A30, A0	Cells regarding information on RFF were added	Ring fenced fund? (Y/N or N/A)
		Fund number
A2, A3	It was clarified that is excluding risk margin	Life gross technical provisions (excluding risk margin)
		Life gross technical provisions unit-linked (excluding risk margin)

Cell	Description	New text (when applicable)
A30	In the template - to remove N/A options: Ring Fenced Fund? (Y/N or N/A)	Ring Fenced Fund? (Y/N )
A30	In the LOG - to delete description for N/A option: " When undertaking is no RFF reporter: N/A"; Option no longer required, as there is a separate template for reporting of ring fenced funds and remaining part	Not applicable
A30	In the LOG - to delete reference " whether there an underaking is not a RFF reporter".	Not applicable
A30	In the LOG to delete: NOT APPLICABLE for the purpose of preparatory phase	Not applicable
A4	In the LOG to add formula A4 = 0.0045*max(0, (A1 - A2)) +0.03*max (0, A3)	A4 = 0.0045*max(0, (A1 - A2)) +0.03*max (0, A3)
A12	In the LOG to add formula A12 = Max (A4,A13)	A12 = Max (A4,A13)
A14	In the LOG to add formula A14 = min (A12, A13)	A14 = min (A12, A13)
A16	In the LOG to delte: "For the purpose of preparatory phase, in case of undertakings with ring fenced funds, and when reporting the most material ring fence fund and the remaining part, the reference between item A16 and item A13 on SCR B2A is not applicable ", the SCR B2A is to be completed for one RFF and remaining part during preparatory phase, therefore a reference is applicable	Not applicable

### S.27.01 - Solvency Capital Requirement - Non-life catastrophe risk (old SCR-B3F) Identification of changes performed to the version published at July 2012 Final Report

Cell	Description	New text (when applicable)
A30, A0	Cells regarding information on RFF were added	Ring fenced fund? (Y/N or N/A) Fund number
GA1 to GA6	The table on "Man made cat risk – motor vehicle liability" was transposed	Not applicable
HA3 to HC5	The table on "Man made cat risk – marine" was transposed	Not applicable
JA1 to JA4	The table on "Man made cat risk – fire" was transposed	Not applicable
LA7 to LA11	The table on "Man made catastrophe risk - Credit & Suretyship" was transposed	Not applicable
OA1 to OJ1	It was amended from 20 to 31 countries	Not applicable

Cell	Description	New text (when applicable)
A30	In the template - to remove N/A options: Ring Fenced Fund? (Y/N or N/A)	Ring Fenced Fund? (Y/N )
A30	In the LOG - to delete description for N/A option: " When undertaking is no RFF reporter: N/A"; Option no longer required, as there is a separate template for reporting of ring fenced funds and remaining part	Not applicable
A30	In the LOG - to delete reference " whether there an underaking is not a RFF reporter".	Not applicable
A30	In the LOG to delete: NOT APPLICABLE for the purpose of preparatory phase	Not applicable
General approach to LOG-files of all SCR Health Catastrophe risks	Cells related to the 31 countries mentioned in item NA1 are specified per country.	Example for the mass accident: all cells named NA1 covering 31 countries has been changed in NA1 to NA31.
NB1 to NJ31	Value of the benefits per type of event related to the mass accident.	Introduction of "using the cash-flow projection".
PA32	Number of insured persons for all countries with a income protection cover related to a pandemic event.	Total number of insured persons for all countries covered by the income protection insurance or reinsurance obligations other than workers' compensation insurance or reinsurance obligations.
PB32	Total pandemic exposure for all countries with a income protection cover related to a pandemic event.	The total of all income protection pandemic exposure for all countries of insurance and reinsurance undertakings.
PD1 to PH31	Amount payable for all types of medical expenses related to the pandemic event.	Introduction of "using the cash-flow projection".
PJ32	Introduction of the Gross Catastrophe Risk Charge for the total income protection of all countries related to the pandemic event	This is the total gross capital requirement for the income protection pandemic exposure for all countries of insurance and reinsurance undertakings based on the total income protection pandemic exposure multiplied with the ratio.
PJ33	Adaption of the description of the Gross Catastrophe Risk Charge related to the pandemic event due to the introduction of cell PJ33.	PJ33=SUM(PJ1:PJ31) + PJ32
C23 - C25	The cross references for cell C24 and cell C25 are incorrect in the LOG: "Per Health catastrophe risk sub- module this amount is equal to the Net Catastrophe Risk Charge: C23=NN34 C24=OJ18 C25=PM21"	C24=OJ34 C25=PM33
PA21	In the LOG and in the template - change of cell reference from PA21 to PA32	PA32
PB21	In the LOG and in the template - change of cell reference from PB21 to PB32; Added to the name of the cell: "income protection Total pandemic exposure" - Total all countries	PB32 Income protection - Total pandemic exposure - Total all countries
PC1	In the LOG and in the template - change of cell reference from PC1 to PC1:PC31	PC1:PC31 The number of insured persons of insurance and reinsurance undertakings, for each of the countries identified in Items NA1 to NI31, which meet the following conditions:

PD1, PF1, PH1	In the LOG and in the template - change of cell reference from PD1, PF1, PH1 to PD1:PD31, PF1:PF31, PH1:PH31	PD1:PD31, PF1:PF31, PH1:PH31 Best estimate of the amounts payable, using the cash-flow projection, by insurance and reinsurance undertakings for an insured person in relation to medical expense insurance or reinsurance obligations, other than workers' compensation insurance or reinsurance obligations per healthcare utilisation type 1-3, as identified in item PC1 to PC31, in the event of a pandemic, for each of the countries identified in Items NA1 to NI31.
PE1, PG1,PI1	In the LOG and in the template - change of cell reference from PE1, PG1, PI1 to PE1:PE31, PG1:PG31, PI1:PI31	PE1:PE31, PG1:PG31, PI1:PI31 The ratio of insured persons with clinical symptoms utilising healthcare type 1-3, as identified in item PC1 to PC31, for each of the countries identified in Items NA1 to NI31.
PJ1	In the LOG and in the template - change of cell reference from PJ1 to PJ1:PJ31	PJ1:PJ31 Gross capital requirement, for each of the countries identified in Items NA1 to NI31, arising from the health sub-module pandemic.
PJ21	In the LOG and in the template - change of cell reference from PJ21 to PJ33; updating formula : PJ21 = SUM (PJ1 for each country) to reflect changed cell referencing	PJ33 This is the total gross capital requirement for the health sub-module pandemic. PJ33=SUM(PJ1:PJ31) + PJ32
PK21	In the LOG and in the template - change of cell reference from PK21 to PK33	РКЗЗ
PL21	In the LOG and in the template - change of cell reference from PL21 to PL33	
PM21	In the LOG and in the template - change of cell reference from PM21 to PM33; updating formula : PM21 = PJ21 - PK21 +PL21 to reflect changed cell referencing	PM33 The total net capital requirement for the health sub-module pandemic. PM33=PJ33-PK33+PL33

## S.28.01 and S.28.02 - Minimum Capital Requirement (old MCR-B4A and B4B)

Identification of changes performed to the version published in the preparatory Guidelines		
Cell	Description	New text (when applicable)
A25	The item name "SCR with add-on" was changed to SCR. The LOG already clarified that should include the add-on if existent	SCR

## S.32.01- Undertakings in the scope of the group (old G01) Identification of changes performed to the version published at July 2012 Final Report

Cell	Description	New text (when applicable)
H1a, H1b, H1c (old H1)	The item "Total Balance Sheet" was divided into 3 items to clearly identify insurance undertakings, other regulated undertakings and non-regulated undertakings	Total Balance Sheet (for (re)insurance undertakings) Total Balance Sheet (for other regulated undertakings) Total Balance Sheet (non-regulated undertakings)
l1a, l1b (old l1)	The item "Written premium or Turn Over" was divided into 2 items	Written premium or Turn Over (written premiums net of reinsurance ceded under IFRS or local GAAP for insurance undertakings) Written premium or Turn Over (turn over defined as the gross revenue under IFRS or local GAAP for other types of undertakings or insurance holding companies)

Cell	Description	New text (when applicable)
D1	The closed list was added, was slightly amended and renumbered (insertion of mixed financial holding company, No. 6 and insertion of other, No. 13)	Type of undertaking should give information on the type of activity of the undertaking. The closed list is the following: 1.Life insurance undertaking 2. Non life insurance undertaking 3. Composite undertaking 4. Insurance holding company as defined in Art. 212§ (f) of Directive 2009/138/EC 5. Mixed-activity insurance holding company as defined in Art. 212§1 (g) of Directive 2009/138/EC 6.Mixed financial holding company as defined in Art. 212§1(h) of Directive 2009/138/EC 7. Credit institution, investment firm and financial institution 8. Institution for occupational retirement provision 9. Ancillary services undertaking as defined in Art. 1bis (23) of Level 2 10. Non-regulated undertaking carrying out financial activities as defined in Art. 1bis (33) of Level 2 11. Special purpose vehicle authorized in accordance with Art. 211 of Directive 2009/138/EC 12. Special purpose vehicle other special purpose vehicle authorized in accordance with Art. 211 of Directive 2009/138/EC 13. Other
F1	The close list was added	High level information on the legal form, i.e. whether the undertaking is a mutual or not The closed list is the following: 1.Mutual 2. Non-mutual
l1a	The LOG was amended to refer also to reinsurance undertakings	For insurance and reinsurance undertakings: written premiums net of reinsurance ceded under IFRS or local GAAP.
l1a, l1b	The item names were clarified	Written premiums net of reinsurance ceded under IFRS or local GAAP for insurance undertakings Turn over defined as the gross revenue under IFRS or local GAAP for other types of undertakings or insurance holding companies
К1	It was clarified that if the investment performance is included in the underwritting performance in accordance to financial statements, then that value should not be reported under K1 again	(Re)insurance undertakings should report their investment performance in accordance to financial statements. An absolute amount should be reported. The currency used should be the group currency. This value should not include any value already reported in J1.
N1	Drafting was amended (last sentence)	Percentage as defined by the consolidated account directive for the integration of consolidated undertakings into the consolidation which may differ from item M1. For full integration, minority interests should also be reported in this item.
Q1	The close list was added	Influence can be either dominant or significant, depending on former criteria mentioned; the group is responsible for assessing the level of influence exercised by the parent undertaking over any undertaking but as stated in article 212-2 of Directive 2009/138/EC the group supervisor may have a differing view from the group's assessment and if so the group should take into account any decision made by the group supervisor The closed list is the following:
		1. Dominant 2.Significant
R1	The last sentence was removed	Proportional share is the proportion that will be used to calculate the group solvency.

S1	The close list was added	Indicates if the undertaking is included or not in the scope of group supervision as referred in article 214 of Directive 2009/138/EC; if an undertaking on which a significant/dominant influence is exercised is not included in the scope of supervision as provided for in article 214, then it should be indicated which of a,b or c of article 214.2 is the reason The closed list is the following: 1.Yes 2. No (art. 214 a) 3. No (art. 214 b) 4. No (art. 214 c)
T1	The cell was made not applicable for the preparatory phase	NOT APPLICABLE for the purpose of preparatory phase Date where the decision of exclusion has been taken
U1	The close list was added	The item gathers information on the method used for group solvency assessment and the treatment of each undertaking. The closed list is the following: 1.Consolidation/full integration 2.Consolidation/proportional integration 3.Consolidation/equity method 4.Deduction and Aggregation- Solvency II 5. Deduction and Aggregation- Other sectoral Rules 6. Deduction and Aggregation- Local rules 7. Deduction of the participation in relation to article 229 of Directive 2009/138/EC 8. No inclusion into the Solvency II consolidated data as defined in Art. 323bis SCG3 of Level 2 9. Other method
B1	The text was ameded to allow for the use of LEI or pre-LEI if available	Identification code: - Legal Entity Identifier (LEI); - Interim entity identifier (Pre-LEI); - Specific code (by this order of priority) Specific code: - For EEA (re) insurance undertakings within the group: identification code used in the local market, attributed by the undertaking's supervisory authority - For non-EEA undertakings and non-regulated undertakings within the group, identification code provided will be provided by the group. When allocating an identification code to each non-EEA or non-regulated undertaking, it should comply with the following format in a consistent manner: identification code of the parent undertaking + ISO 3166-1 alpha-2 code of the country of the undertaking + 5 digits
V1	A new item was added to identify the type of code	Identification of the code used in B1: - LEI - Pre-LEI - Specific code

## S.33.01- (Re)insurance individual requirements (old G03)

Cell	Description	New text (when applicable)
A2	The text was ameded to allow for the use of LEI or pre-LEI if available	Identification code: - Legal Entity Identifier (LEI); - Interim entity identifier (Pre-LEI); - Specific code (by this order of priority) Specific code: - For EEA (re) insurance undertakings within the group: identification code used in the local market, attributed by the undertaking's supervisory authority - For non-EEA undertakings and non-regulated undertakings within the group, identification code provided will be provided by the group. When allocating an identification code to each non-EEA or non-regulated undertaking, it should comply with the following format in a consistent manner: identification code of the parent undertaking + 100 2006 (a table 2 a table of the parent undertaking +
		5 digits
Q1	A new item was added to identify the type of code	Identification of the code used in A2: - LEI - Pre-LEI - Specific code
R1	New item added for the purposes of reporting by RFF when method 2 is used	Entity Level/RFF/ Remaining Part
S1	New item added for the purposes of reporting by RFF when method 2 is used	Fund Number

## S.34.01 - Non-(re)insurance individual requirements (old G04) Identification of changes performed to the version published at July 2012 Final Report

Cell	Description	New text (when applicable)
	Identification of changes perfor	med to the version published in the preparatory Guidelines
Cell	Description	New text (when applicable)
A2	The text was ameded to allow for the use of LEI or pre-LEI if available	Identification code: - Legal Entity Identifier (LEI); - Interim entity identifier (Pre-LEI); - Specific code (by this order of priority) Specific code: - For EEA (re) insurance undertakings within the group: identification code used in the local market, attributed by the undertaking's supervisory authority - For non-EEA undertakings and non-regulated undertakings within the group, identification code provided will be provided by the group. When allocating an identification code to each non-EEA or non-regulated undertaking, it should comply with the following format in a consistent manner: identification code of the parent undertaking + ISO 3166-1 alpha-2 code of the country of the undertaking + 5 digits
F1	A new item was added to identify the type of code	Identification of the code used in A2: - LEI - Pre-LEI - Specific code

#### S.35.01- Group - contribution of TP (old G14) Identification of changes performed to the version published at July 2012 Final Report

Cell	Description	New text (when applicable)
S1	The Item "Method of group solvency calculation used" was introduced by undertaking	Method of group solvency calculation used

Cell	Description	New text (when applicable)
S1	The methods were amended	One of the options in the following closed list shall be used: - Method 1 - Method 2
C1, F1, I1, L1, O1	The LOG was clarified	Overall amount of technical provisions (TP calculated as a whole or the sum of the best estimate and the risk margin) of the EEA or non-EEA undertaking calculated according to Solvency II rules. The cell should be filled in gross figures, i. e. gross of IGT and before cession of reinsurance . The currency used should be the group currency. This item is reported for the (re)insurance undertakings under method 1 and method 2, except for the (re)insurance undertakings under method 2 situated in equivalent non-EEA countries.
C1, F1, I1, L1, O1	The name of the cell was amended and aligned between Technical I and II (LOG)	Amount of gross TP (gross of IGT)
D1,G1,J1,M1,P1	The LOG was clarified	Overall amount of technical provisions (TP calculated as a whole or the sum of the best estimate and the risk margin) of the EEA or non-EEA undertaking calculated according to Solvency II rules. The cell should be filled in net of IGT but gross of reinsurance ceded outside the group. The currency used should be the group currency. This item is reported for the (re)insurance undertakings under method 1 and method 2, except for the (re)insurance undertakings under method 2 situated in equivalent non-EEA countries.
D1,G1,J1,M1,P1	The name of the cell was amended and aligned between Technical I and II (LOG)	Amount of gross TP (net of IGT)
E1, H1, K1, N1, Q1	The LOG was clarified	The percentage share of TP (TP calculated as a whole or the sum of the best estimate and the risk margin) of the (re) insurance undertaking to the group TP under method 1 net of IGT but gross of reinsurance ceded outside the group , split by respective main categories (Life excluding health and unit linked index-linked, Unit-linked and index linked, Health – SLT and non-SLT, Non-life excluding health) This item is not reported for undertakings under method 2.
R1	Change of the name in Technical Annex I to align with the LOG	Total amount of TP (excluding IGT)
R1	The LOG was clarified	This item equals to the sum of items D1+G1+J1+M1+P1, except for (re)insurance undertakings situated in equivalent non-EEA countries under method 2, because in this case items D1,G1,J1,M1 and P1 are not required to be reported for this type of undertakings, with only item R1 being reported. When method 1 as defined under Article 230 of the Solvency II Directive is used for the (re)insurance undertaking, the total amount of technical provisions in cell R1 accounts for its contribution net of reinsurance ceded within the group to the group technical provisions. The total amount of technical provisions in the group balance sheet (sum of the cells L1+L4+L6B+L7+L10) When method 2 is used for the (re)insurance undertaking, the total amount of technical provisions in the group technical provisions in the group balance sheet (sum of the cells L1 cannot be reconciled with the amount of group technical provisions in the group technical provisions in the group balance sheet (sum of the cells L1+L4+L6B+L7+L10)

		Identification code: - Legal Entity Identifier (LEI); - Interim entity identifier (Pre-LEI); - Specific code (by this order of priority)	
A1	The text was ameded to allow for the use of	Specific code: - For FFA (re) insurance undertakings within the group; identification code used in the local market	
		attributed by the undertaking's supervisory authority	
		- For non-EEA undertakings and non-regulated undertakings within the group, identification code provided	
		will be provided by the group. When allocating an identification code to each non-EEA or non-regulated	
		undertaking, it should comply with the following format in a consistent manner:	
		identification code of the parent undertaking +	
		ISO 3166-1 alpha-2 code of the country of the undertaking +	
		5 digits	
		Identification of the code used in A1:	
<b>S1</b>	A new item was added to identify the type of	- LEI	
51	code	- Pre-LEI	
		- Specific code	

#### CIC Table Identification of changes performed to the version published at July 2012 Final Report

Cell	Description	New text (when applicable)
	Replace the CIC Table in the final report by an	
General	updated one. In the one published CIC for Loans on	
	policies was missing (CIC ##86).	

Cell	Description	New text (when applicable)			
ISO 3166-1-alpha-2 country code	Improved definitions of CIC codes	Identify the country ISO code where the asset is listed in. An asset is considered as being listed if it is negotiated on a regulated market or on a multilateral trading facility, as defined by Directive 2004/39/EC. If the asset is listed in more than one country, the country should be the one used as the reference for valuation purposes			
Assets that are not listed in a stock exchange	Improved definitions of CIC codes	Identify assets that are not negotiated on a regulated market or on a multilateral trading facility, as defined by Directive 2004/39/EC			
Assets that are not exchange tradable	Improved definitions of CIC codes	Identify assets that by their nature are not subject to negotiation on a regulated market or on a multilateral trading facility, as defined by Directive 2004/39/CE. This applies to asset categories 7, 8 and 9			
CIC##16	Improved definitions of CIC codes	Government bonds which have a pool of assets that secures or "covers" the bond. Those assets remain on the issuer balance sheet.			
CIC##21	Improved definitions of CIC codes	Bonds issued by corporations, with simple characteristics, usually covering the ones referred to as "plain vanilla", and that don't have any special feature described in the categories 22 to 28			
CIC ##21	Changed CIC ##21 name to "Corporate bonds", replacing "Common bonds"	Corporate bonds			
CIC##23	Improved definitions of CIC codes	Unsecured, short-term debt instrument issued by a corporation, typically for the financing of accounts receivable, inventories and meeting short-term liabilities, usualy with original maturity lesser than 270 days.			
CIC##24	Improved definitions of CIC codes	Very short term debt securities (usualy with maturities ranging form 1 day up to 1 year), consisting mainly of negotiable certificates of deposit (CDs), bankers acceptances, repurchase agreements (repos) and other highly liquid instruments. Commercial Paper is excluded from this category			
CIC##26	Improved definitions of CIC codes	Corporate bonds which have a pool of assets that secures or "covers" the bond. Those assets remain on the issuer balance sheet. Covered bonds subject to specific law are excluded from this category			
CIC##27	Improved definitions of CIC codes	Corporate bonds which have a pool of assets that secures or "covers" the bond if the originator becomes insolvent and are subject by law to special public supervision designed to protect bond-holders, as definid in Article 22(4) of Directive 85/611/EEC. An example of this category is Pfandbrief: "Covered bonds which are issued on the basis of the Pfandbrief Act. They are used to refinance loans for which collateral is furnished in the form of loans secured by real estate liens (Mortgage Pfandbriefe), public-sector loans (Public Pfandbriefe), ship mortgages (Ship Pfandbriefe) or aircraft mortgages (Aircraft Pfandbriefe). Thus, the distinction made between these Pfandbrief types refers to the cover pool created for each type of Pfandbrief."			
CIC##29	Improved definitions of CIC codes	Other corporate bonds, with other characteristics than the ones identified in the above categories			
CIC##3	Improved definitions of CIC codes	Shares and other securities equivalent to shares representing corporations' capital, i.e., representing ownership in a corporation			
CIC##31	Improved definitions of CIC codes	Equity that represents basic property rights on corporations			
CIC##34	Improved definitions of CIC codes	Equity security that is senior to common equity, having a higher claim on the assets and earnings than common equity, but is subordinate to bonds			
CIC##44	Improved definitions of CIC codes	Fund which invests its assets pursuing a specific asset allocation objective, e.g. primarily investing in the securities of companies in countries with nascent stock markets or small economies, specific sectors or group of sectors, specific countries or other specific investment objective			
CIC##46	Improved definitions of CIC codes	Funds whose investment strategies include such as hedging, event driven, fixed income directional and relative value, managed futures, commodities etc.			
CIC##5	Improved definitions of CIC codes	Hybrid securities, combining a fixed income instrument with a series of derivative components. Excluded from this category are fixed income securities that are issued by sovereign governments. Concerns securities that have embedded one or a combination of categories of derivatives, including Credit Default Swaps (CDS), Constant Maturity Swaps (CMS), Credit Default Options (CDOp). Assets under this category are not subject to unbundling			
CIC##84	Improved definitions of CIC codes	Loans made with collateral in the form of real estate			
CIC##86	Improved definitions of CIC codes	Loans made with insurance policies as collateral			

CIC##95 Changed CIC ##95 name to "Plant and equipment"		Plant and equipment (for own use)		
CIC##95	Improved definitions of CIC codes	Plant and equipment for the own use of the undertaking		
CIC##E1	Improved definitions of CIC codes	Forward contract in which typicaly one party pays a fixed interest rate, and receives a variable interest rate usualy based on an underlying index rate, at the predefined forward date		

#### Cross-templates checks Identification of changes performed to the version published for CP10

Cell	Description	New text (when applicable)		
All	Abolition of the "Global Filters"			
All	Changes of the codes/names of the templates	"S.XX.XX", where X always is a number.		
CGS 6 to CGS 20	Abolition	CSG 21, linked to S.23.01 (old OF_B1), becomes CGS 6.		
CAS 4		S.02.01.b.A3+S.02.01.b.A27 + S.02.01.b.A14A + S.02.01.b.A14B + S.02.01.b.A14BC = sum(S.02.02.b.A4[CUR]) (BS_C1.A3+BS_C1.A27 + BS_C1.A14A + BS_C1.A14B + BS_C1.A14BC = sum(BS_C1D.A4[CUR]))		
CAS 34		$\begin{split} \text{S.02.01.b.L6B+S.02.01.b.L7+S.02.01.b.L10} = \text{S.14.01.b.A1}[\text{LOB:LB29}] + \text{S.14.01.b.B1}[\text{LOB:LB29}] \\ [\text{CBK:CB02}] + \text{S.14.01.b.B1}[\text{LOB:LB29}] [\text{CBK:CB03}] + \text{S.14.01.b.E1}[\text{LOB:LB29}] + \\ \text{S.14.01.b.A1}[\text{LOB:LB33}] + \text{S.14.01.b.B1}[\text{LOB:LB33}] + \text{S.14.01.b.E1}[\text{LOB:LB33}] + \\ \text{S.14.01.b.A1}[\text{LOB:LB35}] + \text{S.14.01.b.B1}[\text{LOB:LB35}] + \text{S.14.01.b.E1}[\text{LOB:LB33}] + \\ \text{S.14.01.b.A1}[\text{LOB:LB30}] + \text{S.14.01.b.B1}[\text{LOB:LB35}] + \text{S.14.01.b.E1}[\text{LOB:LB30}] + \\ \text{S.14.01.b.A1}[\text{LOB:LB30}] + \text{S.14.01.b.B1}[\text{LOB:LB30}] + \text{S.14.01.b.E1}[\text{LOB:LB30}] + \\ \text{S.14.01.b.A1}[\text{LOB:LB31}] + \text{S.14.01.b.B1}[\text{LOB:LB31}] [\text{CBK:CB02}] + \text{S.14.01.b.B1}[\text{LOB:LB31}] \\ [\text{CBK:CB03}] + \text{S.14.01.b.E1}[\text{LOB:LB31}] + \text{S.14.01.b.A1}[\text{LOB:LB32}] + \\ \text{S.14.01.b.A1}[\text{LOB:LB31}] + \text{S.14.01.b.B1}[\text{LOB:LB31}] + \\ \text{S.14.01.b.A1}[\text{LOB:LB31}] + \text{S.14.01.b.B1}[\text{LOB:LB32}] + \\ \text{S.14.01.b.A1}[\text{LOB:LB34}] + \text{S.14.01.b.B1}[\text{LOB:LB32}] + \\ \text{S.14.01.b.A1}[\text{LOB:LB34}] + \text{S.14.01.b.B1}[\text{LOB:LB33}] + \\ \text{S.14.01.b.A1}[\text{LOB:LB34}] + \text{S.14.01.b.B1}[\text{LOB:LB36}] + \\ \text{S.14.01.b.A1}[\text{LOB:LB34}] + \text{S.14.01.b.B1}[\text{LOB:LB36}] + \\ \text{S.14.01.b.A1}[\text{LOB:LB34}] + \\ \text{S.14.01.b.A1}[\text{LOB:LB36}] + \\ \text{S.14.01.b.A1}[\text{LOB:LB36}] + \\ \text{S.14.01.b.A1}[\text{LOB:LB36}] + \\ \text{S.14.01.b.A1}[\text{LOB:LB36}] + \\ \text{S.14.01.b.B1}[\text{LOB:LB36}] + \\ \text{S.14.01.b.B1}[\text{LOB:LB37}] + \\ \text{TP}_{F1Q.B1}[\text{LOB:LB37}] + \\ \text{TP}_{F1Q.B1}[\text{LOB:LB37}] + \\ \text{TP}_{F1Q.E1}[\text{LOB:LB37}] + \\ \text{TP}_{F1Q$		
CAS 35		S.02.01.b.L6C+S.02.01.b.L7A+S.02.01.b.L10A = S.14.01.b.A1[LOB:LB29]+S.14.01.b.A1[LOB:LB33]+S.14.01.b.A1[LOB:LB35]+S.14.01.b.A1[LOB:LB30] +S.14.01.b.A1[LOB:LB31]+S.14.01.b.A1[LOB:LB32]+S.14.01.b.A1[LOB:LB34]+S.14.01.b.A1[LOB:LB3 6] (BS_C1.L6C+BS_C1.L7A+BS_C1.L10A = TP_F1Q.A1[LOB:LB29]+TP_F1Q.A1[LOB:LB33]+TP_F1Q.A1[LOB:LB35]+TP_F1Q.A1[LOB:LB30]+TP_ F1Q.A1[LOB:LB31]+TP_F1Q.A1[LOB:LB32]+TP_F1Q.A1[LOB:LB34]+TP_F1Q.A1[LOB:LB36])		
CAS 36		S.02.01.b.L6D+S.02.01.b.L8+S.02.01.b.L11 = S.14.01.b.B1[LOB:LB29] [CBK:CB02] + S.14.01.b.B1[LOB:LB29] [CBK:CB03] +S.14.01.b.B1[LOB:LB33]+S.14.01.b.B1[LOB:LB35]+S.14.01.b.B1[LOB:LB30]+S.14.01.b.B1[LOB:LB31] [CBK:CB02]+S.14.01.b.B1[LOB:LB31][CBK:CB03] + S.14.01.b.B1[LOB:LB32][CBK:CB02] + S.14.01.b.B1[LOB:LB32][CBK:CB03] + S.14.01.b.B1[LOB:LB34]+S.14.01.b.B1[LOB:LB36] (BS_C1.L6D+BS_C1.L8+BS_C1.L11 = TP_F1Q.B1[LOB:LB29] [CBK:CB02] + TP_F1Q.B1[LOB:LB32][CBK:CB03] +TP_F1Q.B1[LOB:LB33]+TP_F1Q.B1[LOB:LB35]+TP_F1Q.B1[LOB:LB30]+TP_F1Q.B1[LOB:LB31][CBK: CB02]+TP_F1Q.B1[LOB:LB31][CBK:CB03] + TP_F1Q.B1[LOB:LB32][CBK:CB02] + TP_F1Q.B1[LOB:LB32][CBK:CB03] + TP_F1Q.B1[LOB:LB34]+TP_F1Q.B1[LOB:LB36] )		
CAS 37		S.02.01.b.L6E+S.02.01.b.L9+S.02.01.b.L12 = S.14.01.b.E1[LOB:LB29]+S.14.01.b.E1[LOB:LB33]+S.14.01.b.E1[LOB:LB35]+S.14.01.b.E1[LOB:LB30]+ S.14.01.b.E1[LOB:LB31]+S.14.01.b.E1[LOB:LB32]+S.14.01.b.E1[LOB:LB34]+S.14.01.b.E1[LOB:LB36] (BS_C1.L6E+BS_C1.L9+BS_C1.L12 = TP_F1Q.E1[LOB:LB29]+TP_F1Q.E1[LOB:LB33]+TP_F1Q.E1[LOB:LB35]+TP_F1Q.E1[LOB:LB30]+TP_F 1Q.E1[LOB:LB31]+TP_F1Q.E1[LOB:LB32]+TP_F1Q.E1[LOB:LB34]+TP_F1Q.E1[LOB:LB36] )		

CAS 38	S.02.01.b.A16 = S.14.01.b.C1[LOB:LB29] [CBK:CB02] + S.14.01.b.C1[LOB:LB29] [CBK:CB03] +S.14.01.b.C1[LOB:LB33] +S.14.01.b.C1[LOB:LB35] +S.14.01.b.C1[LOB:LB30] + S.14.01.b.C1[LOB:LB31] [CBK:CB02] + S.14.01.b.C1[LOB:LB31] [CBK:CB03] + S.14.01.b.C1[LOB:LB32] [CBK:CB02] + S.14.01.b.C1[LOB:LB32] [CBK:CB03] + S.14.01.b.C1[LOB:LB34] +S.14.01.b.C1[LOB:LB36] + S.17.01.b.Q27 (BS_C1.A16 = TP_F1Q.C1[LOB:LB29] [CBK:CB02] + TP_F1Q.C1[LOB:LB29] [CBK:CB03] +TT_F1Q.C1[LOB:LB33] +TP_F1Q.C1[LOB:LB35] +TP_F1Q.C1[LOB:LB30] + TP_F1Q.C1[LOB:LB31] [CBK:CB02] + TP_F1Q.C1[LOB:LB33] +TP_F1Q.C1[LOB:LB30] + TP_F1Q.C1[LOB:LB30] + TP_F1Q.C1[LOB:LB31] [CBK:CB02] + TP_F1Q.C1[LOB:LB31] [CBK:CB03] + TP_F1Q.C1[LOB:LB32] [CBK:CB02] + TP_F1Q.C1[LOB:LB32] [CBK:CB03] + TP_F1Q.C1[LOB:LB34] +TP_F1Q.C1[LOB:LB36] + TP_E1Q.Q2 7)
CAS 56	S.28.02.b.D19 + S.28.02.b.F19 + S.28.02.b.D20 + S.28.02.b.F20 >= (S.14.01.b.B1 [LOB:LB30] - S.14.01.b.C1 [LOB:LB30]) (MCR_B4B.D19 + MCR_B4B.F19 + MCR_B4B.D20 + MCR_B4B.F20 >= (TP_F1Q.B1 [LOB:LB30] - TP_F1Q.C1 [LOB:LB30]))
CAS 57	<pre>S.28.02.b.D21 + S.28.02.b.F21 &gt;= (S.14.01.b.B1[LOB:LB31][CBK:CB02] - S.14.01.b.C1[LOB:LB31][CBK:CB02]) + (S.14.01.b.B1[LOB:LB31][CBK:CB03] - S.14.01.b.C1[LOB:LB31][CBK:CB03]) (MCR_B4B.D21 + MCR_B4B.F21 &gt;= (TP_F1Q.B1[LOB:LB31][CBK:CB02] - TP_F1Q.C1[LOB:LB31][CBK:CB02]) + (TP_F1Q.B1[LOB:LB31][CBK:CB03] - TP_F1Q.C1[LOB:LB31][CBK:CB03]))</pre>
CAS 58	<pre>S.28.02.b.D22 + S.28.02.b.F22 &gt;= (S.14.01.b.B1[LOB:LB33] - S.14.01.b.C1[LOB:LB33]) + (S.14.01.b.B1[LOB:LB36] - S.14.01.b.C1[LOB:LB36]) + (S.14.01.b.B1[LOB:LB29][CBK:CB02] - S.14.01.b.C1[LOB:LB29][CBK:CB02]) + (S.14.01.b.B1[LOB:LB29][CBK:CB03] - S.14.01.b.C1[LOB:LB29][CBK:CB03]) + (S.14.01.b.B1[LOB:LB34] - S.14.01.b.C1 [LOB:LB34]) + (S.14.01.b.B1[LOB:LB35] - S.14.01.b.C1[LOB:LB35]) (MCR_B4B.D22 + MCR_B4B.F22 &gt;= (TP_F1Q.B1[LOB:LB33] - TP_F1Q.C1[LOB:LB33]) + (TP_F1Q.B1[LOB:LB36] - TP_F1Q.C1[LOB:LB36]) + (TP_F1Q.B1[LOB:LB29][CBK:CB02] - TP_F1Q.C1[LOB:LB29][CBK:CB02]) + (TP_F1Q.B1[LOB:LB34] - TP_F1Q.C1 [LOB:LB34]) + (TP_F1Q.B1[LOB:LB35] - TP_F1Q.C1[LOB:LB36]) + (TP_F1Q.B1[LOB:LB34] - TP_F1Q.C1 [LOB:LB34]) + (TP_F1Q.B1[LOB:LB35] - TP_F1Q.C1[LOB:LB35]) (DEK:CB03] - DEK:CB03] - TP_F1Q.C1[LOB:LB36] - TP_F1Q.C1 [LOB:LB34] - TP_F1Q.C1 [LOB:LB34]) + (TP_F1Q.B1[LOB:LB35] - TP_F1Q.C1[LOB:LB35]) (DEK:CB03] - DEK:CB03] - TP_F1Q.C1 [LOB:LB34] - TP_F1Q.C1 [LOB:LB34]) + (TP_F1Q.B1[LOB:LB35] - TP_F1Q.C1 [LOB:LB35] - TP_F1Q.C1 [LOB:LB34]] + (TP_F1Q.B1[LOB:LB35] - TP_F1Q.C1 [LOB:LB35] - TP_F1Q.C1 [</pre>
CAS 75	S.28.01.b.B19 + S.28.01.b.B20 >= (S.14.01.b.B1 [LOB:LB30] - S.14.01.b.C1 [LOB:LB30]) (MCR_B4A.B19 + MCR_B4A.B20 >= (TP_F1Q.B1 [LOB:LB30] - TP_F1Q.C1 [LOB:LB30]))
CAS 76	S.28.01.b.B21 >= (S.14.01.b.B1[LOB:LB31][CBK:CB02] - S.14.01.b.C1[LOB:LB31][CBK:CB02]) + (S.14.01.b.B1[LOB:LB31][CBK:CB03] - S.14.01.b.C1[LOB:LB31][CBK:CB03]) (MCR_B4A.B21 >= (TP_F1Q.B1[LOB:LB31][CBK:CB02] - TP_F1Q.C1[LOB:LB31][CBK:CB02]) + (TP_F1Q.B1[LOB:LB31][CBK:CB03] - TP_F1Q.C1[LOB:LB31][CBK:CB03]))
CAS 77	$\begin{split} & \text{S.28.01.b.B22} >= (\text{S.14.01.b.B1}[\text{LOB:LB33}] - \text{S.14.01.b.C1}[\text{LOB:LB33}]) + (\text{S.14.01.b.B1}[\text{LOB:LB36}] - \\ & \text{S.14.01.b.C1}[\text{LOB:LB36}]) + (\text{S.14.01.b.B1}[\text{LOB:LB29}][\text{CBK:CB02}] - \\ & \text{S.14.01.b.C1}[\text{LOB:LB29}][\text{CBK:CB02}]) + (\text{S.14.01.b.B1}[\text{LOB:LB29}][\text{CBK:CB03}] - \\ & \text{S.14.01.b.C1}[\text{LOB:LB29}][\text{CBK:CB03}]) + (\text{S.14.01.b.B1}[\text{LOB:LB34}] - \text{S.14.01.b.C1}[\text{LOB:LB35}] - \\ & \text{S.14.01.b.B1}[\text{LOB:LB35}] - \text{S.14.01.b.C1}[\text{LOB:LB35}]) \\ & (\text{MCR\_B4A.B22} >= (\text{TP\_F1Q.B1}[\text{LOB:LB33}] - \text{TP\_F1Q.C1}[\text{LOB:LB33}]) + (\text{TP\_F1Q.B1}[\text{LOB:LB36}] - \\ & \text{TP\_F1Q.C1}[\text{LOB:LB36}]) + (\text{TP\_F1Q.B1}[\text{LOB:LB36}] - \\ & \text{TP\_F1Q.B1}[\text{LOB:LB36}]) + (\text{TP\_F1Q.B1}[\text{LOB:LB36}] - \\ & \text{TP\_F1Q.B1}[\text{LOB:LB36}]) + (\text{TP\_F1Q.B1}[\text{LOB:LB36}] - \\ & \text{TP\_F1Q.C1}[\text{LOB:LB36}]) + ($
CAS 78	S.23.01.b.A20 = S.02.01.b.L27-S.23.01.b.B24-S.23.01.b.B25-S.23.01.b.B26-S.23.01.b.B27- S.23.01.b.B502-S.23.01.b.A503+ S.02.01.b.L26 ( <i>OF_B1Q.A20 = BS_C1.L27-OF_B1Q.B24-OF_B1Q.B25-OF_B1Q.B26-OF_B1Q.B27-OF_B1Q.B502-OF_B1Q.B27-OF_B1Q.B26-OF_B1Q.B27-OF_B1Q.B502-OF_B1Q.A503+BS_C1_26</i> )

#### APPENDIX 4: Mapping table for the re-naming of the templates

OLD NAME in Annotated templates	Template number	Template code	2 Template name	
Content (QRS)	01	S.01.01.a	Content of the submission	
Content (ARS)	01	S.01.01.b	Content of the submission	-
Content (QRG)	01	S.01.01.f	Content of the submission	-
Content (ARG)	01	S.01.01.g	Content of the submission	-
BI (QRS)	01	S.01.02.a	Basic information	BI
BI (ARS)	01	S.01.02.b	Basic information	BI
BI (QRG)	01	S.01.02.f	Basic information	BI
BI (ARG)	01	S.01.02.g	Basic information	BI
BS-C1 (QRS)	02	S.02.01.a	Balance Sheet	BS-C1
BS-C1 (ARS)	02	S.02.01.b	Balance Sheet	BS-C1
BS-C1 (QRG)	02	S.02.01.f	Balance Sheet	BS-C1
BS-C1 (ARG)	02	S.02.01.g	Balance Sheet	BS-C1
BS-C1D (ARS)	02	S.02.02.b	Assets and liabilities by currency	BS-C1D
Assets-D1 (QRS)	06	S.06.02.a	List of Assets	Assets D1
Assets-D1 (ARS)	06	S.06.02.b	List of Assets	Assets D1
Assets-D1 (QRG)	06	S.06.02.f	List of Assets	Assets D1
Assets-D1 (ARG)	06	S.06.02.g	List of Assets	Assets D1
Assets-D2O (QRS)	08	S.08.01.a	Open Derivatives	Assets D2O
Assets-D2O (ARS)	08	S.08.01.b	Open Derivatives	Assets D2O
Assets-D2O (QRG)	08	S.08.01.f	Open Derivatives	Assets D2O
Assets-D2O (ARG)	08	S.08.01.g	Open Derivatives	Assets D2O
TP-F1Q (QRS)	12	S.12.01.a	Life and Health SLT Technical Provisions	TP-F1Q
TP-F1 (ARS)	12	S.12.01.b	Life and Health SLT Technical Provisions	TP-F1
TP-E1Q (QRS)	17	S.17.01.a	Non-Life Technical Provisions	TP-E1Q
TP-E1 (ARS)	17	S.17.01.b	Non-Life Technical Provisions	TP-E1
OF-B1Q (QRS)	23	S.23.01.a	Own Funds	OF-B1Q
OF-B1A (ARS)	23	S.23.01.b	Own Funds	OF-B1A
OF-B1Q (QRG)	23	S.23.01.f	Own Funds	
OF-B1A (ARG)	23	S.23.01.g	Own Funds	OF-B1A
SCR-B2A (ARS)	25	S.25.01.b	Solvency Capital Requirement - Standard formula or Partial Internal Models	SCR-B2A
SCR-B2A (ARS)	28	S.25.01.l	Solvency Capital Requirement - Standard formula or Partial Internal Models	SCR-B2A
SCR-B2A (ARG)	25	S.25.01.g	Solvency Capital Requirement - Standard formula or Partial Internal Models	SCR-B2A
SCR-B2A (ARG)	25	S.25.01.n	Solvency Capital Requirement - Standard formula or Partial Internal Models	SCR-B2A
SCR-B2B (ARS)	25	S.25.02.b	Solvency Capital Requirement - Partial Internal Models	
SCR-B2B (ARG)	25	S.25.02.g	Solvency Capital Requirement - Partial Internal Models	SCR-B2B
SCR-B2C (ARS)	25	S.25.03.b	Solvency Capital Requirement - Full Internal Models	SCR-B2C
SCR-B2C (ARG)	25	S.25.03.g	Solvency Capital Requirement - Full Internal Models	
SCR-B3A R (ARS)	26	S.26.01.b	Solvency Capital Requirement - Market risk	
SCR-B3A R (ARS)	26	S.26.01.I	Solvency Capital Requirement - Market risk S	
SCR-B3A R (ARG)	26	S.26.01.g	Solvency Capital Requirement - Market risk	
SCR-B3A R (ARG)	26	S.26.01.n	Solvency Capital Requirement - Market risk Solvency Capital Requirement - Market risk	
SCR-B3B R (ARS)	26	S.26.02.b	Solvency Capital Requirement - Counterparty default risk Solvency Capital Requirement - Counterparty default risk	
SCR-B3B R (ARS)	26	S.26.02.I	Solvency Capital Requirement - Counterparty default risk	
SCR-B3B R (ARG)	26	S.26.02.g	Solvency Capital Requirement - Counterparty default risk	
SCR-B3B R (ARG)	26	S.26.02.n	Solvency Capital Requirement - Counterparty default risk	
SCR-B3C R (ARS)	26	S.26.03.b	Solvency Capital Requirement - Life underwriting risk SC	

SCR-B3C R (ARS)	26	S.26.03.I	Solvency Capital Requirement - Life underwriting risk SC	
SCR-B3C R (ARG)	26	S.26.03.g	Solvency Capital Requirement - Life underwriting risk	SCR-B3C
SCR-B3C R (ARG)	26	S.26.03.n	olvency Capital Requirement - Life underwriting risk Sc	
SCR-B3D R (ARS)	26	S.26.04.b	Solvency Capital Requirement - Health underwriting risk	SCR-B3D
SCR-B3D R (ARS)	26	S.26.04.I	Solvency Capital Requirement - Health underwriting risk	SCR-B3D
SCR-B3D R (ARG)	26	S.26.04.g	Solvency Capital Requirement - Health underwriting risk	SCR-B3D
SCR-B3D R (ARG)	26	S.26.04.n	Solvency Capital Requirement - Health underwriting risk	SCR-B3D
SCR-B3E R (ARS)	26	S.26.05.b	Solvency Capital Requirement - Non-Life underwriting risk	SCR-B3E
SCR-B3E R (ARS)	26	S.26.05.I	Solvency Capital Requirement - Non-Life underwriting risk	SCR-B3E
SCR-B3E R (ARG)	26	S.26.05.g	Solvency Capital Requirement - Non-Life underwriting risk	SCR-B3E
SCR-B3E R (ARG)	26	S.26.05.n	Solvency Capital Requirement - Non-Life underwriting risk	SCR-B3E
SCR-B3G R (ARS)	26	S.26.06.b	Solvency Capital Requirement - Operational risk	SCR-B3G
SCR-B3G R (ARS)	26	S.26.06.I	Solvency Capital Requirement - Operational risk	SCR-B3G
SCR-B3G R (ARG)	26	S.26.06.g	Solvency Capital Requirement - Operational risk	SCR-B3G
SCR-B3G R (ARG)	26	S.26.06.n	Solvency Capital Requirement - Operational risk	SCR-B3G
SCR-B3F R (ARS)	27	S.27.01.b	Solvency Capital Requirement - Non-Life Catastrophe risk	SCR-B3F
SCR-B3F R (ARS)	27	S.27.01.I	Solvency Capital Requirement - Non-Life Catastrophe risk	SCR-B3F
SCR-B3F R (ARG)	27	S.27.01.g	Solvency Capital Requirement - Non-Life Catastrophe risk	SCR-B3F
SCR-B3F R (ARG)	27	S.27.01.n	Solvency Capital Requirement - Non-Life Catastrophe risk	SCR-B3F
MCR-B4A (QRS)	28	S.28.01.a	Minimum Capital Requirement - Non-composite undertaking	MCR-B4A
MCR-B4A (ARS)	28	S.28.01.b	Minimum Capital Requirement - Non-composite undertaking	MCR-B4A
MCR-B4B (QRS)	28	S.28.02.a	Minimum Capital Requirement - Composite undertakings	MCR-B4B
MCR-B4B (ARS)	28	S.28.02.b	Minimum Capital Requirement - Composite undertakings	MCR-B4B
G01 (ARG)	32	S.32.01.g	Undertakings in the scope of the group	G01
G03 (ARG)	33	S.33.01.g	Insurance and reinsurance individual requirements	G03
G04 (ARG)	34	S.34.01.g	Other regulated and non-regulated financial undertakings including insurance holding companies individual requirements	G04
G14 (ARG)	35	S.35.01.g	Contribution to group technical provisions	G14

# **APPENDIX 4: Mapping table for the re-naming of the templates**

Business variants*	Scope	Time	Purpose if specific
.a	Individual	Quarterly	
.b	Individual	Annual	
.C	Individual	Quarterly	Financial Stability
.d	Individual	Annual	Financial Stability
.e	Individual	Annual	Disclosure
.f	Group	Quarterly	
.g	Group	Annual	
.h	Group	Quarterly	Financial Stability
.l	Group	Annual	Financial Stability
.j	Group	Annual	Disclosure
.k	Individual	Quarterly	RFF
.l	Individual	Annual	RFF
.m	Group	Quarterly	RFF
.n	Group	Annual	RFF

\* All variants are foressen regardless of the envisaged future requirements

# 6.5. Appendix V: Impact Assessment

# **1: Problem definition**

- 1.1. Exchange of information, both quantitative and qualitative is an elementary component of the dialogue between insurance and reinsurance undertakings and national competent authorities on the level of preparedness for Solvency II Directive. Guidelines are developed to ensure that the submission of information is consistent with the final information transmissions as foreseen in Solvency II Directive and to avoid lack of harmonisation in the information to be submitted to supervisors among Member States, during the preparatory phase. The information to be submitted is based on a limited subset of the reporting package EIOPA proposed in the *EIOPA Final Report on Public Consultations No.11/009 and 11/011 On the Proposal for the Reporting and Disclosure Requirements*, published in July 2012.
- 1.2. For the purpose of preparation a reduced set of information and narrative reporting is envisaged. The information is selected under the assumption that the final pillar I requirements will be available in time for national competent authorities and undertakings to prepare for the quantitative and qualitative information in 2015. In which case, at that stage, EIOPA would prepare technical specifications and provide guidance on the assumptions underlying the calculation of technical provisions and the standard formula calculation, which reflect the decision on OMDII and the available implementing measures.

# Proportionality

- 1.3. National competent authorities are expected to ensure that the provisions described in the EIOPA's Opinion 12-388 of 20 December 2012 on interim measures regarding Solvency II are applied in a manner which is proportionate to the nature, scale, and complexity inherent in the business of the insurance and reinsurance undertaking. The approach taken aims to ensure that this expectation can be met, and this is reflected in the drafting of the Guidelines in two principal ways:
  - In most cases, the Guidelines are principle based or drafted with a view to the outcome or supervisory objective that should be met, and;
  - b. The level of detail and scope of the Guidelines reflects the fact that the Guidelines are issued in order to prepare for Solvency II Directive and not for its full application.

1.4. For the overall approach to proportionality on the Guidelines under consultation, please see the "Cover note for the Consultation Paper on Guidelines on preparing for Solvency II Directive".

# Approach to small and medium-sized undertakings – the use of thresholds

- 1.5. The submission of information to supervisors is an area where there is a significant change between the existing regulatory requirements and those under Solvency II Directive. EIOPA, therefore, believes that it is not appropriate for national competent authorities to expect that all the provisions in this area are met in the same way by all insurance and reinsurance undertakings during the preparatory phase, and a number of thresholds are proposed in the Guidelines.
- 1.6. It is important to underline that the thresholds have been designed for use during the preparatory phase. It does not indicate that requirements in these areas will not be in place for all insurance and reinsurance undertakings within the scope of the Directive once Solvency II Directive is fully applied. Consequently, for those insurance and reinsurance undertakings that are not within the thresholds National Competent Authorities are still expected to ensure that these insurance and reinsurance undertakings begin to prepare and develop appropriate plans.
- 1.7. EIOPA intends for a high proportion of the market to be subject to the provisions in these areas within each member state. This is in order to ensure that the benefits of consistent preparation set out above are met. EIOPA has also taken into consideration the latest discussions on Omnibus II with regard to reporting and seeks to ensure that the thresholds for the preparatory phase do not apply to a greater share of the market than can be expected when Solvency II Directive is applied.
- 1.8. Policy Option 4 deals specifically with the question of if thresholds should be proposed or not.

# **Baseline Scenario**

- 1.9. When analysing the impact of regulatory provisions, the impact assessment methodology foresees that a baseline scenario is applied as the basis for comparing policy options. This helps to identify the incremental impact of each policy option considered. The aim of the baseline scenario is to explain how the current situation would evolve without additional regulatory intervention.
- 1.10. For the analysis of the potential related costs and benefits of the proposed Guidelines on the submission of information to supervisors, EIOPA has applied as a baseline the current practice for regulatory

reporting including any preparation that has been made for implementing Solvency II Directive.

# 2: Objective pursued

1.11. The main objective of the Guidelines is to actively prepare insurance and reinsurance undertakings and national competent authorities for receiving information and reporting according to Article 35 of Solvency II Directive. The EIOPA Opinion cited above states at paragraph 9 that "insurance and reinsurance undertakings which will be well-governed and which, in particular measure correctly, mitigate and report the risks which they face will be more likely to be prepared for the new regulatory framework and act in the interests of policyholders".

# **3: Policy Options**

- 1.12. During the policy development process the focus was on the main policy questions listed below. For each of these questions, a number of policy options were considered:
- 1.13. When assessing the pros and cons of issuing or not issuing a Guideline for a preparatory phase it needs to be taken into account that the content of reporting has been being discussed for the last years already, resulting in a Final Report1 from CP9 and CP11 published by EIOPA last year.
- 1.14. On that Report EIOPA strongly advises the industry to start preparing for Solvency II Directive implementation based on the content of that report even though it recognised that some issues would have to be reviewed when Omnibus II Directive final agreement and level 2 implementing measures are known. It is known that the industry has already invested heavily in the preparation for reporting, based on the Final Report of CP9 and CP11, published by EIOPA last year.
- 1.15. This strong steering towards preparation accommodated the fact that all stakeholders are aware that in order to fully comply with the reporting requirements an early preparation of at least 18 months is needed.
- 1.16. When considering the approach for the submission of information for the preparation phase before Solvency II Directive is in place, EIOPA analysed the following two options, whether to wait for Solvency II

<sup>&</sup>lt;sup>1</sup> <u>https://eiopa.europa.eu/?id=1962</u>

Directive (or in other words to follow the "one big approach", or to propose Guidelines for the preparation phase. The expected advantages and disadvantages for both of these options are stated below.

**1. Should EIOPA issue Guidelines for preparation of submission of information to NCAs?** 

**Option 1**: To wait for Solvency II Directive, i.e. "one big approach".

**Option 2**: To issue Guidelines for a preparatory phase

2. What should be the scope of the information submitted in the preparatory phase?

**Option 1**: use the subset of templates as defined in Appendix 1 as well as relevant narrative information.

**Option 2**: use the subset of templates as defined in Appendix 1 as well as relevant narrative information but excluding financial stability specific templates, Cover A1Q and certain group-specific templates i.e. Intra Group Transactions and Risk Concentration (as identified in Appendix 2).

**Option 3**: use the subset of templates as defined in Appendix 1 as well as relevant narrative information but excluding SCR-B3 risk modules (as identified in Appendix 3).

**Option 4**: use the subset of templates as defined in Appendix 1 as well as relevant narrative information but excluding financial stability specific templates, Cover A1Q and certain group-specific templates i.e. Intra Group Transactions and Risk Concentration, and for quarterly reporting only include Minimum Capital Requirements, Own Funds and the balance sheet.

# **3.** What should be the information frequency during the preparatory phase?

**Option 1**: annual information submission with quarterly information submission beginning in Quarter 1 2015.

**Option 2**: annual information submission with quarterly information submission beginning in Quarter 3 2015.

**Option 3**: annual information submission only for the preparatory phase.

**Option 4**: annual information submission with quarterly information submission only in Quarter 3 2015 (option considered during the consultation period).

## 4. Should application thresholds be used in the preparatory phase?

**Option 1**: no information submission thresholds, no national competent authorities' discretion.

**Option 2**: fixed threshold at European level based on the Solvency I balance sheet.

**Option 3**: minimum thresholds based on national market share coverage (gross technical provisions for life undertakings, gross written premiums for non-life undertakings). For individual annual information submission this should be at least 80% market share, for individual quarterly information submission this should be at least 50% market share. For group information submission it should be €12billion or an equivalent in another national currency of total assets in the consolidated accounting balance-sheet. If in a Member State no group reaches the threshold the national competent authority should decide whether a group is subject to group information submission.

**Option 4**: minimum thresholds based on national market share coverage (gross technical provisions for life undertakings, gross written premiums for non-life undertakings) for individual. For group, both annual and quarterly information submission would remain the same as in Option 3.

**Option 5**: allow national competent authorities' discretion to decide application thresholds.

5. What level of information submission should be required for insurance and reinsurance undertakings in the pre-application process for internal models regarding the Solvency Capital Requirement component of the risks categories/subcategories/major business units calculated using an internal model during the preparatory phase up to Solvency II Directive implementation?

**Option 1**: For the periodical submission of information insurance and reinsurance undertakings under pre-application will be required to provide figures to the most granular level as calculated by their internal model and at the same time they will need to provide an estimate of the calculation as per the standard formula but without the same level a granularity as the calculation using the model. This will be done through both harmonised set of information and ad-hoc templates agreed with National Competent Authorities.

**Option 2**: For the periodical submission of information, both internal models and standard formula calculations at the most granular level should be provided by each undertaking that has been allowed by National Competent Authorities to enter a pre-application process. This will be done through both harmonised set of information and ad-hoc templates agreed with National Competent Authorities.

**Option 3**: For the periodical submission of information only internal models calculations at the most granular level deem appropriate should be provided by each undertaking that has been allowed by National Competent Authorities to enter a pre-application process. This will be done through both harmonised set of information and ad-hoc templates agreed with National Competent Authorities. Insurance and reinsurance undertakings engaged in a pre-application process for internal models should also submit information on the

Solvency Capital Requirement calculated with the standard formula as defined under the "Guidelines on Pre-Application of Internal Models".

# 6. What should be the approach with group information submission and third country equivalence?

**Option 1**: Use accounting consolidation or Solvency II Directive accounting rules when the deduction and aggregation method is applied.

**Option 2**: Group supervisors may allow groups to use calculations under local rules for their third country undertakings, as necessary, where the deduction and aggregation method is applied.

**Option 3**: Assume certain countries will be deemed equivalent or included in the transitional regime and allow the use of local calculations under the deduction and aggregation method, but only in respect of group undertakings in those specified countries.

**Option 4**: Allow groups to use local calculations, but require parallel calculations using Solvency II Directive rules.

## 7. What should be the approach on items requiring approval i.e. ancillary own funds, undertaking specific parameters and diversification between ring-fenced funds?

**Option 1**: Allow the inclusion of items in the preparatory phase, which are subject to approval under Solvency II Directive, assuming approval has been given.

**Option 2**: Allow the inclusion of items in the preparatory phase which are subject to approval under Solvency II Directive but only in case they are already permitted under Solvency I (some of which are subject to approval under Solvency I).

**Option 3**: Do not allow the inclusion of any items in the preparatory phase which are subject to approval under Solvency II Directive.

## **4:** Analysis and Comparison of impacts

- 1.17. In this section we aim to describe the expected positive and negative effects from the policy options considered in relation to the main groups of stakeholders. The analysis considers the expected effect on insurance and reinsurance undertakings and groups, national competent authorities and policyholders.
- 1.18. EIOPA recognises that the qualitative and quantitative information referred to in the Guidelines and in the options described in section 3 above will represent an additional burden to both insurance and reinsurance undertakings and National Competent Authorities. This burden would include the additional resources and the cost of IT systems needed to meet the requirements of the preparatory phase.
This preparatory phase aims at minimising that effect later on. In order to reduce the burden on smaller insurance and reinsurance undertakings, EIOPA has considered the use of application thresholds as described in question 4.

1.19. Regarding the expected impact on policyholders, "The present solvency rules are outdated. They are not risk sensitive, they leave too much scope to Member States for national variations, they do not properly deal with group supervision and they have meanwhile been superseded by industry, international and cross-sectorial developments. This is the reason why a new solvency regime, called Solvency II Directive, which fully reflects the latest developments in prudential supervision, actuarial science and risk management and which allows for updates in the future is necessary."2 Therefore EIOPA considers that the effective preparation for the implementation of the Solvency II Directive framework will enhance policyholder protection.

## **1. Should EIOPA issue Guidelines for preparation of submission of information to NCAs?**

1.20. Evidence was produced during previous consultations in the field of reporting that insurance and reinsurance undertakings expect to need 18 months for the implementation of Solvency II Directive. Furthermore some national competent authorities may launch a preparatory phase, with or without Guidelines. Issuing Guidelines will therefore reduce the risk of divergent approaches, reducing also the cost and facilitating the future application of Solvency II Directive.

#### **Option 1**: To wait for Solvency II Directive, i.e. "one big approach".

- 1.21. The population of insurance and reinsurance undertakings, which may be affected by the proposed Guidelines, can be classified in two groups: insurance and reinsurance undertakings over the proposed threshold and insurance and reinsurance undertakings below the proposed threshold for submitting information. The benefits and costs need to be assessed for these two different groups.
- 1.22. For insurance and reinsurance undertakings the following positive effects of this option can be expected:
  - a. Less short-term costs for the insurance and reinsurance undertakings that have not started the preparation yet and need more time to be prepared for the whole target Solvency II Directive requirements, and;
  - b. For insurance and reinsurance undertakings that already started preparation and have already invested in it, there can be a small

<sup>2</sup> Explanatory memorandum to the Proposal for the Solvency II Directive the European Commission

reduction of the cost as they do not have to submit reports to national competent authorities even if they have the required data and necessary staff and/or systems.

- 1.23. This option, however has negative effects that need to be taken into consideration:
  - a. Increase of the risk of non-convergence due to the potential divergence of different preparation phases at national level. This will affect mostly cross-border groups in the short term. Once Solvency II Directive is applicable this will also have an impact on non-cross-border undertakings, depending on the level of divergence;
  - b. Risk of losing the momentum on the implementation of Solvency II when they have already invested big efforts and money, and;
  - Potential scarcity of resources as all participants will require similar services at the same time, making also those services more expensive;
  - d. Risk of not being ready to apply Solvency II Directive requirements in due time.
- 1.24. From a national competent authority perspective having to cope with around 3500 insurance and reinsurance undertakings and groups reporting for the first time at the same period later on may be considered as a general negative effect of this option for National Competent Authorities across Europe. Also, in particular:
  - a. National Competent Authorities would have to deal on a case-bycase situation with the insurance and reinsurance undertakings that would request to start preparing their own systems;
  - b. Not issuing Guidelines for a preparatory phase would also mean that the tool for reporting and the taxonomy which would be created for the insurance and reinsurance undertakings would be delayed and would not be available for different preparation packages developed at national level, and;
  - c. Any lack of consistency in the development of taxonomies for example would create higher costs in future, namely when a system for transmitting data from national competent authorities to EIOPA is developed.
- 1.25. For insurance and reinsurance undertakings below the threshold proposed, our analysis has not shown any benefits flowing from this alternative.
- 1.26. No immediate significant advantages or disadvantages for policyholders are foreseen as any costs that may be reflected on policyholders would also be incurred under normal preparation for Solvency II Directive.

#### **Option 2**: To issue Guidelines for a preparatory phase

1.27. The following positive effects of this option can be expected for insurance and reinsurance undertakings over the threshold proposed:

- a. More gradual implementation for the insurance and reinsurance undertakings and groups as participants will have to report only about 30% of the target Solvency II Directive templates and also with less mandatory information in the templates. This will allow insurance and reinsurance undertakings to take lessons from the first step and facilitate the next steps;
- b. Keeping part of the forecasted/assigned resources appointed to Solvency II Directive implementation will reduce future costs and mitigate the risk of scarcity of resources in the future, as there will be less participants requiring similar service at the same time;
- c. Insurance and reinsurance undertakings would have better information during the preparatory phase gaining experience and reputation in the future Solvency II Directive regime;
- d. Promotion of reporting standards technologies and reduction of the risk of having less harmonisation. The use of reporting standards brings benefits of economies of scale incrementing the quality and reducing the costs. EIOPA will make available a XBRL (Extensible Reporting Business Language) taxonomy with these Guidelines. EIOPA also will develop a free a reporting tool for insurance and reinsurance undertakings in order to help them with the preparatory reporting and the XBRL technology. The use of standards especially useful for cross-border undertakings and those undertakings that choose to contract reporting systems with third party specialists (e.g. consultants). The consultants will be able to use this tool and develop their own tools for undertaking-specific needs, facilitating the implementation now and in the future, and;
- e. Insurance and reinsurance undertakings may benefit from better support from the national competent authorities as there will be a limited number of participants during the preparatory phase.
- 1.28. The above mentioned positive effects need to be taken into consideration to supplement the negative effects of this option for insurance and reinsurance undertakings over the threshold proposed:
  - a. Additional costs that would result from a step-by-step implementation of the systems cannot be avoided. However due to the fact that preparation has in fact already started, it may be expected that these costs are outweighed by the benefits that flow from it;
  - Also potential compliance costs may arise in case insurance and reinsurance undertakings purchase systems and implement processes based on the current version of draft implementing measures, which may need to be changed later due to changes in the negotiations, and;
  - c. Potential duplication of submission of information. In fact part of the information required for submission is already received by some national competent authorities. If the reports already received are not replaced by those envisaged in the preparatory phase there will in fact be certain double reporting.
- 1.29. On the issue of double reporting the following has been considered:

- a. To implement such a new system preparation and testing will always be needed to ensure quality, which means that either now or when Solvency II Directive implementation starts double reporting will need to happen in order to guarantee that the new system works properly without undermining the on-going supervision;
- b. Double reporting does not necessarily represent additional costs as the systems need to be prepared to report the new set of information. The act of "submission" itself does not imply significant costs, and;
- c. Also, the purpose of the information is different. For the submission of information for the preparatory phase, the aim of the supervisor is to review and evaluate the quality of the information and not to take supervisory action.
- 1.30. The issue of these Guidelines will allow a formal process to be set up within the undertaking and between the undertaking and the national competent authority. Not only will the undertaking need to start implementation but it will be possible to prepare its own systems regarding generation, validation and transmission of data. This will in fact constitute a proper preparation.
- 1.31. As the preparatory phase will be more demanding for the insurance and reinsurance undertakings and groups above the threshold, in the future the insurance and reinsurance undertakings below the proposed threshold will be able to benefit from the learning process those insurance and reinsurance undertakings, national competent authorities and stakeholders in general, e.g. consultants, will go through. This learning process will make the future solutions and services more sophisticated, less time consuming and as a consequence less costly.
- 1.32. Finally, if national competent authorities (and insurance and reinsurance undertakings) become familiar with the model at an earlier stage that would make the future application process smoother and more efficient, in particular in the context of group internal models and colleges.
- 1.33. Even for the insurance and reinsurance undertakings below the threshold a clear benefit from the Guidelines can be identified: at the time of the application of Solvency II Directive there will be more experienced and less costly services available. Both national competent authorities and consultants will be better prepared.
- 1.34. From a national competent authority perspective the following benefits can be expected:
  - Keeping the momentum of the Solvency II Directive timeline and use of the already invested efforts partially reducing planned costs as there will be less participants and less data to process and analyse;

- b. Gaining experience for Solvency II Directive, staff and IT systems will have less workload than with the target solution, and;
- c. The experience with the preparatory phase will result in a better target Solvency II Directive design and implementation.
- 1.35. For national competent authorities this preparatory phase may represent in fact several opportunities:
  - a. To enter into a dialogue and streamline the relation with insurance and reinsurance undertakings in relation to preparation for Solvency II Directive;
  - b. To analyse in advance the capacity of the systems being developed by insurance and reinsurance undertakings to generate, validate and transmit data;
  - c. To prepare their own systems to receive, validate and process data.
- 1.36. From a cost perspective, given the specific budget rules that some national competent authorities have to comply with, this may represent an opportunity to use budget lines that were foreseen for Solvency II Directive implementation immediately and to spread during the following years the SII implementation cost.
- 1.37. Also from a human resources perspective this formal preparatory phase will allow national competent authorities to concentrate efforts in the defined sub-set of information which may allow them to use more or only internal resources rather than consultants.
- 1.38. Policyholders will in general benefit from better prepared insurance and reinsurance undertakings and national competent authorities. Although some costs may impact policyholders, these would affect them anyway as insurance and reinsurance undertakings will need to prepare for Solvency II Directive even without any Guidelines in the preparatory period. Also, policyholders will benefit from proper preparation of the systems as this will mean that SII principles, namely the risk-based supervision, will be able to be implemented from day 1.

#### **EIOPA** believes option 2 is the best approach.

## 2. What should be the scope of the information submitted in the preparatory phase?

1.39. EIOPA has identified four options that were considered in the development of the Guidelines in respect of scope of the information to be submitted. The identified options are based on what EIOPA believes could have the most significant impact on insurance and reinsurance undertakings, groups, National Competent Authorities and the level of protection of policyholders as well as beneficiaries. The departure point

(Appendix 1) was a subset of the reporting package EIOPA proposed in the EIOPA Final Report on Public Consultations No.11/009 and 11/011 On the Proposal for the Reporting and Disclosure Requirements, published in July 2012. The focal point is how to achieve a proper balance between appropriate preparation for Solvency II Directive and the burden imposed.

## Option 1: use the subset of templates as defined in Appendix 1 as well as relevant narrative information.

- 1.40. This option may be expected to be burdensome on insurance and reinsurance undertakings as it would include some detailed information and also information specifically for the purposes of Financial Stability, and hence not required for prudential reasons.
- 1.41. The information included in this option would enable a high level of preparedness for Solvency II Directive, which would benefit both insurance and reinsurance undertakings and national competent authorities and would allow a smooth transition to the Solvency II Directive framework. The expected added value of having a preparatory phase more similar to the Solvency II Directive requirements does not outweigh the expected costs.

#### Option 2: use the subset of templates as defined in Appendix 1 as well as relevant narrative information but excluding financial stability specific templates, Cover A1Q and certain group-specific templates i.e. Intra Group Transactions and Risk Concentration (as identified in Appendix 2).

- 1.42. This option reduces the amount of information for both individual and groups and reduces the exchange of data between individual insurance and reinsurance undertakings within the scope of the group, on both annual and quarterly basis. The proposed reduction focuses on the most detailed information that was considered to be more burdensome. It also does not include the information specific for financial stability during the preparatory phase. However, the information kept under this option is still considered appropriate for preparation purposes, although groups and colleges in particular would be less prepared for Solvency II Directive implementation.
- 1.43. This option implies not only the deletion of the specific financial stability templates but also the deletion of the consideration of a shorter deadline for submission of information.

#### Option 3: use the subset of templates as defined in Appendix 1 as well as relevant narrative information but excluding SCR-B3 risk modules (as identified in Appendix 3).

1.44. This option would keep some detailed information and financial stability specific information but would not require the submission of

information on the Solvency Capital Requirement calculation, therefore reducing the amount of information to be submitted annually. However, the ability of insurance and reinsurance undertakings to calculate and submit information on the Solvency Capital Requirement calculation is considered as crucial for preparation of Solvency II Directive.

1.45. In addition to this, insurance and reinsurance undertakings are already familiar with these calculation requirements and therefore it should not be too burdensome for them as some procedures should already be set-up. This option has no impact on the quarterly submission of information.

Option 4: use the subset of templates as defined in Appendix 1 as well as relevant narrative information but excluding financial stability specific templates, Cover A1Q and certain group-specific templates i.e. Intra Group Transactions and Risk Concentration (as identified in Appendix 2) and for quarterly reporting only include Minimum Capital Requirement, Own Funds and the balance sheet.

- 1.46. This option reduces the amount of information to be submitted for both individual and groups and reduces the exchange of data between individual insurance and reinsurance undertakings within the scope of the group, on both an annual and quarterly basis. However, groups and prepared for Solvency II colleaes would be less Directive However, the submission of the list of assets and implementation. derivatives as envisaged in the Solvency II Directive regime is crucial for a proper risk management of investments by the insurance and reinsurance undertakings and proper risk-based supervision. As such, the preparation for the submission of this information on a quarterly basis and within the deadlines envisaged is considered as necessary in the preparatory phase. Also this option would additionally not have the benefit that insurance and reinsurance undertakings would be prepared to comply with eventual European Central Bank requirements.
- 1.47. For all the options the benefits and costs for policyholders are considered to be indirect as policyholders would in general benefit in future from better prepared insurance and reinsurance undertakings and national competent authorities. As for the expected costs please refer to question 1 of this impact assessment.

#### **EIOPA** believes option 2 is the best option.

- **3.** What should be the information frequency during the preparatory phase?
  - 1.48. EIOPA has identified three options that were considered in the development of the Guidelines in respect of frequency of submission of

information. The identified options are based on what EIOPA expects could have the most significant impact on insurance and reinsurance undertakings, groups, national competent authorities and the level of protection of policyholders as well as beneficiaries. The focal point is whether quarterly submission of information is needed for the preparatory phase and if yes, when it should begin.

## **Option 1: annual information submission with quarterly information submission beginning in Quarter 1 2015.**

- 1.49. With the annual submission of information starting with reference to the end of 2014 (or the financial year ending after that date) a quarterly submission of the information starting with reference to the first quarter of 2015 would be burdensome on insurance and reinsurance undertakings, and the first annual and quarterly submissions would take place at a similar time (annual information would be submitted around the 20th of May 2015 (20 weeks after end of 2014) and the quarterly information would be received around the 26th of May 2015 (8 weeks after end of Quarter 1).
- 1.50. This would also mean an administrative burden to national competent authorities due to the additional information flow to be received by national competent authorities. As the purpose is to prepare the systems and not to actually base supervision on the information received it was considered that to start quarterly submission at the first quarter of 2015 would be burdensome for both insurance and reinsurance undertakings and supervisors.
- 1.51. However, this option would allow insurance and reinsurance undertakings to prepare the reporting systems and the production of data in a more systematic way so that they can produce the necessary data when Solvency II Directive is fully implemented. Quarterly information submission from Quarter 1 2015 would probably enable insurance and reinsurance undertakings to be prepared to eventual European Central Bank requirements.

### **Option 2: annual information submission with quarterly information submission beginning in Quarter 3 2015.**

- 1.52. This option would allow for the phasing-in of quarterly information submission and would reduce the flow of information burden on insurance and reinsurance undertakings for the first half of 2015 while still allowing them to prepare the reporting systems and the production of data on both a quarterly and annual basis.
- 1.53. To start the quarterly submission of information with reference to Quarter 3 of 2015 (meaning submission by 25 of November 2015) was considered a good approach that would guarantee a proper preparation for quarterly submission and receipt of information by insurance and

reinsurance undertakings and supervisors respectively, while being less burdensome than starting immediately in Quarter 1. Quarterly information submission from Quarter 3 2015 would also probably be sufficient for insurance and reinsurance undertakings to be prepared to eventual ECB requirements.

## Option 3: annual information submission only for the preparatory phase.

- 1.54. This approach is expected to limit the additional flow of information burden on insurance and reinsurance undertakings to the annual submission while still allowing them to partially prepare the reporting systems and the production of Solvency II Directive data. Annual Solvency II Directive information submission would still allow national competent authorities to consider an undertaking's system of governance, risk management system, assessment of own risks and valuation for solvency purposes in advance of full Solvency II Directive implementation.
- 1.55. However, the submission of quarterly information as envisaged in the Solvency II Directive regime is crucial for a proper preparation, which is not provided for in this Option 3. In addition, this option would not have the benefit that insurance and reinsurance undertakings would be prepared for eventual European Central Bank requirements.
- 1.56. For all the options the benefits and costs for policyholders are considered to be indirect as policyholders would in general benefit in future from better prepared insurance and reinsurance undertakings and national competent authorities. As for the expected costs please refer to question 1 of this impact assessment.

# Option 4: annual information submission with quarterly information submission only in Quarter 3 2015 (option considered during the consultation period).

- 1.57. During the consultation phase EIOPA considered all comments received, discussed all arguments put forward and agreed to consider this fourth option.
- 1.58. This fourth option would, in fact, have approximately the same benefits from Option 2, previously considered the best one by EIOPA, and allow undertakings to prepare to quarterly reporting at the same time.
- 1.59. Taken all pros and cons into consideration and in particular the fact that Solvency II framework will include a day-1 reporting EIOPA has decided to amend the option proposed.

**EIOPA** believes that option 4 is the best approach for monitoring Solvency II Directive preparation during the preparatory phase.

#### 4. Should application thresholds be used in the preparatory phase?

1.1. EIOPA has identified five options that were considered in the development of the Guidelines in respect of insurance and reinsurance undertakings covered by them. The identified options are based on what EIOPA believes could have the most significant impact on insurance and reinsurance undertakings, groups, national competent authorities and the level of protection of policyholders as well as beneficiaries. The focal point is how to address the burden on smaller insurance and reinsurance undertakings. The policy options described below are proposed as different market coverage and different levels of national competent authorities discretion.

#### **Option 1: no information submission thresholds, no NCAs discretion.**

- 1.2. This option would require all insurance and reinsurance undertakings to submit the information foreseen in the Guidelines with no possibility for each national competent authority to waive this requirement. While this option would allow the national competent authorities to see the 'full picture' of Solvency II Directive preparation, it may not be in line with the final Solvency II Directive, after the political agreement on Omnibus II, as the proportionality principle applied to reporting requirements is one of the issues under discussion and expected to be changed by the Omnibus II Directive. Therefore, this option encompasses the risk that national competent authorities would require information from some insurance and reinsurance undertakings which would not be obliged to report the same information under Solvency II Directive, depending on the scope of the information to be submitted.
- 1.3. The volume of data received by national competent authorities would also make it difficult to consider all information received, especially those of smaller insurance and reinsurance undertakings and may lead to increased resource requirement within the national competent authority.

## Option 2: fixed threshold at European level based on the Solvency I balance sheet.

1.4. This option would set a fixed monetary threshold above which all insurance and reinsurance would need to submit information. However, due to the different sizes of markets and sizes on insurance and reinsurance within the markets, there is a risk with this option that the desired coverage at national and European level would not be met from simply using a balance sheet threshold.

## **Option 3: minimum thresholds based on national market share coverage (gross technical provisions for life undertakings, gross**

written premiums for non-life undertakings). For individual annual information submission this should be at least 80% market share, for individual quarterly information submission this should be at least 50% market share. For group information submission it should be &12 billion or an equivalent in another national currency of total assets in the consolidated accounting balance-sheet. If in a Member State no group reaches the threshold the national competent authority should decide whether a group is subject to group information submission.

- 1.5. A minimum threshold defined would allow a minimum level of market coverage through the European Union and allow national competent authorities to go beyond the provisions in the Guidelines, if that is appropriate for their local circumstances, and to the extent that it is consistent with Union law. This would enable the national competent authority to monitor Solvency II Directive preparedness for the most important share of the market.
- 1.6. However, the benefits of a convergent approach should not be overlooked as there is the risk that if national competent authorities include additional criteria to include more insurance and reinsurance within the scope of submitting Solvency II Directive information during the preparatory phase, for some of these insurance and reinsurance it could be overly burdensome.

#### Option 4: minimum thresholds based on national market share coverage (gross technical provisions for life undertakings, gross written premiums for non-life undertakings). For group, both annual and quarterly information submission would remain the same as in Option 3.

1.7. This alignment of the quarterly and annual market coverage would capture more insurance and reinsurance under the quarterly submission of information. The annual threshold for individual and group information submission as well as quarterly group information submission would remain the same as would the group thresholds. The use of the same market coverage for annual and quarterly submission of information was considered burdensome.

## Option 5: allow national competent authority discretion to decide application thresholds.

- 1.8. This may be expected to lead to diverging national solutions for Solvency II Directive preparation in the preparatory phase and in some countries it could be the case that a significant share of the market would not be covered, which could undermine the objective of preparation for Solvency II Directive.
- 1.9. For all the options the benefits and costs for policyholders are only considered to be indirect as policyholders would in general benefit in the future from better prepared insurance and reinsurance and national

competent authorities. As for the policyholders of the insurance and reinsurance below the threshold the cost of requiring information from insurance and reinsurance, which would not be obliged to report the same information under Solvency II Directive would in fact impact policyholders of those insurance and reinsurance. For further considerations on the expected costs please refer to question 1 of this impact assessment.

EIOPA believes that option 3 is the best approach for reaching a satisfying coverage at European level, while being proportionate during the preparatory phase.

- 5. What level of information submission should be required for insurance and reinsurance in the pre-application process for internal models regarding the Solvency Capital Requirement component of the risks categories/sub-categories/major business units calculated using an internal model during the preparatory phase up to Solvency II Directive implementation?
  - 1.10. EIOPA has identified two options that were considered in the development of the Guidelines in respect of submission of information by insurance and reinsurance in the pre-application process for internal models regarding the Solvency Capital Requirement component of the risks categories/sub-categories/major business units calculated using an internal model. The identified options are based on what EIOPA believes could have the most significant impact on insurance and reinsurance, groups, national competent authorities and the level of protection of policyholders as well as beneficiaries. The focal point is how to address the level of information based on standard formula calculation to be submitted. During the consultation phase a third option was considered.

Option 1: For the periodical submission of information, insurance and reinsurance under pre-application will be required to provide figures for reporting to the most granular level as calculated by their internal model and at the same time they will need to provide an estimate of the calculation as per the standard formula but without the same level a granularity as the calculation using the model. This will be done through both harmonised set of information and ad-hoc templates agreed with national competent authorities.

Option 2: For the periodical submission of information, both internal models and standard formula calculations at the most granular level should be provided by each undertaking that has been allowed by national competent authorities to enter a pre-application process. This will be done through both harmonised set of information and ad-hoc templates agreed with national competent authorities. Option 3: For the periodical submission of information only internal models calculations at the most granular level deem appropriate should be provided by each undertaking that has been allowed by National Competent Authorities to enter a pre-application process. This will be done through both harmonised set of information and adhoc templates agreed with National Competent Authorities. Insurance and reinsurance undertakings engaged in a pre-application process for internal models should also submit information on the Solvency Capital Requirement calculated with the standard formula as defined under the "Guidelines on Pre-Application of Internal Models".

- 1.11. As pre-application is not a pre-approval process insurance and reinsurance need to prepare for the eventuality that their internal model as applied for, may not be approved and they need to set up processes to calculate the standard formula Solvency Capital Requirement, as well as to consider the capital planning implications of the result. Being able to have granularity of the results at standard formula and internal model level in pre-application will help insurance and reinsurance to be prepared to face this eventuality. All the three options are beneficial for this purpose. However the two initial options could be considered burdensome as they imply using the harmonized tempates for the standard formula calculation. Agreeing on specific templates with national competent authorities is a way to liaise with their national competent authorities as insurance and reinsurance develop their internal models and prepare their future application for approval. However during the preparatory phase insurance and reinsurance will need to dedicate time and resources to fulfill all the templates at the most granular level and agree specific internal model templates with the relevant national competent authorities.
- 1.12. Being able to receive figures from both standard formula and internal models at the most granular level provides very useful information to supervisors in order to form a view on how ready the undertaking under pre-application is to submit an application.. It will also help supervisors to prepare for the future approval process once Solvency II Directive is applicable. Supervisors will have to dedicate resources to analyse standard formula and internal model results on a granular level but this is part of the pre-application process itself. Supervisors will also need to dedicate resources to agree the specific internal model template with insurance and reinsurance. In particular, colleges will also need time and resources to agree within the college the template(s) for group internal models under pre-application with the group.
- 1.13. For all the options the benefits and costs for policyholders are only considered to be indirect as policyholders would in general benefit in

the future from better prepared insurance and reinsurance and national competent authorities. As for an assessment about the costs please refer to question 1 of this impact assessment.

EIOPA believes that option 3 is the best approach as it will contribute at the same time and more efficiently for the purposes of both preparatory phase and preparing National Competent Authorities and insurance and reinsurance during pre-application for the use of internal models for Solvency Capital Requirement calculation once Solvency II Directive is applicable.

## 6. What should be the approach with group information submission and third country equivalence?

1.14. EIOPA has identified four options that were considered in the development of the Guidelines in respect of equivalence. The identified options are based on what EIOPA believes could have the most significant impact on insurance and reinsurance, groups and the level of protection of policyholders as well as beneficiaries. The focus here is on how to address equivalence for third country undertakings belonging to a group in reporting. The policy options described below are proposed as a solution to a different treatment of undertakings in third countries due to the lack of a decision on equivalence during the preparatory phase.

#### Option 1: the use of accounting consolidation or of Solvency II Directive accounting rules when the deduction and aggregation method is applied.

1.15. Under this option groups are not allowed to use local rules for their third country undertakings when using the deduction and aggregation method. As a result, for option 1 only Solvency II Directive rules would be applicable. This approach is consistent with Solvency II Directive for the majority of third country undertakings where no decision on equivalence has been made (except for transitional arrangements on level 2 which are under discussion). However, this option may be seen as unnecessary burdensome for those third country undertakings where equivalence will be given. It may also have as a consequence higher capital requirements than those when Solvency II Directive is applicable.

#### Option 2: Group supervisors may allow groups to use calculations under local rules for their third country undertakings, as necessary, where the deduction and aggregation method is applied.

1.16. It should be made clear that this is without prejudice to any future Commission equivalence determinations and to any future decisions made by group supervisors. Calculations under option 2 may therefore not be consistent with Solvency II Directive when in force.

1.17. However, during the preparatory phase option 2 allows a flexible approach and ensures that it is less burdensome for industry. Also it makes sure that there is no prejudice to any future Commission equivalence determinations and to any future decisions made by group supervisors. It does not therefore pre-empt any decision by the European Commission.

# Option 3: Assume certain countries will be deemed equivalent or included in the transitional regime. Allow the use of local calculations under the deduction and aggregation method, but only in respect of group undertakings in those specified countries.

1.18. This option is quite a flexible approach that predefines well in advance which countries should be considered equivalent without any decision on equivalence by the Commission. On the other hand by specifying those countries in advance there is a serious prejudice to future determinations and decisions by the European Commission on equivalence.

## **Option 4: Allow groups to use local calculations, but require parallel calculations using Solvency II Directive rules.**

- 1.19. In This option the group supervisor would receive two calculations, one under local rules if applicable and one using Solvency II Directive rules. This allows a good comparison of both calculations and provides a clear understanding of different capital requirements under different accounting regimes. The major disadvantage of this approach is that it is very burdensome for groups to provide two calculations under the preparatory phase.
- 1.20. For policyholders these options are not relevant from an impact assessment perspective.

# EIOPA believes that option 2 is the best approach for the purposes of dealing with third country equivalence issues and allows groups to use calculations under local rules.

7. What should be the approach on items requiring approval i.e. ancillary own funds, undertaking specific parameters and diversification between ring-fenced funds?

Option 1: Allow the inclusion of items in the preparatory phase, which are subject to approval under Solvency II Directive, assuming approval has been given. 1.21. While inclusion of such items may provide insurance and reinsurance with a better picture of their possible solvency position and may allow them to prepare on reporting such items, approval of ancillary own funds, undertaking specific parameters and diversification between ring-fenced funds should not be pre-empted by preparatory information submission. There is a risk that these items may not ultimately receive approval to be used by the supervisory authority and therefore the undertaking's preparation for Solvency II Directive would have been on an unsound basis.

#### Option 2: Allow the inclusion of items in the preparatory phase, which are subject to approval under Solvency II Directive but only in cases where they are already permitted under Solvency I (some of which are subject to approval under Solvency I).

- 1.22. Regarding ancillary own funds, this was the approach taken in QIS5 and in the Long Term Guarantee Assessment and as such this option would provide continuity for insurance and reinsurance, however no new items would be introduced. Regarding undertaking specific parameters and diversification between ring-fenced funds, these would not be included in the information since they are not part of the Solvency I regime.
- 1.23. This option does not prevent insurance and reinsurance from entering into early dialogue with their supervisors and showing them the effect of any future approval on the undertakings' numbers. However, this would be on a case specific basis.

## Option 3: Do not allow the inclusion of any items in the preparatory phase which are subject to approval under Solvency II Directive.

- 1.24. This option would not pre-empt any approval by national competent authorities of ancillary own funds, undertaking specific parameters or diversification of ring-fenced funds and as with option 2 above this doesn't prevent insurance and reinsurance entering into early dialogue with their supervisors and showing them the effect of any future approval on their numbers. However, this would be on a case specific basis.
- 1.25. For policyholders these options are not relevant from an impact assessment perspective.

## **EIOPA** believes that option 2 is the best approach for the preparatory phase submission.

#### **Appendix 1**

BI       Basic Information       Q, A       X       X         BS-C1       Balance Sheet       Q, A       X       X         BS-C1       Assets & liabilities by currency       A       X         Cover-A1Q       Premiums, claims & expenses <sup>3</sup> Q       X       X         Cover-A1Q       Premiums, claims & expenses <sup>3</sup> Q       X       X         AS-D2D       Detailed list of assets <sup>4</sup> Q, A       X       X         AS-D2D       Detailed list of assets <sup>4</sup> Q, A       X       X         OF-B1Q       Own funds       Q, A       X       X       X         TP-F1Q       Life & health Similar to Life Techniques       Q, A       X       X         TP-F1Q       Non-life Technical Provisions - Best Estimate by country       A       X       X         TP-F1       Life & health Similar to Life Techniques       A       X       X         SCR - B2A       SCR - for undertakings on Standard Formula or       A       X       X         SCR - B2B       SCR - for undertakings on full Internal Models       A       X       X         SCR - B2B       SCR - Gor undertakings on full Internal Models       A       X       X         SCR - B3B	Template	Content	Frequency	Individual	Group
BS-C1     Balance Sheet     Q, A     X     X       BS-C1D     Assets & liabilities by currency     A     X     X       BS-C1D     Assets & liabilities by currency     A     X     X       Cover-A1Q     Premiums, claims & expenses <sup>3</sup> Q     X     X       AS-D1     Detailed list of assets <sup>4</sup> Q, A     X     X       AS-D20     Detailed list of derivatives - open positions     Q, A     X     X       OF-B1Q     Own funds     Q, A     X     X       TP-F1Q     Life & health Similar to Life Techniques Technical Provisions - Best Estimate by country     Q, A     X       TP-F1     Life & health Similar to Life Techniques Technical Provisions <sup>5</sup> A     X       SCR - B2A     SCR - for undertakings on Standard Formula or Partial Internal Models     A     X       SCR - B2B     SCR - for undertakings on full Internal Models     A     X     X       SCR - B3A     SCR - Market risk     A     X     X       SCR - B3A     SCR - Ife undertakings on full Internal Models     A     X     X       SCR - B3A     SCR - Counterparty default risk     A     X     X       SCR - B3A     SCR - Inon-life catastrophe risk     A     X     X       SCR - B3G     SCR - Non-life underwriting	BI	Basic Information	Q, A	Х	X
BS-C1D       Assets & liabilities by currency       A       X         Cover-A1Q       Premiums, claims & expenses <sup>3</sup> Q       X       X         AS-D1       Detailed list of assets <sup>4</sup> Q, A       X       X         AS-D20       Detailed list of derivatives - open positions       Q, A       X       X         OF-B1Q       Own funds       Q, A       X       X       X         TP-F1Q       Life & health Similar to Life Techniques       Q, A       X       X         TP-F1Q       Non-life Technical Provisions - Best Estimate by country       Q, A       X       X         TP-F1       Life & health Similar to Life Techniques       A       X       X         SCR - David       Non-life Technical Provisions <sup>6</sup> A       X       X         SCR - B2A       SCR - for undertakings on Standard Formula or Partial Internal Models       A       X       X         SCR - B2A       SCR - for undertakings on full Internal Models       A       X       X       X         SCR - B3A       SCR - Counterparty default risk       A       X       X       X         SCR - B3C       SCR - Conterparty default risk       A       X       X       X         SCR - B3D       SCR - Life unde	BS-C1	Balance Sheet	Q, A	Х	Х
Cover-A1QPremiums, claims & expenses <sup>3</sup> QXXAS-D1Detailed list of assets <sup>4</sup> Q, AXXAS-D20Detailed list of derivatives - open positionsQ, AXXOF-B1QOwn fundsQ, AXXXOF-B1QOwn fundsQ, AXXXTP-F1QLife & health Similar to Life Techniques Technical Provisions - Best Estimate by CountryQ, AXXTP-F11Life & health Similar to Life Techniques Technical Provisions 5AXXSCR - B2ASCR - for undertakings on Standard Formula or Partial Internal ModelsAXXSCR - B2ASCR - for undertakings on Partial Internal ModelsAXXSCR - B3ASCR - for undertakings on full Internal ModelsAXXSCR - B3CSCR - Ife underwriting riskAXXSCR - B3CSCR - Infe underwriting riskAXXSCR - B3CSCR - Inon-life catastrophe riskAXXSCR - B3CSCR - Inon-life underwriting riskAXXSCR - B3CSCR - Inon-life underwriting riskAXXSCR - B3GSCR - Non-life catastrophe riskAXXSCR - B3GSCR - Non-life underwriting riskAXXSCR - B3GSCR - Operational riskAXXSCR - B3GSCR - Operational riskAXXSCR - B3GSCR - Operational riskA	BS-C1D	Assets & liabilities by currency	A	Х	
AS-D1       Detailed list of assets <sup>4</sup> Q, A       X       X         AS-D20       Detailed list of derivatives - open positions       Q, A       X       X         OF-B1Q       Own funds       Q, A       X       X         TP-F1Q       Life & health Similar to Life Techniques       Q, A       X       X         TP-F1Q       Non-life Technical Provisions - Best Estimate by country       Q, A       X       X         TP-F11       Life & health Similar to Life Techniques       A       X       X         TP-F1       Life & health Similar to Life Techniques       A       X       X         SCR - B2A       SCR - for undertakings on Standard Formula or Partial Internal Models       A       X       X         SCR - B2B       SCR - for undertakings on Partial Internal A       X       X       X         SCR - B2B       SCR - Counterparty default risk       A       X       X         SCR - B3A       SCR - Counterparty default risk       A       X       X         SCR - B3C       SCR - Life underwriting risk       A       X       X         SCR - B3E       SCR - Non-life catastrophe risk       A       X       X         SCR - B3F       SCR - Non-life catastrophe risk       A       X	Cover-A1Q	Premiums, claims & expenses <sup>3</sup>	Q	Х	Х
AS-D20       Detailed list of derivatives - open positions       Q, A       X       X         OF-B1Q       Own funds       Q, A       X       X         TP-F1Q       Life & health Similar to Life Techniques Technical Provisions - Best Estimate by country       Q, A       X         TP-F1Q       Non-life Technical Provisions - Best Estimate by country       Q, A       X         TP-F1       Life & health Similar to Life Techniques Technical Provisions 5       A       X         TP-F1       Non-life Technical Provisions 6       A       X       X         SCR - B2A       SCR - for undertakings on Standard Formula or Partial Internal Models       A       X       X         SCR - B2B       SCR - for undertakings on Partial Internal Models       A       X       X         SCR - B3A       SCR - Market risk       A       X       X         SCR - B3B       SCR - Counterparty default risk       A       X       X         SCR - B3B       SCR - Non-life underwriting risk       A       X       X         SCR - B3C       SCR - Non-life underwriting risk       A       X       X         SCR - B3F       SCR - Non-life underwriting risk       A       X       X         SCR - B3F       SCR - Non-life underwriting risk       A <td>AS-D1</td> <td>Detailed list of assets<sup>4</sup></td> <td>Q, A</td> <td>Х</td> <td>Х</td>	AS-D1	Detailed list of assets <sup>4</sup>	Q, A	Х	Х
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IP-E1       Non-nie Technical Provisions       A       X         SCR - B2A       SCR - for undertakings on Standard Formula or Partial Internal Models       A       X       X         SCR - B2B       SCR - for undertakings on Partial Internal Models       A       X       X         SCR - B2C       SCR - for undertakings on full Internal Models       A       X       X         SCR - B3A       SCR - Market risk       A       X       X         SCR - B3B       SCR - Counterparty default risk       A       X       X         SCR - B3C       SCR - Life underwriting risk       A       X       X         SCR - B3D       SCR - Non-life underwriting risk       A       X       X         SCR - B3E       SCR - Non-life catastrophe risk       A       X       X         SCR - B3F       SCR - Operational risk       A       X       X         MCR- B4A       MCR - Composite undertakings       Q, A       X       X         DL       Duration of liabilities <sup>7</sup> A       X       X         PLS       P&L sharing       A       X       X         Q       X       X       X       X         G01       Undertakings in scope of group       A		Nen life Technical Provisions	Δ	V	
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SCR - B2BSCR - for undertakings on Partial Internal ModelsAXXSCR - B2CSCR - for undertakings on full Internal ModelsAXXSCR - B3ASCR - for undertakings on full Internal ModelsAXXSCR - B3BSCR - Counterparty default riskAXXSCR - B3BSCR - Life underwriting riskAXXSCR - B3DSCR - Life underwriting riskAXXSCR - B3ESCR - Non-life underwriting riskAXXSCR - B3FSCR - non-life catastrophe riskAXXSCR B3GSCR - Operational riskAXXMCR- B4AMCR - Undertakings under than compositesQ, AXXDLDuration of liabilities <sup>7</sup> AXXPLSP&L sharingAXXPLProfit & lossQXXSCR-Summary Solvency Capital RequirementQXXG01Undertakings in scope of groupAXXG04Other regulated and non-regulated financial undertakingsAXX	SCR - BZA	Partial Internal Models	А	X	X
ModelsModelsSCR - B2CSCR - for undertakings on full Internal ModelsAXXSCR - B3ASCR - Market riskAXXSCR - B3BSCR - Counterparty default riskAXXSCR - B3BSCR - Counterparty default riskAXXSCR - B3DSCR - Life underwriting riskAXXSCR - B3DSCR - Health underwriting riskAXXSCR - B3ESCR - Non-life underwriting riskAXXSCR - B3FSCR - non-life catastrophe riskAXXSCR B3GSCR - Operational riskAXXSCR B3GSCR - Operational riskAXXMCR- B4AMCR - Undertakings under than compositesQ, AXXDLDuration of liabilities <sup>7</sup> AXXPLSP&L sharingAXXSCR-Summary Solvency Capital RequirementQXXB2A_B2CLapsesLapses & surrender ratesQXXG01Undertakings in scope of groupAXXG04Other regulated and non-regulated financial undertakingsAX	SCR - B2B	SCR – for undertakings on Partial Internal	А	Х	Х
SCR - B2CSCR - for undertakings on full Internal ModelsAXXSCR - B3ASCR - Market riskAXXSCR - B3BSCR - Counterparty default riskAXXSCR - B3CSCR - Life underwriting riskAXXSCR - B3DSCR - Health underwriting riskAXXSCR - B3ESCR - Non-life underwriting riskAXXSCR - B3ESCR - Non-life catastrophe riskAXXSCR - B3FSCR - non-life catastrophe riskAXXSCR B3GSCR - Operational riskAXXMCR- B4AMCR - Undertakings under than compositesQ, AXXDLDuration of liabilities <sup>7</sup> AXXPLSP&L sharingAXXPLProfit & lossQXXSCR-Summary Solvency Capital RequirementQXXG01Undertakings in scope of groupAXXG04Other regulated and non-regulated financial undertakingsAXX		Models			
SCR - B3ASCR - Market riskAXXSCR - B3BSCR - Counterparty default riskAXXSCR - B3CSCR - Life underwriting riskAXXSCR - B3DSCR - Health underwriting riskAXXSCR - B3ESCR - Non-life underwriting riskAXXSCR - B3FSCR - non-life catastrophe riskAXXSCR B3GSCR - Operational riskAXXMCR- B4AMCR - Undertakings under than compositesQ, AXXDLDuration of liabilities <sup>7</sup> AXXPLSP&L sharingAXXPLProfit & lossQXXSCR-Summary Solvency Capital RequirementQXXG01Undertakings in scope of groupAXXG04Other regulated and non-regulated financial undertakingsAXX	SCR - B2C	SCR – for undertakings on full Internal Models	А	Х	Х
SCR - B3BSCR - Counterparty default riskAXXSCR - B3CSCR - Life underwriting riskAXXSCR - B3DSCR - Health underwriting riskAXXSCR - B3ESCR - Non-life underwriting riskAXXSCR - B3FSCR - non-life catastrophe riskAXXSCR B3GSCR - Operational riskAXXMCR- B4AMCR - Undertakings under than compositesQ, AXXDLDuration of liabilities <sup>7</sup> AXXPLSP&L sharingAXXPLProfit & lossQXXSCR-Summary Solvency Capital RequirementQXXB2A B2CInsurance and reinsurance individualAXXG04Other regulated and non-regulated financial undertakingsAXX	SCR - B3A	SCR - Market risk	А	Х	Х
SCR - B3CSCR - Life underwriting riskAXXSCR- B3DSCR - Health underwriting riskAXXSCR - B3ESCR - Non-life underwriting riskAXXSCR - B3FSCR - non-life catastrophe riskAXXSCR B3GSCR - Operational riskAXXMCR- B4AMCR - Undertakings under than compositesQ, AXXMCR- B4BMCR - Composite undertakingsQ, AXXDLDuration of liabilities <sup>7</sup> AXXPLSP&L sharingAXXPLProfit & lossQXXSCR-Summary Solvency Capital RequirementQXXB2A_B2CLapsesLapses & surrender ratesQXXG01Undertakings in scope of groupAXXG04Other regulated and non-regulated financial undertakingsAXX	SCR - B3B	SCR - Counterparty default risk	А	Х	Х
SCR- B3DSCR - Health underwriting riskAXXSCR - B3ESCR - Non-life underwriting riskAXXSCR - B3FSCR - non-life catastrophe riskAXXSCR B3GSCR - Operational riskAXXMCR- B4AMCR - Undertakings under than compositesQ, AXImage: Composite undertakingsMCR- B4BMCR - Composite undertakingsQ, AXImage: Composite undertakingsImage: Composite undertakingsDLDuration of liabilities <sup>7</sup> AXXPLSP&L sharingAXXPLProfit & lossQXXSCR- B2A_B2CSummary Solvency Capital Requirement LapsesQXXG01Undertakings in scope of groupAXXG03Insurance and reinsurance individual requirementsAXXG04Other regulated and non-regulated financial undertakingsAXX	SCR - B3C	SCR - Life underwriting risk	А	Х	Х
SCR - B3ESCR - Non-life underwriting riskAXXSCR - B3FSCR - non-life catastrophe riskAXXSCR B3GSCR - Operational riskAXXMCR- B4AMCR - Undertakings under than compositesQ, AXImage: Composite undertakingsMCR- B4BMCR - Composite undertakingsQ, AXImage: Composite undertakingsImage: Composite undertakingsDLDuration of liabilities <sup>7</sup> AXXPLSP&L sharingAXXPLProfit & lossQXXSCR- B2A_B2CSummary Solvency Capital RequirementQXXLapsesLapses & surrender ratesQXXG01Undertakings in scope of groupAXXG03Insurance and reinsurance individual requirementsAXXG04Other regulated and non-regulated financial undertakingsAXX	SCR- B3D	SCR - Health underwriting risk	А	Х	Х
SCR - B3FSCR - non-life catastrophe riskAXXSCR B3GSCR - Operational riskAXXMCR- B4AMCR - Undertakings under than compositesQ, AXImage: Composite undertakingsMCR- B4BMCR - Composite undertakingsQ, AXImage: Composite undertakingsImage: Composite undertakingsDLDuration of liabilities <sup>7</sup> AXXPLSP&L sharingAXXPLProfit & lossQXXSCR-Summary Solvency Capital RequirementQXXB2A_B2CImage: Composite in scope of groupAXXG01Undertakings in scope of groupAXXG03Insurance and reinsurance individual AXXG04Other regulated and non-regulated financial undertakingsAX	SCR - B3E	SCR - Non-life underwriting risk	А	Х	Х
SCR B3GSCR - Operational riskAXXMCR- B4AMCR - Undertakings under than compositesQ, AXImage: Composite undertakingsImage: Composite undertakings </td <td>SCR - B3F</td> <td>SCR - non-life catastrophe risk</td> <td>А</td> <td>Х</td> <td>Х</td>	SCR - B3F	SCR - non-life catastrophe risk	А	Х	Х
MCR- B4AMCR - Undertakings under than compositesQ, AXMCR- B4BMCR - Composite undertakingsQ, AXDLDuration of liabilities <sup>7</sup> AXXPLSP&L sharingAXXPLProfit & lossQXXSCR-Summary Solvency Capital RequirementQXXB2A_B2CLapsesLapses & surrender ratesQXXG01Undertakings in scope of groupAXXG03Insurance and reinsurance individual requirementsAXXG04Other regulated and non-regulated financial undertakingsAXX	SCR B3G	SCR - Operational risk	А	Х	Х
MCR- B4BMCR - Composite undertakingsQ, AXDLDuration of liabilities <sup>7</sup> AXXPLSP&L sharingAXXPLProfit & lossQXXSCR-Summary Solvency Capital RequirementQXXB2A_B2CLapsesLapses & surrender ratesQXXG01Undertakings in scope of groupAXXG03Insurance and reinsurance individual requirementsAXG04Other regulated and non-regulated financial undertakingsAX	MCR- B4A	MCR – Undertakings under than composites	Q, A	Х	
DLDuration of liabilities7AXXPLSP&L sharingAXXPLProfit & lossQXXSCR-Summary Solvency Capital RequirementQXXB2A_B2CLapsesLapses & surrender ratesQXXG01Undertakings in scope of groupAXXG03Insurance and reinsurance individual requirementsAXXG04Other regulated and non-regulated financial undertakingsAXX	MCR- B4B	MCR – Composite undertakings	Q, A	Х	
PLSP&L sharingAXXPLProfit & lossQXXSCR- B2A_B2CSummary Solvency Capital RequirementQXXLapsesLapses & surrender ratesQXXG01Undertakings in scope of groupAXXG03Insurance and reinsurance individual requirementsAXG04Other regulated and non-regulated financial undertakingsAX	DL	Duration of liabilities <sup>7</sup>	А	Х	Х
PL       Profit & loss       Q       X       X         SCR- B2A_B2C       Summary Solvency Capital Requirement       Q       X       X         Lapses       Lapses & surrender rates       Q       X       X         G01       Undertakings in scope of group       A       X       X         G03       Insurance and reinsurance individual requirements       A       X       X         G04       Other regulated and non-regulated financial undertakings       A       X	PLS	P&L sharing	А	Х	Х
SCR- B2A_B2C       Summary Solvency Capital Requirement       Q       X       X         Lapses       Lapses & surrender rates       Q       X       X         G01       Undertakings in scope of group       A       X         G03       Insurance and reinsurance individual requirements       A       X         G04       Other regulated and non-regulated financial undertakings       A       X	PL	Profit & loss	Q	Х	Х
B2A_B2C     Q     X     X       Lapses     Lapses & surrender rates     Q     X     X       G01     Undertakings in scope of group     A     X       G03     Insurance and reinsurance individual requirements     A     X       G04     Other regulated and non-regulated financial undertakings     A     X	SCR-	Summary Solvency Capital Requirement	Q	Х	Х
Lapses       Lapses & surrender rates       Q       X       X         G01       Undertakings in scope of group       A       X         G03       Insurance and reinsurance individual requirements       A       X         G04       Other regulated and non-regulated financial undertakings       A       X	B2A_B2C				
G01       Undertakings in scope of group       A       X         G03       Insurance and reinsurance individual requirements       A       X         G04       Other regulated and non-regulated financial undertakings       A       X	Lapses	Lapses & surrender rates	Q	Х	Х
G03       Insurance and reinsurance individual requirements       A       X         G04       Other regulated and non-regulated financial undertakings       A       X	G01	Undertakings in scope of group	А		Х
requirements     Key State       G04     Other regulated and non-regulated financial undertakings     A     X	G03	Insurance and reinsurance individual	А		Х
G04 Other regulated and non-regulated financial undertakings A X		requirements			
	G04	Other regulated and non-regulated financial undertakings	А		Х
including insurance holding companies individual		including insurance nolding companies individual			
C14 Contribution to group Technical Provisions A	C14	Contribution to group Tochnical Provisions	٨		v
IGT1 Intra Group Transactions - oquity-type A	IGT1	Intra Group Transactions - equity-type	A 		N V
transactions, debt & asset transfer <sup>8</sup>	1011	transactions, debt & asset transfer <sup>8</sup>			^
IGT2 Intra Group Transactions – derivatives A X	IGT2	Intra Group Transactions – derivatives	А		Х
IGT3 Intra Group Transactions - Internal reinsurance A X	IGT3	Intra Group Transactions - Internal reinsurance	А		Х
IGT4 Intra Group Transactions - cost sharing, A X	IGT4	Intra Group Transactions - cost sharing.	А		Х
contingent liabilities, off balance-sheet items	-	contingent liabilities, off balance-sheet items			
RC Risk concentration A X	RC	Risk concentration	A		Х

<sup>&</sup>lt;sup>3</sup> Cover-A1Q would be excluded if options 2 or 4 were chosen by EIOPA Board of Supervisors. <sup>4</sup> In relation to AS-D1, AS-D2O, OF-B1Q, TP-F1Q, TP-E1Q, these will be required for the annual submission relating to 2014 data.

<sup>&</sup>lt;sup>5</sup> Only Best Estimate by country

<sup>&</sup>lt;sup>6</sup> Only Best Estimate by country

 <sup>&</sup>lt;sup>7</sup> DL, PLS, PL, SCR-B2A\_B2C, Lapses would be excluded if options 2 or 4 were chosen by EIOPA Board of Supervisors (AS-D1 & AS-D2O would also be excluded if option 4 were chosen).
 <sup>8</sup> IGT1, IGT2, IGT3, IGT4 & RC would be excluded if options 2 or 4 were chosen by EIOPA Board of Supervisors.

#### Appendix 2

Template	Content	Frequency	Individual	Group
BI	Basic Information	Q, A	Х	Х
BS-C1	Balance Sheet	Q, A	Х	Х
BS-C1D	Assets & liabilities by currency	А	Х	
AS-D1	Detailed list of assets <sup>9</sup>	Q, A	Х	Х
AS-D2O	Detailed list of derivatives - open positions	Q, A	Х	Х
OF-B1Q	Own funds	Q, A	Х	Х
TP-F1Q	Life & health Similar to Life Techniques Technical Provisions - Best Estimate by country	Q, A	Х	
TP-E1Q	Non-life Technical Provisions - Best Estimate by country	Q, A	х	
TP-F1	Life & health Similar to Life Techniques Technical Provisions <sup>10</sup>	A	х	
TP-E1	Non-life Technical Provisions <sup>11</sup>	А	Х	
SCR - B2A	SCR – for undertakings on Standard Formula or Partial Internal Models	А	Х	х
SCR - B2B	SCR – for undertakings on Partial Internal Models	Δ	X	X
SCR -	SCR – for undertakings on full Internal Models	A	X	X
B2C				~
SCR - B3A	SCR - Market risk	А	Х	Х
SCR - B3B	SCR - Counterparty default risk	А	Х	Х
SCR - B3C	SCR - Life underwriting risk	А	Х	Х
SCR- B3D	SCR - Health underwriting risk	А	Х	Х
SCR - B3E	SCR - Non-life underwriting risk	А	Х	Х
SCR - B3F	SCR - non-life catastrophe risk	А	Х	Х
SCR B3G	SCR - Operational risk	А	Х	Х
MCR- B4A	MCR – Undertakings under than composites	Q, A	Х	
MCR- B4B	MCR – Composite undertakings	Q, A	Х	
G01	Undertakings in scope of group	А		Х
G03	Insurance and reinsurance individual	А		Х
	requirements			
G04	Other regulated and non-regulated financial undertakings	А		Х
	including insurance holding companies individual			
G14	Contribution to group Technical Provisions	Δ		x
014		~		Λ

 <sup>&</sup>lt;sup>9</sup> In relation to AS-D1, AS-D2O, OF-B1Q, TP-F1Q, TP-E1Q, these will be required for the annual submission relating to 2014 data.
 <sup>10</sup> Only Best Estimate by country
 <sup>11</sup> Only Best Estimate by country

#### **Appendix 3**

Template	Content	Frequency	Individual	Group
BI	Basic Information	Q, A	Х	Х
BS-C1	Balance Sheet	Q, A	Х	Х
BS-C1D	Assets & liabilities by currency	Α	Х	
Cover-A1Q	Premiums, claims & expenses <sup>12</sup>	Q	Х	Х
AS-D1	Detailed list of assets <sup>13</sup>	Q, A	Х	Х
AS-D2O	Detailed list of derivatives - open positions	Q, A	Х	Х
OF-B1Q	Own funds	Q, A	Х	Х
TP-F1Q	Life & health Similar to Life Techniques Technical	Q, A	Х	
	Provisions - Best Estimate by country			
TP-E1Q	Non-life Technical Provisions - Best Estimate by country	Q, A	Х	
TP-F1	Life & health Similar to Life Techniques Technical Provisions <sup>14</sup>	A	Х	
TP-E1	Non-life Technical Provisions <sup>15</sup>	А	Х	
SCR - B2A	SCR – for undertakings on Standard Formula or Partial Internal Models	A	Х	Х
SCR - B2B	SCR – for undertakings on Partial Internal Models	A	Х	Х
SCR - B2C	SCR – for undertakings on full Internal Models	А	Х	Х
MCR- B4A	MCR – Undertakings under than composites	Q, A	Х	
MCR- B4B	MCR – Composite undertakings	Q, A	Х	
DL	Duration of liabilities <sup>16</sup>	A	Х	Х
PLS	P&L sharing	А	Х	Х
PL	Profit & loss	Q	Х	Х
SCR- B2A B2C	Summary Solvency Capital Requirement	Q	Х	Х
Lapses	Lapses & surrender rates	Q	Х	Х
G01	Undertakings in scope of group	A		Х
G03	Insurance and reinsurance individual requirements	А		Х
G04	Other regulated and non-regulated financial undertakings including insurance holding companies individual requirements	A		Х
G14	Contribution to group Technical Provisions	A		Х
IGT1	Intra Group Transactions - equity-type transactions, debt & asset transfer <sup>17</sup>	A		Х
IGT2	Intra Group Transactions – derivatives	A		Х
IGT3	Intra Group Transactions - Internal reinsurance	А		Х
IGT4	Intra Group Transactions - cost sharing, contingent liabilities, off balance-sheet items	A		Х
RC	Risk concentration	А		Х

- <sup>14</sup> Only Best Estimate by country

 <sup>&</sup>lt;sup>12</sup> Cover-A1Q would be excluded if options 2 or 4 were chosen by EIOPA Board of Supervisors.
 <sup>13</sup> In relation to AS-D1, AS-D2O, OF-B1Q, TP-F1Q, TP-E1Q, these will be required for the annual submission relating to 2014 data.

 <sup>&</sup>lt;sup>15</sup> Only Best Estimate by country
 <sup>15</sup> Only Best Estimate by country
 <sup>16</sup> DL, PLS, PL, SCR-B2A\_B2C, Lapses would be excluded if options 2 or 4 were chosen by EIOPA Board of Supervisors (AS-D1 & AS-D20 would also be excluded if option 4 were chosen).
 <sup>17</sup> IGT1, IGT2, IGT3, IGT4 & RC would be excluded if options 2 or 4 were chosen by EIOPA Board of Country

Supervisors.

#### 6.5. Appendix VI: Comments template

#### Summary of IRSG comments on Consultation Paper 10 - EIOPA-CP-2013-010

CP No. 010 - Guidelines on submission of information to national competent authorities

EIOPA would like to thank EIOPA Insurance and Reinsurance Stakeholder Group (IRSG).

The numbering of the paragraphs refers to Consultation Paper No. 010 (EIOPA-CP-13/010)

N	о.	Name	Reference	Comment	
1		IRSG	General Comments	General IRSG observations regarding reporting during the interim period In March 2013, IRSG adopted an opinion about the question of reporting during the interim period before Solvency II. The main conclusions regarding the reporting were the following: - IRSG are supportive of maintaining momentum towards Solvency II - IRSG are supportive of maintaining momentum towards Solvency II - IRSG are supportive of maintaining momentum towards Solvency II - IRSG are supportive of maintaining momentum towards Solvency II - IRSG are supportive of maintaining momentum towards Solvency II - IRSG have strong reservations as regards the introduction of quantitative aspects particularly formal pillar 3 regulatory reporting (as well as within ORSA), raising significant concerns in this area. - IRSG members support a 'principles based' approach. Documents ought to be proportionate, overall guidelines should avoid granularity and not be lengthy (short understandable documents). <b>Main comments arising:</b> - The interaction with the overall Solvency II negotiation process and current 1 January 2014 timing was queried, particularly the proposed 'plan A' (which assumes that the Omnibus 2 negotiations are concluded in October)and the relationship with the anticipated quick fix directive discussions which should provide clarity on timing of implementation. 'Plan B' and associated timing ought to be spelled out in different scenarios if Omnibus 2 is not agreed by end 2013 - IRSG Members did not support quantitative aspects including early Pillar 3 reporting for a number of reasons, including: o political discussions still on-going on key elements of Pillar 1 within Omnibus 2 o costs to be borne by the firms (due to early introduction of Solvency II like reporting standards) when companies are re-planning their projects - de-facto early implementation of Solvency II before it comes into force. o significant difficulties of managing and reporting under multiple bases o important to avoid the flourishing of national	Noted and welcomed. EIOPA does not intend to introduce reporting requ EIOPA understands this point and therefore includ EIOPA will give information about Plan A or B in d process. Please refer also to the EIOPA final repor EIOPA acknowledges on the costs. However this is Solvency II. Both undertakings and supervisory au to the other. A preparation phase would always b management of the undertaking, in the activities of of the policyholders would not occur. Noted. EIOPA confirms that the requirements under the f the final reporting package. This sub-set is conside EIOPA's cooperation with the ECB has ensured that meet ECB's initial requirements. EIOPA will contin to avoid undue costs to the undertakings arising fir reporting requirements aim the information need Noted. Noted.
2		IRSG	General Comments	Requirements in addition to EIOPA's July 2012 stable platform In a few notable areas the interim reporting measures have requirements which extend beyond EIOPA's July 2012 stable platform. This requirement is not in line with what should be a basic principle, that to assess preparedness companies should not be having to undertake any activity that will not be required to meet the end state requirements. It will necessitate building one-off reporting processes not required in end state, and therefore be a waste of resource and be a distraction from preparing for 52 Pillar reporting. There are two areas IRSG particularly wish to highlight: <u>Standard formula SCR templates for Internal model companies</u> Companies should not need to submit both internal model and standard formula forms. If standard formula forms are required as part of the pre- application process for Internal model approval, it should be part of these guidelines, noting the timelines may be different and not all the information gathered the full suite of SF SCR templates is relevant. <u>Ring-fenced funds ('RFF')</u> The interim reporting measures require group reporting of consolidated ring-fenced funds, which was not required by the EIOPA July 2012 QRTs. These only required solo reporting. To implement this in companies' systems would require the creation of a separate consolidation hierarchy as a one-off. For solo reporting, firms are required to report the largest RFF plus all other RFFs in aggregate. This requires the creation in IT systems of a consolidation hierarchy to consolidate all the "other" RFFs as a one-off. Need for stable Level 2 Implementing measures IRSG would expect Omnibus II to have been passed and stable Level 2 implementing measures at least one year before the first reporting date required for interim reporting. Companies cannot implement Pillar 3 reporting requirements when rules and guidance are uncertain, without increased costs and expensive temporary workarounds and if they are not given sufficient lead tim	EIOPA acknowledges that changes might have been EIOPA is publishing a "change LOG" with the final On IMAP EIOPA highlights that insurance and rein Internal models should submit information on the formula and with the full/partial internal model. F under the "Guidelines on Pre-Application of Intern model, for the purpose of submission of informati national competent authorities" as proposed by th On RFF 1.110. EIOPA believes that it is very impor information by Ring Fenced Funds, both at individ II. Therefore the requirement of the submission of kept both at individual and group level and furthe SCR at an entity or group level when undertakings ensure that an appropriate solution is incorporate that in future the information to be submitted by calculation and technical provisions, as identified Noted. EIOPA will be prepared to issue draft TS ar publication of implementing measures.

2 October 2013

#### Resolution

uirements before the end of the Omnibus II approval process. des a review clause in the guidelines.

lue time depending on the devolopment in regards to the Omnibus II rt on this CP.

is in fact a reality that would have to occur during the preparation for uthorities would need to switch from SI to SII reporting from one day be needed in order to guarantee that a disruption in the daily of the supervisory authority and as a consequence in the protection

final preparatory guidelines are a sub-set of the ones envisaged for ered stable.

at the reporting package proposed by the Guidelines is sufficient to nue to engage in a dialogue with the ECB aiming as much as possible from different requirements. However, the set of the Solvency II led for the supervisory review process.

nis year.

en better highlighted.

report, as an Annex of the Final Report

surance undertakings engaged in a pre-application process for e Solvency Capital Requirement calculated both with the standard However, the submission related to the standard formula is defined nal Models" while the submission related to the full/partial internal ion, is defined under the "Guidelines on submission of information to he stakeholders

rtant that undertakings prepare for the calculation and submission of dual and group level, as this will be an important part of the Solvency of information for the major material RFF and the remaining part was er clarifications have been provided. Regarding the calculation of the s have RFFs EIOPA will engage in a dialogue with stakeholders to ed in the technical specifications. EIOPA considers important to clarify RFF include also the Balance sheet, information on own funds, SCR in the July 2012 Final Report.

nd guidelines as soon as possible after OMD II approval and

No.	Name	Reference	Comment	
3	IRSG	General Comments	Annex 2: Quarterly reporting IRSG Opinion 2012 Part I Annex 2 Quarterly reporting Extract of general comments "Regarding quarterly reporting, IRSG supports the proposed requirements to provide quarterly reporting information to the regulators albeit in a significantly reduced extent to that required on an annual basis. IRSG also supports the option 3 (no full balance sheet) within the EIOPA consultation paper, since the information already required will explain the largest elements of the reconciliation reserves. Furthermore, the cost impact of quarterly reporting on smaller undertakings with simple risks has to be taken into consideration." EIOPA answer 2012 "17.Frequency and timeliness of reporting is crucial for the adequate supervision of insurance undertakings. In this regard, quarterly reporting is crucial for the supervisory process which is why it already exists under Solvency I. Under Solvency II, quarterly reporting is kept to a minimum of the information needed. " Guidelines 2013 Information will be submitted on a quarterly basis for a narrowed scope but with a balance sheet and detailed list of assets. <b>IRSG opinion on quarterly reporting, expressed the 27 January 2012, still applies. For the same reasons as annual reporting, IRSG do not support quarterly reporting in advance of the Solvency II <b>effective date. If quarterly reporting is required to assess preparedness then only one quarter is necessary, and this should be Q3 2015.</b></b>	Noted. On the quarterly reporting EIOPA has carefully co the submission of one quarter (Q3) should be en consideration the day-1 reporting. As for the dea for the quarterly submission of information consi Please see EIOPA answer on this issue in the July
4	IRSG	General Comments	Annex 3: Disclosure IRSG Opinion 2012 Part I Annex 3 Disclosure Extract of general comments "Consistently with the Framework Directive (Article 51 para 1), IRSG agrees that an appropriate level of public information, in an understandable format, should be made available on an annual basis. Public disclosure of Solvency II information should be set at the right level so as not to mislead and confuse the various audience. As at present certain companies may choose to publicly disclose some information on a more frequent basis but this should be permitted and not required." Guidelines 2013 Information will not be disclosed. <b>IRSG is supportive that the interim reporting measures require the submission of interim templates to NCA's only, and are not for public disclosure.</b>	There is no public disclosure of information envis
5	IRSG	General Comments	Annex 4: Local requirements IRSG Opinion 2012 Part I Annex 4 local requirements Extract of general comments "Regarding the local requirements, they should be limited to specificity of the local market if the information is not covered by any Solvency II reporting. IRSG would welcome a harmonization among the supervisors for similar types of local specificities. IRSG believes that an approval by EIOPA of this requirement could help achieving a real harmonization of reporting. " Guidelines 2013 "1.19. When the deduction and aggregation method is applied, insurance and reinsurance groups are allowed to use solvency capital requirements and eligible own funds of related third country undertakings calculated according to their local rules for the purposes of these Guidelines only, and without prejudice to any future European Commission equivalence determinations and any future decisions of group supervisors." "39. Additionally, for non-European Economic Area insurance and reinsurance undertakings all local capital requirements, minimum capital requirements and eligible own funds in accordance with local rules, regardless of the method of calculation." "Identification of the accounting standard used for reporting items in BS-C1, Statutory account valuation. The following closed list of options shall be used: If the undertaking is using IFRS: IFRS; If the undertaking is not using IFRS: Local GAAP" EIOPA answer 2012 "84. As for local requirements, EIOPA stresses that they will exist only where specificities of the local market justify their existence and where it is considered that a harmonisation of the information to be reported has not been adequate. " IRSG spinon on local requirements expressed the 27 January 2012 still applies. IRSG still highlights the local reporting requirements. IRSG spinon on local reporting requirements. IRSG spinon on local rules under takings (using Solvency II requirements or not) will be included in the preparatory phase, in accordance with local rules under the deduction and aggregation	Noted Please see EIOPA answer on this issue in the July Having considered all comments received, EIOPA engaging in a dialogue with the group supervisor phase in relation to the third country undertaking outcome of the dialogue with the group supervis supervisor why the exclusive application of meth In the case the group intends to apply during the II or the combination of method 1 as defined in A Solvency II, and this is not in line with the outcon communicate the rationale for deviating from the calculations for the preparatory phase.

onsidered all arguments put forward by stakeholders and agreed that ough for the preparation for Solvency II, especially taking into adlines EIOPA believe it is crucial that undertakings and groups prepare sidering the deadlines that they will have to comply with.

2012 final report.

saged during the preparatory phase.

2012 final report.

A incorporated in the Guidelines a possibility for the group, after r on the method of the group solvency calculation for the preparatory gs, to decide which method to apply after having considered the sor. As part of the dialogue the group should explain to the group hod 1 would not be considered appropriate.

e preparatory phase the method 2 as defined in Article 233 of Solvency Article 230 of Solvency II and method 2 as defined in Article 233 of me of the dialogue, the insurance or reinsurance group will have to be outcome of the dialogue before commencing their solvency

No.	Name	Reference	Comment	
6	IRSG	General Comments	Annex 5: Proportionality and materiality IRSG Opinion 2012 Part I Annex 5 Proportionality and materiality Extract of general comments "In cases where proxies are used to produce quarterly reporting (particularly important for information which derives from technical provisions), it should be assessed if those proxies could give rise to a material error, the materiality remaining a key judgment. IRSG agrees with the definition of materiality in the level 2 implementing measures (the information is material if its omission or misstatement could influence the decision-making or the judgement of the users of that document, including the supervisory authorities) and believe that threshold should be limited to specific requirements. IRSG also notes that the size of the nature of the insurer and risk to the policyholder are not well correlated and that thus threshold based on the size of the entity may not be appropriate in all cases (for example, captive insurers of non insurance undertakings). " EIOPA answer 2012 "The principle of proportionality is considered in the reporting requirements in three different dimensions. Firstly it is naturally embedded, meaning that a company with less complexity in their business will consequently have a minor reporting, e.g. less Lines of Business, less currencies, no derivatives, etc. Secondly, to some templates such as the detailed list of assets thresholds based primarily on size were defined. Thirdly, to take all measures of the risk-based approach other thresholds and materiality principles were considered in several templates, both annual and quarterly. When considered adequate the exemptions and application of thresholds and materiality principles were revised and made clearer in the current package. " Guidelines 2013 "1.20. National competent authorities are expected to ensure that these Guidelines are applied in a manner which is proportionate to the nature, scale and complexity of the risks inherent in the business of the insisura end reinsurance undertaking. The Guideli	See also EIOPA's Final Report. EIOPA sees the pr Solvency II Framework and therefore EIOPA have provided in the introduction to the Gls.
7	IRSG	General Comments	Annex 6: Ring Fenced Fund IRSG Opinion 2012 Part II Annex 6 RFF Extract of general comments "IRSG believes that the Article 69 of the Level 2 delegated acts defining the ring-fenced fund should be clarified especially to confirm that conventional unit linked and reinsurance business do not fall within the scope of ring-fenced funds and that ring fencing of insurance obligations without a designation of own funds doesn't constitute ring fenced funds. IRSG also believes that the level of information that shall be required should depend on a level of materiality consistent with the level that will be proposed to avoid calculating a notional SCR. In that sense, IRSG supports a high threshold that would assure consistency between the Pillar 1 and Pillar 3 requirements. " EIOPA answer 2012 "For the purpose of preparatory phase the submission of the items in Annex SCR-B2A for each material RFF and remaining part is not applicable. The value of the sum of underlying results should be reported." "For the purpose of preparatory phase the submission of the items in Annex SCRB2B for each material RFF and remaining part is not applicable. This item has to be reported only when reporting SCR calculation for the undertaking as a whole." IRSG is questioning about the impact on RFF treatment in case of the use of matching adjustment, which is subject to approval under Solvency II. "1.16. As for reporting at a Ring Fenced Fund level it was decided that during the preparatory phase, although is required a calculation of the Solvency Capital Requirement taking Ring Fenced Funds into consideration, the reporting should not be applied at the level of each Ring Fenced Fund. The solution adopted in these Guidelines do not pre-empt any materiality threshold not be or not introduced when Solvency II is applicable regarding reporting of Solvency Capital Requirement templates." Guidelines 2013 The interim reporting measures require group reporting of consolidated ring-fenced funds, which was not required by the EIOPA	The 2012 final report stated that information abo Solvency II parts of these envisaged reporting rec For RFF please see comment 2.

proportionality principle as crucial for the implementation of the ve continued the work on this area and some clarification has been

bout RFF will be specified in the future. As part of the preparation for equirements are already part of these guidelines.

No.	Name	Reference	Comment	
8	IRSG	General Comments	Annex 7: Other topics In January and February 2012, IRSG delivered also detailed opinions on the following topics : - Audit – quality assurance - Underwriting versus accident year triangles and triangles size - Variation analysis - Narrative guidelines - Overview on SCR/MCR templates - Overview on SCR/MCR templates - Overview on Group/Risk concentration templates Guidelines 2013 Requirements regarding external scrutiny of prudential reporting, detailed disclosures about reinsurance contracts, or technical provisions at product level for life insurance, claim triangles for general insurance, and variation analysis templates are not applicable for the preparatory phase. IRSG would prefer no interim reporting of Technical Provisions beyond the balance sheet. In the same way, the number of group templates has been reduced even though there is still al tot of information to provide. Especially, the templates G20 (Contribution to Group SCR with deduction and Aggregation), RC (Risk Concentration) and all the ICT templates are not applicable. The main issue is that for certain Line of Business the country analysis is determined by localisation of risk rather than country of underwriting. IRSG would wish country of underwriting to be the basis to be applied consistently to all Line of Business. Another issue is the capacity to follow the different variations that may concern the templates between the two consultations from EIOPA. We would advise to add a sheet per quantitative template which would give the information about the evolution of the template. IRSG supports the reduction of scope provided by EIOPA for the Interim measures regarding technical provision, reinsurance, group templates IRSG would yuggest EIOPA would provide information about the evolution of the templates IRSG would using country of underwriting to be the basis to be applied consistently to all Line of Business. IRSG supports the reduction of scope provided by EIOPA for the Interim measures regarding technical provision, re	Noted. Please see EIOPA answer on this issue in the July EIOPA acknowledges that changes might have bee EIOPA is publishing a "change LOG" with the final
44	IRSG	Introduction General Comments	Interim Reporting Guidelines & Measures - Timelines Additional reporting on a Solvency II Basis on an interim basis in advance of Solvency II would be in the IRSG view an unwelcome burden while firms still have to report on Solvency I and will be in the process of seeking internal model approval and hence is not supported. If National Competent Authorities wish to assess the preparedness of firms systems and processes to comply with Solvency II reporting requirements, then this can be achieved by review and inspection of firms implementation activity. It is unnecessary to try and achieve this through the reporting of certain specific quantitative templates, indeed it may act as a distraction from work to implement reporting of the remaining quantitative templates, as focus will be on those templates required for interim reporting. However, in the event EIOPA does issue information guidelines, EIOPA should focus its measures to address the two following points: 1) There should be one cycle of annual reporting before the S2 effective date. Therefore if the Solvency II effective date is 1/1/2016, annual templates will be required for FY14. If the S2 effective date is delayed further the timetable for interim reporting requirements will be pushed back accordingly. 2) The guidelines should make clear the "intent" in which they have been issued. The intent of the guidelines is to enable NCAs to assess preparedness of firms to comply with Pillar 3 reporting requirements when Solvency II goes live, as NCAs would expect one year before the S2 effective date firms to have taken active steps towards building, developing and testing IT systems and reporting processes and will be undertaking dry-runs of Pillar 3 deliverables. It will not drive should be included as guidelines. For example, guideline 2 could be completed by: "1.28bis Guidelines 3 to 38 should be executed on a best effort basis. - As a principle, best effort is intended to provide a limited room for individual optimisation in data-provision	<ol> <li>EIOPA confirms that the intention is to have on</li> <li>Regardless of how NCAs incorporate the Guide take place between NCAs and undertakings during The preparatory Guidelines in itself do not require to comply with Solvency II Pillar I requirements as Nevertheless, the following two examples on sup a) It is expected that undertakings take into consil system of governance or from the performance or planning. It is also expected that a dialogue betwee Although the dialogue could take this arising infor NCAs to require an increase of capital, if the receir requirements.</li> <li>When NCAs receive information on the calculat Own Funds it is expected that NCAs review the quactions if the quality of the information raises con NCAs would take any supervisory action if the Ow</li> </ol>

2012 final report.

een better highlighted.

l report, as an Appendix of the Explanatory Text.

ne annual submission for the preparatory phase.

elines at national level, EIOPA expects as an active step a dialogue to ng the preparatory phase in order to prepare for Solvency II. re supervisory actions, in particular regarding failures by undertakings as a result of the information provided during the preparatory phase.

pervisory action would be expected:

ideration any information arising from the implementation of the of the FLAOR in the performance of their business or future business ween NCAs and undertakings would take place, when appropriate. ormation into consideration, the preparatory Guidelines do not require eived information suggests a failure with Solvency II Directive

ation of the Solvency Capital Requirements and the determination of quality of the information received and that they may take supervisory oncerns. But it is not expected from the preparatory Guidelines that wn Funds are lower than the Solvency Capital Requirement.

as proposed.

No.	Name	Reference	Comment	
652	IRSG	AS-D1-5	Annex 1: Detailed list of assets IRSG Opinion 2012 Part I Annex 1 Detailed list of assets Extract of general comments "The benefits to supervisors of the availability of detailed lists of assets do not outweigh the cost to insurers of providing them and IRSG questions the relevance to micro-prudential and macroprudential supervision. Moreover, given the dynamic nature of investment portfolios, in the event of specific holdings facing rapid reductions in value or exhibiting extreme volatility IRSG would expect microprudential and macroprudential supervisors to request ad hoc reports if annual or even quarterly reports were provided. IRSG believes that delivering a more suitable aggregation of assets will give more relevant information, sufficient to eliminate the need for the proposed detailed lists." EIOPA answer 2012 "30.The Solvency II framework gives undertakings extensive freedom to perform their activities as they see fit. A principle based regime, with a reduction in the prescribed constraints on the way undertakings are managed should be balanced with a higher degree of information to supervisory authorities to allow the latter to discharge their duties. Furthermore, the information required for reporting purposes will also be needed by undertaking to properly manage their investments under Solvency II. " Guidelines 2013 The detailed list of assets has to be given quarterly to NCAs. There is no links with the threshold previously mentioned (a total balance sheet of 12bn and 50% per cent national coverage. Assets backing unit-linked contracts are still present whereas the assets are closely matched to liabilities and insurers bear no financial risk on such contracts. In many ways unit linked funds are analogous with mutual funds and other collective investment schemes which are not subject to the same disclosure requirements. IRSG are also supportive of the fact that the look-through disclosure for investment funds (Asset template D4), is not part of the draft interim reporting templat	Noted. Excluding unit-linked assets undermines a contagious risk. The security-by-security reportin also present specific risks (for instance, undertaki conflicts of interests; or undertakings exposed to linked; etc.).

a comprehensive view of the undertaking risk profile, in particular ng will also concern unit-linked products, since we consider that these kings selling bonds issued by entities of their own group, leading to preputational risk if they have a major problem on one of their unit-